



Dear Valued Member,

Recent changes in federal regulations now require all members who are currently receiving benefit and all members who wish to receive the benefit of our Courtesy Pay/Overdraft Privilege Program to notify the credit union if they wish to continue with the program. You have until June 30th, 2010 to contact the main office of the credit union and let us know if you want to continue with the program without interruption.

Remember, there is no charge to be a part of the Courtesy Pay/Overdraft Privilege Program and you are only charged a fee if your account goes negative. If you are taking part in the program, the credit union will pay, at their discretion, Point-Of-Sale transactions, ACH and ATM/Debit Card transactions along with your Share Drafts (limited to a maximum of \$500.00 negative balance). There is a \$30.00 fee per transaction but you never suffer the indignity or embarrassment of a returned check.

To continue participation in the program, please complete the form below. You may fax your completed form to (303) 360-0511. Or mail it to Aurora Schools Federal Credit Union, 751 Chambers Road, Aurora CO 80011. If you would like more information, please call us at 303-360-0987.

COURTESY PAY/OVERDRAFT PRIVILEGE (ODP) Opt-In Form

Member Name * _____

Phone Number * _____

Account Number * _____

Email Address _____

Please Confirm: * I have read the enclosed Discretionary Overdraft Privilege (ODP) Policy and agree to the terms and conditions set forth.

Please Select One: * OPT IN: I want Aurora Schools Federal Credit Union to authorize and pay overdrafts on my ACH, ATM, debit card transactions, and checks.
 OPT-OUT: I do not want Aurora Schools Federal Credit Union to authorize and pay overdrafts on my ACH, ATM, debit card transactions, and checks.

Signature

Date