



**It's the Law – Your response is required.
Important Information
Regarding Overdraft Protection with Your Checking Account**

June 1, 2010

Dear Member:

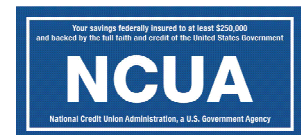
As of August 15, 2010, new federal law will affect the level of service we provide to you regarding your Columbine FCU checking account. **Your action is required or your checking account overdraft features will no longer be the same.**

The new regulation requires us to obtain your approval before we consider payment of your ATM withdrawals and debit card purchases that may create an overdraft in your checking account. Although most of our members do not overdraw their accounts, sometimes overdrafts do occur. Our checking account is designed to provide protection and convenience for you if you have an overdraft.

To continue receiving the same level of service with overdraft protection, you will need to complete an opt-in form. ([Access the form here.](#)) This form is available at both of our branches and can be printed off our website (www.columbinefcu.org). When you have completed the form, mail it to us at 2305 E Arapahoe Road, Suite 234, Centennial, CO 80122; or drop it off at either of our branches; or fax it to us at 303-795-7751. You can also call us at 720-283-2346 or 1-800-541-0249 to authorize your opt-in. When we have received your opt-in authorization, we will send you a letter to confirm your choice.

Please call us if you have questions. Remember, your prompt action is required so your level of service is not changed. **If you do not opt-in by August 15, your ATM and everyday debit card transactions will not be protected under Columbine FCU's overdraft protection.**

Thank you,
Columbine Federal Credit Union





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. 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

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- 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 Columbine Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$28 each time we pay an overdraft
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Columbine Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call (720) 283-2346 or 1-800-541-0249; or complete the form below and fax it to (303) 795-7751 or mail it to 2305 E. Arapahoe Rd., Ste. 234; Centennial, CO 80122. When we have received your opt-in authorization, we will send you a letter to confirm your choice.

 I want Columbine Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I do not want Columbine Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Date: _____

Account Number: _____ e-mail address (optional) _____