

## Bay Media Federal Credit Union Checking Account Owners Opt-Out Notice

Effective August 05, 2007, Bay Media Federal Credit Union will begin a program that will pay overdrafts on members' checking accounts. If there are not sufficient fund(s) in the account to pay the item(s) when you write a check on your account and, the credit union will first attempt to transfer fund(s) from your designated overdraft protection savings account charging the designated fee of \$5.00. If there are still not sufficient funds in the account, the credit union may honor that check and bring the account negative. A notice will then be generated to you, the member, informing you of the transaction and the amount needed to be deposited in the account within the next 15 days. Whether the check is returned or paid, the account will be charged the NSF fee of \$25.00 for each check presented. Bay Media Federal Credit Union always retains the option to return an unpaid item.

The credit union has opted to put this program in place to protect our members from inadvertent errors and from fees charged by the submitting banks when the item is returned unpaid. Used wisely, it will save you money, the embarrassment, and hassle of returned items if you should make an error. We do not recommend that you use this feature frequently as the fees can become costly. Our first recommendation is to keep enough money in your share account (or other designated overdraft transfer account) so that funds can automatically transfer to cover any overdrafts. When you wish to have a check returned, you may file a stop payment\*. Overdraft limits for each member may change monthly according to procedures and how the account is managed. If you wish to know what your current limit is, you may call the credit union at 415-986-0445 x1.

\* \$10.00

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**You may stop this service at any time. If you wish to do so, please sign and return this form to: 12 Mint Plaza San Francisco, CA 94103 or fax it to: 415-986-7716.**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

I \_\_\_\_\_ do not wish Bay Media Federal Credit Union to pay any overdrafts on my account that will bring my account negative. I realize that these checks will be returned unpaid and that I may incur additional expense from payees. Further, I understand that I will be charged the applicable NSF fee as advertised on the current Bay Media FCU fee schedule.  
Account Number \_\_\_\_\_