



# THE OPT IN/OPT OUT FEATURE IN “IT’S ME 247”

**A Preview of what members will see if the Opt  
In/Opt Out feature is activated in “It’s Me 247”**

**Prepared: July 7, 2010**

# Member Selects “Preferences,” then “My Overdraft Services”

**Cartoon City FCU**

Preferences Manage My Security Help Logout

**It's Me 24/7**  
Online Banking

My Messages

My Accounts

New Accounts

Pay My Bills

E-Statements

The member first selects “Preferences.”

**Preferences**

My Site Options

My Password

My Security Questions

My Personal Information

**My Overdraft Services**

My Contact Options

My E-Statements Options

### My Overdraft Protection Options

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for posting these transactions, which can be found on your account disclosures.

In order to make sure your overdraft coverage remains the same as it is now, you must select the **Yes** option below. You may change your selection anytime in the future by returning to this page or by contacting a credit union representative.

☐ **Yes**, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ **No**, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union representative directly if you have questions about these options.

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**NCUA**

I Have 862 Points

Then the member selects “My Overdraft Services.”

# No Selection on Entry

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Preferences Manage My Security Help Logout

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Online Banking

**My Messages**

**My Accounts**

**New Accounts**

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**My Overdraft Services**

**My Contact Options**

**My E-Statements Options**

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## My Overdraft Protection

Overdraft coverage gives you additional protection. When expected deposits are delayed, overdraft coverage will allow your ATM and debit card transactions to go through at the credit union's discretion. The credit union does charge a fee for overdraft coverage on your account disclosures.

In order to make sure your overdraft coverage remains the same as it is now, you must select the **Yes** option below. You may change your selection anytime in the future by returning to this page or by contacting a credit union Member Service Representative.

☐ **Yes**, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☐ **No**, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union Member Service Representative directly if you have questions about these options.

**Save Preferences**

Page will timeout in 29:51

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When the screen is first displayed, neither choice will be selected (assuming the member hasn't already selected to "Opt In" or "Opt Out"). This will force the member to choose either "Yes" or "No."

# Member Selects to “Opt Out” - Receives Confirmation

Cartoon City FCU

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My Overdraft Protection Options

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for posting these transactions, which can be found on your account statement.

Are you sure you wish to opt-out of this valuable service?

NoYes

☐ Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☒ No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact your branch for more information and options.

I Have 862 Points

If the member selects to “Opt Out,” the member receives a confirmation window, asking if he or she is sure of the “Opt Out” selection.

# Member Selects to “Opt Out” - Receives Confirmation

**Cartoon City FCU**

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**It's Me 247**  
Online Banking

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**Preferences**  
My Site Options  
My Password  
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**My Overdraft Services**  
My Contact Options  
My E-Statements Options

**My Overdraft Protection Options**

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for posting these transactions, which can be found on your account statement.

Are you sure you wish to opt-out of this valuable service?

☐ Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.  
☒ No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union representative for more information and options.

**I Have 862 Points**

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Page will timeout in 29:58  
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If the member selects “No” here, the member returns to the previous screen with his or her previous selection (in this case, no selection).



## Member Selects to “Opt Out” - Receives Confirmation

Cartoon City FCU

Preferences Manage My Security Help Logout

**It's Me 247**  
Online Banking

My Messages My Accounts New Accounts Pay My Bills E-Statements Vote Now Contact Us Go Mobile!

**My Overdraft Protection Options**

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for posting these transactions, which can be found on your account statement.

Are you sure you wish to opt-out of this valuable service?

No Yes

☐ Yes, I want the credit union to authorize any overdrafts on my ATM and everyday debit card transactions.

☒ No, I do not want the credit union to authorize overdrafts and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union representative for more information about these options.

Page will time out in 10 minutes.

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# Member with “No” or “Opt Out” Selected

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Preferences Manage My Security Help Logout

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**My Overdraft Services**

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## My Overdraft Services

Overdraft protection is available on your account. When you have an overdraft, we will automatically authorize a withdrawal from your account to cover the overdraft. You can choose to have us cover the overdraft or not. If you choose not to have us cover the overdraft, you will be responsible for paying the overdraft back to us.

In order to make sure your account is set up as it is now, you must select the **Yes** option below. You may change your selection in the future by returning to this page or by contacting a credit union representative.

☐ Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☒ No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union Member Service Representative directly if you have questions about these options.

**Save Preferences**

**I Have 862 Points**

Page will timeout in 29:20

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# Member Receives Confirmation of "Opt Out"

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**My Overdraft Services**  
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My E-Statements Options

## My Overdraft Protection Options

Your overdraft protection preference has been successfully changed.

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for posting overdraft transactions, which can be found on your account disclosure.

In order to opt out of overdraft coverage, please select the Yes or No option below.

☒ No, I do not want overdrafts on my ATM and everyday debit card transactions.

☐ Yes, I want overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union Member Service Representative directly if you have questions about these options.

I Have  
862 Points

The member receives a confirmation that the change is complete.



# Member Selects “Yes” or to “Opt In”

**Cartoon City FCU**

PreferencesManage My SecurityHelpLogout

**It's Me 24/7**  
Online Banking

My MessagesMy AccountMobile!

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If the member selects “Yes” or to “Opt In,” a checkbox appears allowing exceptions by sub account. (The screen says exceptions are not recommended.)

I Have 862 Points

Products are not available. View your available balance, overdraft coverage, and show your debit card transactions to be approved, at our discretion. The credit union does charge a fee for posting these transactions, which can be found on your account disclosure.

In order to make sure your overdraft coverage remains the same as it is now, you must select the **Yes** option below. You may change your selection anytime in the future by returning to this page or by contacting a credit union representative.

☒ **Yes**, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.  
☐ I want to make an exception for a certain account (I understand this is not recommended).  
☐ **No**, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union Member Service Representative directly if you have questions about these options.

**Save Preferences**

Page will timeout in 29:07

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# Member Views a Listing of Sub Accounts

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My MessagesMy AccountsGo Mobile!



If the member checks this box, the member then views a list of his or her savings and checking accounts.

**Preferences**  
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...unds are not available. View your available balance, overdraft coverage, and your card transactions to be approved, at our discretion. The credit union does charge a fee for posting these transactions, which can be found on your account disclosures.

In order to make sure your overdraft coverage remains the same as it is now, you must select the **Yes** option below. You may change your selection anytime in the future by returning to this page or by contacting a credit union representative.

☒ **Yes**, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☒ I want to make an exception for a certain account (I understand this is not recommended).

I wish to exclude the following accounts from overdraft coverage:

- ☐ Do not apply overdraft services to my SAVINGS account
- ☐ Do not apply overdraft services to my BASIC SHARE DRAFT account
- ☐ Do not apply overdraft services to my SAS - KYLE BU account
- ☐ Do not apply overdraft services to my MISC SHARE DRAF account

☐ **No**, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union Member Service Representative directly if you have questions about these options.

Save Preferences



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**I Have 862 Points**

## Member Selects to “Opt Out” of a Sub Account

**Cartoon City FCU**

Preferences | Manage My Security | Help | Logout

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My Messages 	My Accounts 	New Accounts 	Pay My Bills 	E-Statements 	Vote Now 	Contact Us 	Go Mobile! 
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**Preferences**

- My Site Options
- My Password
- My Security Questions
- My Personal Information
- My Overdraft Services**
- My Contact Options
- My E-Statements Options

I Have Points

## My Overdraft Protection Options

Overdraft coverage gives you peace of mind by ensuring your account has enough funds to cover transactions. When expected deposits are delayed or insufficient, overdraft coverage can help prevent negative balances at your discretion. To learn more about overdraft coverage options for your account, click here.

In order to make changes to your overdraft protection option below, you may choose to cancel your current option by contacting a credit union representative.

☒ **Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

☒ I want to make an exception for a certain account (I understand this is not recommended).

I wish to exclude the following accounts from overdraft coverage:

- ☐ Do not apply overdraft services to my SAVINGS account
- ☐ Do not apply overdraft services to my BASIC SHARE DRAFT account
- ☐ Do not apply overdraft services to my SAS - KYLE BU account
- ☒ Do not apply overdraft services to my MISC SHARE DRAFT account

☐ No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Please contact a credit union Member Service Representative directly if you have questions about these options.

**Save Preferences**

**See What's Up**

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# Member Selects To “Opt Out” with Sub Account Selected

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Preferences  Manage My Security  Help  Logout 

It's Me 247  
Online Banking



My Messages 

My Accounts 

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Pay My Bills 

E-Statements 

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### Preferences

- My Site Options
- My Password
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- My Overdraft Services**
- My Contact Options
- My E-Statements Options



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## My Overdraft Protection Options

Overdraft coverage gives you the ability to make deposits when expected deposits are not available. When expected deposits are not available, overdraft coverage is applied at the discretion of the credit union. This option is subject to your account agreement.

In order to make a selection, please select the option below. You may change your selection at any time by contacting a credit union representative.

☒ **Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

☒ I want to make an exception for a certain account (I understand this is not recommended).

I wish to exclude the following accounts from overdraft coverage:

- ☐ Do not apply overdraft services to my SAS - SS account
- ☐ Do not apply overdraft services to my BASIC SHARE DRAFT account
- ☐ Do not apply overdraft services to my SAS - KYLE BU account
- ☒ Do not apply overdraft services to my MISC SHARE DRAFT account

☐ **No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

I Have Points





To confirm the selection, the member must always click the “Save Preferences” button.

Save Preferences





# Member Receives Confirmation of "Opt In"


Cartoon City FCU


Preferences  Manage My Security  Help  Logout 


It's Me 247  
Online Banking





My Messages 


My Accounts 


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Visit the

## My Overdraft Protection Options

Your overdraft protection preference has been successfully changed.

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for overdrafts. Find out more about overdraft coverage on your account disclosures.

In order to make a selection, please click on the option below. If you need assistance, please contact a credit union representative.

☒ Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

☒ I want to make an exception for a certain account (I understand this is not recommended).  
I wish to exclude the following accounts from overdraft coverage:

☐ Do not apply overdraft services to my SAVINGS account

☐ Do not apply overdraft services to my BASIC SHARE DRAFT account

☐ Do not apply overdraft services to my SAS - KYLE BU account

☒ Do not apply overdraft services to my MISC SHARE DRAFT account

☐ No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I Have  
862 Points



# Member Can Change Selection at a Later Date

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Online Banking

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## My Overdraft Protection Options

Your overdraft protection preference has been successfully changed.

Overdraft coverage gives you additional benefits in managing your money when funds are not available. When expected deposits are delayed or unforeseen expenses have reduced your available balance, overdraft coverage will allow your ATM or everyday debit card transactions to be approved, at our discretion. The credit union does charge a fee for overdraft coverage, based on your account disclosure.

In order to make a selection, please click on the option below. If you need assistance, please contact a credit union representative.

☒ **Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

☒ I want to make an exception for a certain account (I understand this is not recommended).  
I wish to exclude the following accounts from overdraft coverage:

- ☐ Do not apply overdraft services to my SAVINGS account
- ☐ Do not apply overdraft services to my BASIC SHARE DRAFT account
- ☐ Do not apply overdraft services to my SAS - KYLE BU account
- ☒ Do not apply overdraft services to my MISC SHARE DRAFT account

☐ **No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday debit card transactions.**

**I Have 862 Points**

**At a later date, the member can return to this screen to change his or her selection.**

**See What's Up**  
Visit the