

IMPORTANT CHANGE TO YOUR DEBIT CARD

KENMORE TEACHERS FEDERAL CREDIT UNION

Beginning August 15, 2010, we will no longer pay your overdrafts for ATM and everyday debit card transactions unless you tell us you want overdraft coverage for these transactions.

Today, if you do not have enough money in your account for approval of a debit card purchase or ATM withdrawal, we may still authorize and pay your overdraft. However if you do not consent to overdraft coverage for your ATM/Debit card before August 15, 2010, then your purchase or withdrawal request will be **DECLINED**.

Our overdraft program does not guarantee we will cover your overdrafts, but if we do you will be charged our standard fee of \$20 for each overdraft. As long as you keep your account in good standing by continuing to make consistent deposits, bringing your account to a positive balance at least every 30 days, remaining current on loans, etc., then we may pay your overdraft item.

Currently we authorize and pay checks, automatic debits, electronic transfers, ATM withdrawals and debit card purchases. But, after August 15, 2010, we will no longer authorize and pay overdrafts for ATM withdrawals and everyday debit card purchases unless you consent by either:

- * Calling us at (716) 877-1630
- * Completing the opt-in form sent to you
- * Completing the opt-in form with one of our member service reps

If you like the added protection of overdraft coverage you currently have on your debit card and want to avoid the embarrassment of having a debit card purchase declined in the future, then contact us NOW to be sure your coverage is not interrupted.