

Currently, we provide overdraft protection on your checking account in the event your account becomes overdrawn. By doing so, our members are spared the embarrassment of a returned check and returned check charges imposed by merchants. A new federal regulation now requires banks and credit unions to have the checking account holder authorize this service.

**As of August 15, 2010, Citizens Community Credit Union will not be allowed to pay overdrafts on your behalf on ATM and everyday debit card transactions unless you ask us to.**

**If you want to retain this valuable service, you must request that we do so by opting-in.**

As a reminder, Citizens Community Credit Union reserves the right to require you to pay an overdraft immediately or on demand. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay overdrafts created by any type of transaction.

**In order to continue the same service you have had at Citizens and avoid the risk of having your checks and other electronic transactions returned, you may simply choose one of these methods of opting-in:**

1. Visit any Citizens office and ask to opt-in.
2. Email us at [optmein@citizenscu.com](mailto:optmein@citizenscu.com) with your name and account number
3. Call us at our secure, 24/7 Opt-In Hotline: 800-500-9750