

**CONSENT/OPT-IN FORM FOR OVERDRAFT SERVICES**

After August 15, 2010 we will not be able to authorize and pay your overdrafts for the following types of transactions unless you provide consent by opting in:

- ATM transactions
- One-time debit card transactions

Your failure to opt-in may cause a transaction that results in an overdraft to be declined.

**What You Need to Know about Overdrafts and Overdraft Fees**

An overdraft occurs when you do not have enough money in your account to cover a transaction from any available source, but, in some instances we pay it anyway.

**What fees will I be charged if ABCO Federal Credit Union pays my overdraft?**

- We will charge you a fee up to \$30.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

**What if I want ABCO Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions?**

If you want us to authorize and pay overdrafts on ATM and everyday card transactions, call 1-800-225-1859 or complete the form below and present it at any branch location or mail it to:

ABCO Federal Credit Union  
P.O. Box 247  
Rancocas, NJ 08073

You may opt-out of this service at any time by contacting us by phone, email, fax or mail.

\_\_\_ I want ABCO Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: \_\_\_\_\_

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

Account Number: \_\_\_\_\_