

Serving our *Total Community*

Never Worry about a **DECLINED** Debit/ATM Card with **OVERDRAFT** **PROTECTION**



Opt-In TODAY for Convenience & Peace of Mind

With the convenience and ease of making payment and accessing cash with a Total Choice Debit/ATM Card, we know it can be very easy to overdraw your checking account. That's why Overdraft Protection* is the perfect complement for your Debit/ATM Card.

YOUR TRANSACTION COULD BE DECLINED!

Federal lawmakers have created new rules governing overdraft protection programs that go into effect for all financial institutions on July 1, 2010. If by August 1, 2010 you do not **Opt-In** for Overdraft Protection, Total Choice cannot protect your everyday ATM/Debit Card transactions after August 15, 2010. That means that if you do not have the funds in your account to cover your transaction, the transaction may be declined.

WHY OPT-IN?

It's quite simple - Protection & Peace of Mind! With an **Opt-In**, you will not be declined if you attempt to make a transaction without sufficient funds. You can avoid the embarrassment of being told in the check-out line or at a restaurant that you don't have money in your account to cover your purchase.

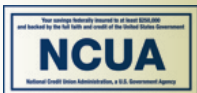
To eliminate the possibility of a declined card, all Debit Card members, whether currently using Overdraft Protection or wanting to begin coverage, should **Opt-In prior to August 1, 2010** for Overdraft Protection to be effective.

HOW TO OPT-IN IN TIME?

There are several ways that you can complete your **Opt-In** form and protect your account from the embarrassment of a possible decline:

- 1. MAIL:** Complete the **enclosed Opt-In** Form and return before August 1, 2010 in the self-addressed envelope we have provided for you.
- 2. ONLINE:** Complete the **online Opt-In** Form found at www.totalchoicefcu.com before August 1, 2010.
- 3. PHONE:** **Call in your Opt-In** request directly to (985)783-2130 or 1-800-624-7313 before August 1, 2010. A receipt will be mailed back to you for your records.
- 4. IN PERSON:** Simply visit any branch location and **submit an Opt-In** form before August 1, 2010.

* Approval of Overdraft Protection is at the discretion of Total Choice Federal Credit Union and based on certain requirements and factors. Please contact us at (985)783-2130 or a 1-800-624-7313 for more details.



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