



Mid Oregon Credit Union

What You Need to Know about Overdrafts and Overdraft Fees

(Existing accounts)

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 share 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 share draft account number
- Automatic bill payments

Effective **August 15, 2010**, we will 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 Mid Oregon Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$20.00 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 Mid Oregon 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 541-382-1795, visit www.midoregon.com, or complete the form below and drop off at a branch or mail to address below.

Please Note the Effective Date of your Decision

- **Your decision for us to pay or not pay your everyday debit card or ATM transactions presented without sufficient funds in your account, will be effective within 24 hours of processing your request.**
- **If you do not complete this form or contact us with your overdraft preference by August 15, 2010, then your everyday debit card and ATM transactions presented without enough money in your account to cover the transactions will be declined beginning August 15, 2010.**

Please note that you may reinstate or revoke your Opt-In decision at any time.

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

I do want Mid Oregon Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____ Signature: _____ Date: _____

Account Number: _____ Email Address: _____ Mobile Phone: _____