



<Date>

<First Name> <Last Name>

<Address 1>

<Address 2>

<City>, <ST> <Zip>

**This letter is to inform you that we still haven't received your "OPT-IN" confirmation.**

Dear <First Name>,

This is a reminder that we still haven't received your ATM and debit card Overdraft Protection "OPT-IN" confirmation. Without this consent, we will decline to pay ATM and everyday debit card transactions that overdraw your account after August 15, 2010.

There is no fee if we decline ATM and debit card transactions. If you do not OPT-IN, we will turn your ATM and debit card overdraft protection off on August 15, 2010. We will continue to pay overdrawn checks and automatic bill payments and charge you a fee.

We charge a  $\${00.00}$  fee each time we pay an overdraft. If you cause an overdraft, you must pay the overdraft and fee to bring your account positive as soon as possible. Presently, we will pay overdrafts to a limit of  $\${00.00}$  including overdraft fees.

Overdrafts are paid at our discretion. Payment of an overdraft is not guaranteed.

To authorize {InstitutionName} to pay your overdrafts on ATM and debit card transactions, call us at {000-000-0000}, visit our Web Site {InstitutionName} at or complete the attached form and mail it us at {Institution Address}, or simply tell us next time you are at to a branch location.

**Please note, you can "Opt-In" anytime, this is just your final written reminder.** If you have already asked to "OPT-IN" and received this letter please give us a call so that we can correct this oversight.

Sincerely,

Title

Your Institution