



Federal Regulations Are Changing Regarding Overdraft Privilege Coverage

We will not be able to authorize or pay overdrafts for ATM withdrawals and debit card transactions effective 8/15/10 unless you opt-in now.

We will consider, without obligation on our part, payment of your reasonable overdrafts. We will charge, as set forth in our fee schedules, for each item that would create an overdraft on your account (currently \$28.50 per item). Not all accounts are eligible and some restrictions apply to eligible accounts.

We offer other ways of covering your overdrafts that may be less expensive, such as linking to another account with us or an overdraft line-of-credit. Contact us to learn more about these options.

To Request Overdraft Coverage for your ATM and debit card purchases, complete the section below and mail to Baptist Credit Union, 5815 IH 10 West, San Antonio, TX 78201 or fax to 210-525-0383. For questions, contact us at 1-800-222-2328 or memberservices@baptistcu.org.

_____ ACCOUNT NUMBER _____ DATE

If there are multiple owners on the ATM and/or debit card account, either account owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add the overdraft coverage.

_____ I WANT overdraft coverage for my ATM withdrawals and debit card purchases.

_____ I do not want overdraft coverage for my ATM withdrawals and debit card purchases.

X _____
MEMBER SIGNATURE

Print Name