

What You Need to Know about Overdrafts and Overdraft Fees

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 savings account and line of credit, 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

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. Please note that you must meet the Overdraft Privilege eligibility requirements in order for us to pay overdrafts. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if FORUM Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$39 each time we pay an overdraft.
- Each time your account is overdrawn for 5 or more consecutive business days, we will charge you the following negative account fees:

5 calendar days negative	\$5
10 calendar days negative	\$10
15 calendar days negative	\$15
20 calendar days negative	\$20
- There is no limit on the total fees we can charge you for overdrawing your account.
- For a complete listing of fees go to www.forumcu.com or visit any branch location.

What do I do if I want FORUM Credit Union to continue 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, complete the form below and return it to a branch, mail to: FORUM Credit Union, PO Box 50738, Indianapolis, IN 46250, or call us at 317.558.6299 or 800.382.5414. If you authorize the credit union to pay overdrafts for ATM and everyday debit card transactions, you may revoke it at any time. We recommend making a copy of this form for your personal records prior to returning to the credit union.

This request will be effective on August 15, 2010 or 10 days after this form is accepted by FORUM Credit Union, whichever is later.

___ **YES.** I do want FORUM Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Signature: _____

Printed Name: _____

Primary Member Joint Member

Date: _____

Account Number: _____