



<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>,

You can "opt-in" by returning the designated form which is also available at our branch, by calling {000-000-0000}, or by going online at {InstitutionName}.

Beginning [August 15, 2010], you must ask us to "OPT-IN" to continue receiving Overdraft Protection for ATM and debit card transactions. Without this consent, we will decline to pay ATM and everyday debit card transactions that overdraw your account. There is no fee if we decline ATM and debit card transactions. If you do not OPT-IN, your ATM and debit card overdraft protection will be discontinued on August 15, 2010.

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} or simply tell us when you are at a branch.

If you have already asked to "OPT-IN" and received the letter please give us a call so that we can correct this oversight.

Sincerely,

Title

Your Institution