

**Important Changes Coming on ATM and
Debit Card Overdraft Protection.
Your Immediate Action Required.**

Dear Member,

Changes are coming to Healthcare Systems FCU's Overdraft Protection Service in July 2010. In compliance with new regulations from the Federal Reserve Board, HSFCU must now obtain an "Opt-In" form from account holders to continue providing overdraft protection services on ATM and one-time debit card transactions clearing your account.

HSFCU wants to help you minimize overdraft NSF Fees. The HSFCU staff can provide you with details about the many options available to help you avoid overdraft fees, such as a line of credit linked to your checking account.

In order to continue receiving overdraft protection on your Debit Card and ATM transactions, please complete the included form and return the bottom portion to HSFCU via fax at **703.776.3612** or mail. The accompanying "Opt-In" form and overdraft services information will provide you with more details about HSFCU's overdraft procedures.

Use of this overdraft protection service is voluntary. If you choose to accept overdraft protection by returning the signed "Opt-In" form to HSFCU, here's what will happen:

- You will not have any changes in the services you are presently using.
- Your ATM and debit card transactions will be covered if you accidentally overdraw your account.
- You will have the choice to "opt-out" at any time.

Please note that these new regulations do not affect the current overdraft services that are provided on your paper check transactions or ACH payments (recurring payments charged to your debit card, such as a monthly gym membership).

If you do not return the "Opt-In" form by July 30, 2010, your Debit Card and ATM transactions will no longer be authorized after August 14, 2010, if sufficient funds are not available in your HSFCU account. All transactions will be handled within the existing policies of your account.

If you have any questions about this change, or would like to learn about other options. Thank you for your continued membership with HSFCU. You are a valued member, and we appreciate the opportunity to serve you.

Sincerely,

William R. Hawkins
President/CEO