

Important Changes Have Come To ATM And Debit Card Overdraft Protection

Dear Member,

As of August 15, 2010, new regulations concerning overdraft protection for debit card and ATM card transactions went into effect. In compliance with these new regulations, 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 card transactions, please complete the “opt-in” form at www.healthcarefcu.org and return the bottom portion to HSFCU via fax at **703-776-3612**. Or, you can mail it to us at 3300 Gallows Road, Falls Church, VA 22042. The top section of the opt-in form also contains 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 choose to “opt-out” or do not respond, then your debit card and ATM card transactions will be turned down if you do not have sufficient funds in your HSFCU account. All transactions will be handled within the existing policies of your account.

If you have any questions about the new regulations or would like to learn about other options, please contact us at help@hsfcu1.org or call us at 703-776-2700. 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