

Opt In or Opt Out? *It's Your Choice!*

Just the Facts.

In November 2009, the Federal Reserve Board issued a final rule under Regulation E that would require customers/members to opt in, or affirmatively consent, to a financial institutions overdraft service for ATM and one time debit card transactions.

This regulation does not apply to check, ACH, or recurring debit card transactions.

This regulation will go into effect on August 15th, 2010 for current Family Security Credit Union members.



How will this affect me?

If you choose to Opt In for overdraft service on your ATM and everyday debit card transactions, you will continue to have the convenience and peace of mind in knowing that your transactions can be paid by Family Security Credit Union through overdraft privilege, even if the money is not available in your account. Our standard overdraft fees will apply for using this service (See reverse side for policy.).

If you choose to Opt Out of using overdraft service on your ATM and everyday debit card transactions, your debit card will be declined when you attempt a transaction and funds are not available in your account. No fee will be charged when a debit card is declined.

This regulation does not apply to *Give Me a Break* and business debit cards.

What should I do?

Decide which option is best for you based on your financial needs.

Contact the credit union at (800) 239-5515, making us aware of your decision.

If you do not notify the credit union of your decision, you will be Opted Out of Family Security's overdraft privilege for ATM and everyday debit card transactions.

You can change your decision to Opt In or Opt Out at any time. Simply notify the credit union that you would like to change your overdraft service decision.

If you are a current FSCU@Home user, and would like to opt in or out online, click here.

