



OVERDRAFT PROTECTION

You Must **Opt-In** to be eligible for Overdraft Protection

Due to federal legislation beginning August 15, 2010, Total Choice will not pay your overdrafts for Debit Card purchases made at a store, online or by telephone unless you “**Opt-In**” for Overdraft Protection for these transactions. If we do not authorize and pay an overdraft, your transaction will be declined.

An overdraft occurs when you do not have enough money available in your account to cover a transaction, but we cover the transaction rather than decline it.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to by **opting-in** on the form below:

- Everyday Debit Card transactions
- ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Total Choice pays my overdraft?

Under Total Choice standard overdraft practices:

- We will charge you a fee of \$38 each time we pay an overdraft.
- Unlike other institutions, we do NOT charge you a fee on each day your account remains overdrawn.

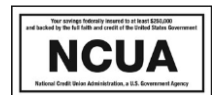
What if I want Total Choice to authorize and pay overdrafts on my everyday Debit Card/ATM transactions?

If you want us to authorize and pay overdrafts on your everyday Debit Card transactions and protect your account from the embarrassment of a possible decline, there are several ways to **Opt-In**:

- 1. Mail:** Complete the **enclosed Opt-In** Form and return before August 1, 2010 in the self-addressed envelope we have provided for you.
- 2. Online:** Complete the **online Opt-In** Form found at www.totalchoicefcu.com before August 1, 2010.
- 3. Phone: Call in your Opt-In** request directly to (985)783-2130 before August 1, 2010. A receipt will be mailed back to you for your records.
- 4. In Person:** Simply visit any branch location and **submit an Opt-In** form before August 1, 2010.

If we do not have your response by August 15, 2010, your Debit Card account will NOT have Overdraft Protection beginning August 15, 2010. You may Opt-Out at a later date even if you Opt-In at this time.

For additional information, please contact us at 985-783-2130 or 1-800-624-7313.



Total Choice FCU Debit Card Overdraft Protection Opt-In Form:

_____ I want TCFCU to authorize and pay overdrafts on my everyday Debit Card/ATM transactions after 8/15/2010.

_____ I do not want TCFCU to authorize and pay overdrafts on my everyday Debit Card/ATM transactions after 8/15/2010.

Printed Name: _____

Date: _____ Account Number: _____

Please retain a **COPY** of this as our confirmation notice.

