



**Why opt in?** Monroe County Community Credit Union overdraft protection is designed with your protection and convenience in mind. The vast majority of our members do not overdraw their accounts and incur fees, however life doesn't always go according to plan, and overdrafts do occur. Without overdraft protection, your ATM and everyday debit card transactions may be declined if you attempt to make a transaction without sufficient funds. **For all accounts:** If you do not opt in, beginning July 1, 2010, your ATM and everyday debit card transactions will NOT be protected under Monroe County Community Credit Union's Overdraft Protection.



You now have an option concerning whether you want to continue to have our overdraft service cover your **ATM and everyday debit card transactions**. As a result, Federal lawmakers have created new rules governing overdraft protection programs that go into effect on July 1, 2010. Please take note that this opt-in rule applies only to ATM and everyday debit card transactions and does not pertain to overdraft protection services associated with written checks or recurring debit transactions, such as regularly scheduled bill payments.

**STAY PROTECTED — opt in for overdraft privileges**

Please mail this form to Monroe County Community Credit Union, P.O. Box 1307, Monroe, MI 4816 or fax to 734-242-6911, or drop off at any of our locations.

- I **DO NOT** want MCCCUCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I **WANT** MCCCUCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact Monroe County Community Credit Union at 734-242-3222 or visit any of our locations as we would be happy to answer any questions you may have.

**If this form is not returned, we must assume that you DO NOT want Overdraft Protection to cover your ATM and everyday debit card transactions. This service will then be removed effective July 1, 2010.**

Printed Name \_\_\_\_\_

Account Number (One account per form—please photocopy for additional accounts.) \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

FOR INTERNAL USE ONLY

Date Received \_\_\_\_\_

Date Processed \_\_\_\_\_

Initials \_\_\_\_\_

734-242-3222 • fax 734-242-6911  
www.mcccu.org



**OPT IN FORM**  
Effective July 1, 2010

## What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

### 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

Effective, July 1, 2010 for all members, we will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card 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 MCCCCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25** per overdraft
- There is no limit on the total fees we can charge you for overdrawing your account.

### What if I want MCCCCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 734-242-3222, visit [www.mcccu.org](http://www.mcccu.org), or complete the form on the other side and return it by mail to:

Monroe County Community Credit Union  
P.O. Box 1307  
Monroe, MI 48161

### Branch locations:

715 N Telegraph Rd., Monroe  
14 Winchester St., Monroe  
120 E First St., Monroe  
5044 N Dixie Hwy., Newport  
7408 Lewis Ave., Temperance

**734-242-3222 • fax 734-242-6911**  
**[www.mcccu.org](http://www.mcccu.org)**

