

Your Immediate Response is Required:

How Do You Want Us to Handle Your Overdrafts?

Recently, new regulations have been passed regarding how we can handle specific types of transactions on your account. As of August 15, 2010, we can no longer offer overdraft services on one-time debit card purchases and ATM transactions on any account *unless we have the account holder's permission*.

An overdraft occurs when you do not have enough money in your account to cover a transaction, but instead of returning an item, we pay it on your behalf. We can cover your overdrafts in two different ways:

1. We have **standard overdraft practices** (Courtesy Pay) that will apply to your existing account beginning August 1, 2010. Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of \$25.00 each time we pay an overdraft.
- If your account is overdrawn for 10 or more consecutive business days, we will charge an additional \$1.00 per day.

2. We also offer **overdraft protection plans**: such as a link to a savings account, or a line of credit, which may be less expensive than our standard overdraft practices. Under our Overdraft Protection Plan:

- We will charge you a transfer fee of \$5.00 each time we pay an overdraft from your savings account.
- There is no fee for line of credit transfers.

With either of these plans, we authorize and pay overdrafts* for the following types of transactions:

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

However, after August 15, 2010, the new regulations will not allow us to pay overdrafts for **ATM transactions** or **Everyday debit card transactions** unless you authorize us to do so.

You must contact us immediately to inform us on how we should handle your account. **After August 15, 2010**, if you want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you must opt-in. You may opt-in by any of the following ways: visit our website at www.baptisthospitalcu.org; email us at info@baptisthospitalcu.org; call Member Services at 615-284-5356; complete the form below and bring to our office, fax it to 615-284-4064 or mail to: 2010 Church Street, Suite 204, Nashville, TN 37203.

*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.

I want **Baptist Hospital Credit Union** to authorize and pay overdrafts on my ATM and everyday debit card transactions on my following share types with the credit union:

Member Number: _____

Savings _____ Checking _____ Money Market _____

Savings _____ Checking _____ Money Market _____

Name (please print): _____ Date: _____

Phone _____

Once you opt in, you will receive a written confirmation of your decision. You have the right to withdraw your consent to overdraft services at any time.