



PO Box 22158
 Lansing, MI 48909-2158
 Our service. Your success.

Dear Member,

At CASE Credit Union, we understand that unforeseen expenses sometimes occur when you might not have enough money in your account to cover those unexpected costs. As a current member of our Just in CASE program, we hope our overdraft protection has been beneficial for you.

As a member in the Just in CASE program, we currently authorize and pay overdrafts for your ACH withdrawals (electronic funds transfer), Bill Payer transactions and checks written on your account up to an established limit of \$500. You can also have the added benefit of Just in CASE covering your ATM and everyday debit card transactions. **In order to have your ATM and everyday debit card transactions also included in your Just in CASE overdraft protection, please complete the enclosed opt-in notice.**

What the Just in CASE overdraft protection program covers:	Additional coverage by the Just in CASE program for members who Opt-In by completing the enclosed form.	Alternate Overdraft Services provided by CASE
<ul style="list-style-type: none"> • Checks • ACH (electronic funds transfer) • Bill Pay • Recurring debit transactions <p>Paid overdrafts result in a \$30 fee</p>	<ul style="list-style-type: none"> • Everyday debit transactions • POS transactions • ATM withdrawals <p>Paid overdrafts result in a \$30 fee</p>	<ul style="list-style-type: none"> • Linking your checking account to another account with us. • Overdraft line of credit. <p>Transfers from accounts or loans to cover overdrafts result in a \$3 transfer fee</p>

All fees subject to change. Please refer to the fee schedule.

By paying your overdrafts, we want to save you the inconvenience and embarrassment of bounced checks, as well as save you the cost of returned items, declined transactions or merchant charges. **Don't forget to send in the enclosed opt-in notice today!**

Thank you for using CASE Credit Union for your financial needs. We appreciate your business.

Sincerely,

CASE Credit Union

You may opt out of **Just in CASE** overdraft protection as a whole (including ATM and every debit card transactions) at any time by notifying us in writing via fax 517.367.1100 or at the below address.

CASE Credit Union - Just in CASE
 P.O. Box 22158
 Lansing, MI 48909

Local Phone
517.393.7710

Internet
www.casecu.org

Toll Free Phone
888.393.7716



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:

- We have standard overdraft practices such as Just in CASE that your account may be eligible for.
- We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains standard overdraft practices.

What are the standard overdraft practices that my account may be eligible for?

We do authorize and pay overdrafts for the following types of transactions:

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

We do 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 CASE Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to **\$30*** each time we pay an overdraft.
*May be amended from time to time. Please refer to the Credit Union Rate and Fee Schedule.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want CASE 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, complete the form below and present it at any branch, fax it to **517-367-1100** or mail it to us at: **CASE Credit Union, P.O. Box 22158, Lansing, MI 48909**

Return This Portion to this Credit Union

- I/We do not want CASE Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.
- I/We want CASE Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Account Number xxxxxxx456

Printed Name _____

Signature _____

Date _____