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"



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.

O 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 and transactions.

rectly if you have questions about these

Then the member selects "My Overdraft Services."

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Have

862 Points

See What's Up Visit the Online Banking Community

 \checkmark

Please conto option

Your se

States Gove

Preferences

My Site Options

My Security Questions

My Overdraft Services

My Contact Options

My E-Statements

Options

My Password

My Personal Information

No Selection on Entry

Cartoon City FCU

Preferences

E-9

Pay My Bills My Messages My Accounts New Accounts SSS My Overdraft P **V** = Overdraft coverage gives you add \checkmark When expected deposits are de Preferences overdraft coverage will allow your A discretion. The credit union does charge a fe My Site Options your account disclosures. My Password In order to make sure your overdran My Security Questions option below. You may a contacting a credit union My Personal Information My Overdraft Services card transactions. My Contact Options debit card transactions My E-Statements Options options. See What's Ur

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."

ge remains the same as it is now, you must select the Yes your selection anytime in the future by returning to this page or by esentative.

O Yes, I want the credit union to authorize and pay overdrafts on my ATM and everyday debit

O No, I do not want the credit union to authorize and pay overdrafts on my ATM and everyday.

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

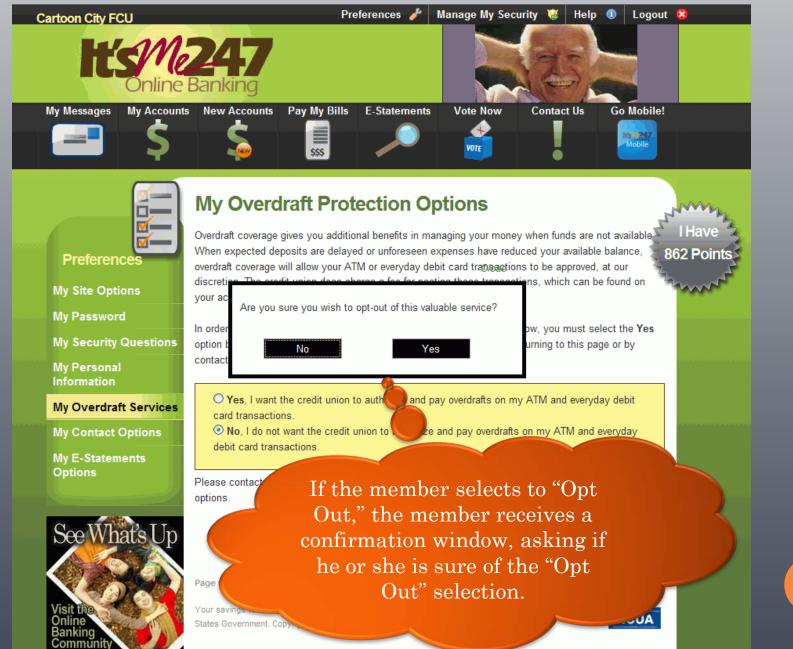
Save Preferences

Page will timeout in 29:51

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Member Selects to "Opt Out" - Receives Confirmation



Member Selects to "Opt Out" - Receives Confirmation



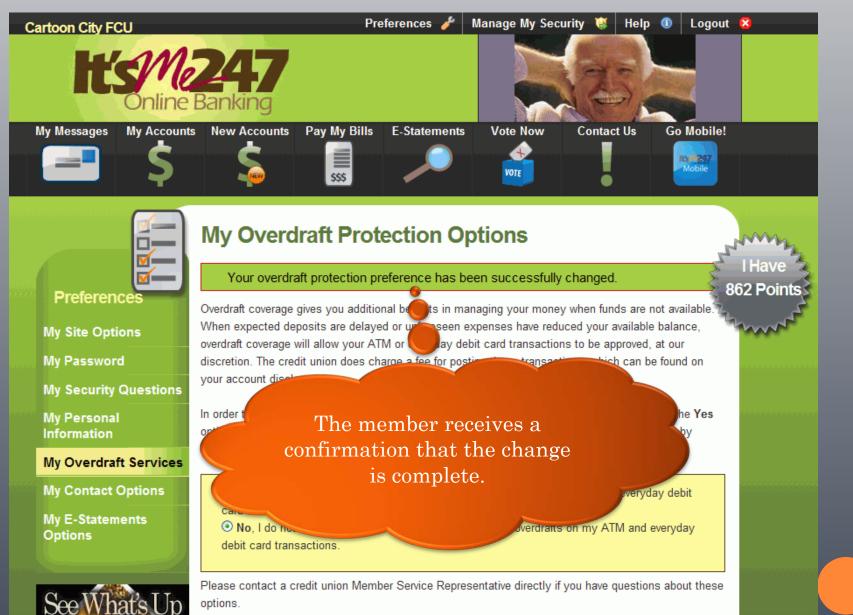
Member Selects to "Opt Out" - Receives Confirmation



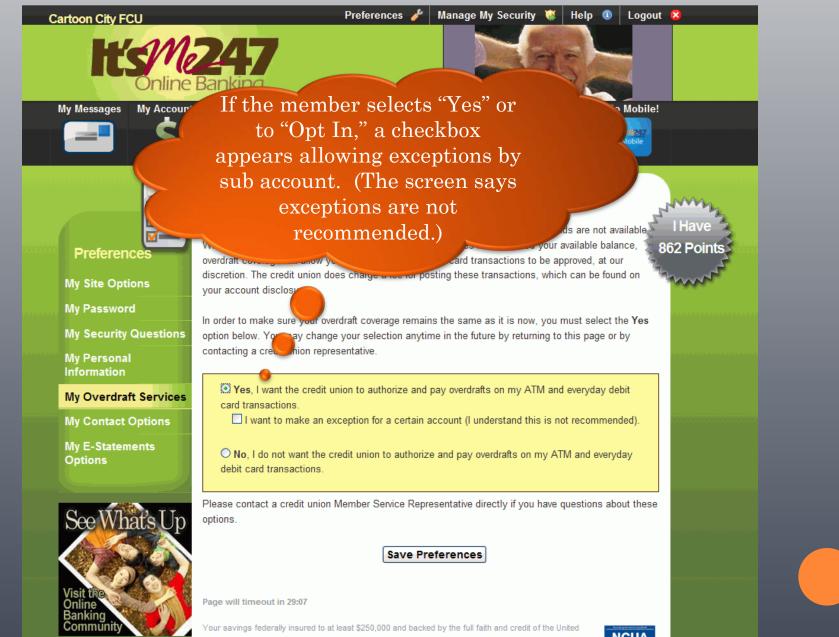
Member with "No" or "Opt Out" Selected



Member Receives Confirmation of "Opt Out"



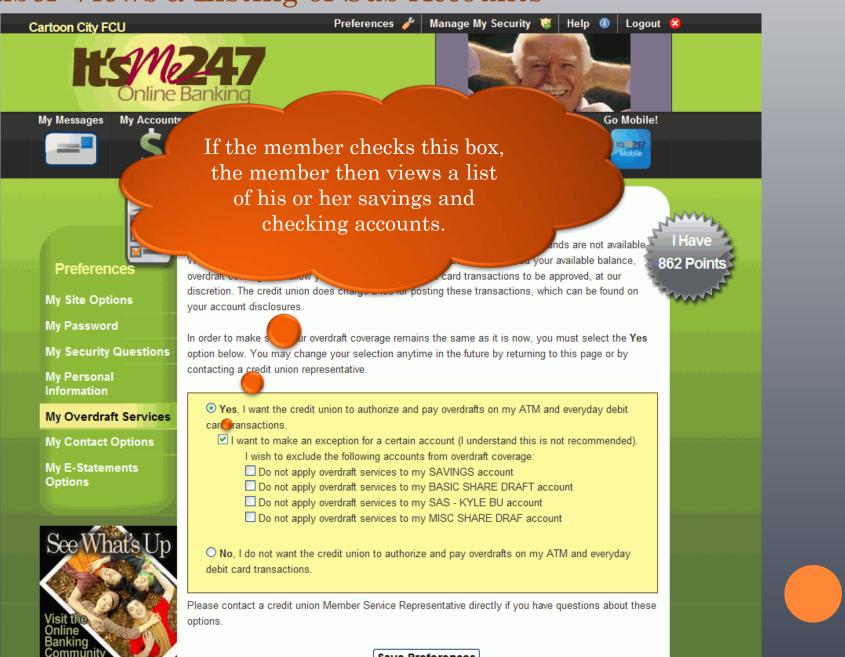
Member Selects "Yes" or to "Opt In"



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Member Views a Listing of Sub Accounts



Save Preferences

Member Selects to "Opt Out" of a Sub Account

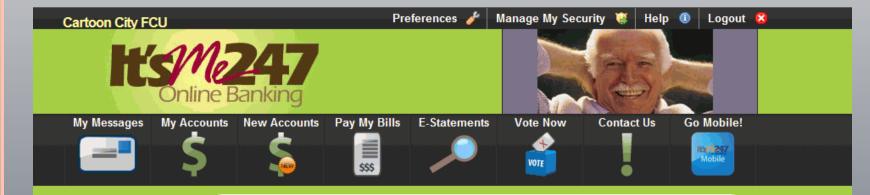


Member Selects To "Opt Out" with Sub Account Selected





Member Receives Confirmation of "Opt In"



My Overdraft Protection Options

Preferences

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My Site Options

My Password

My Security Questions

My Personal Information

My Overdraft Services

My Contact Options

My E-Statements Options



Your overdraft protection preference has been successfully changed.

Overdraft coverage gives you additional benefits in Chaging your money when funds are not available. When expected deposits are delayed or unforeseen expected have reduced your available balance, overdraft coverage will allow your ATM or everyday discretion. The credit union does charge a feed

In order to make option below contacting a crea

Yes, I want

card transactions.

your account disclosure

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The member receives confirmation that the selection has changed.

debit

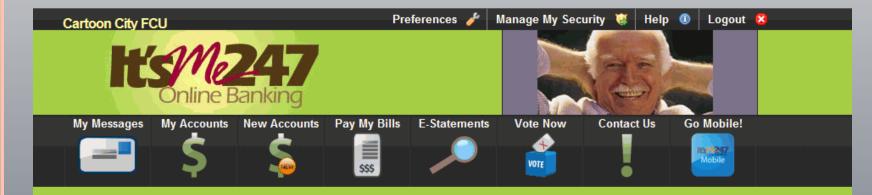
862 Points

I want to make an exception for a certain account premerstand 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

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

Member Can Change Selection at a Later Date



My Overdraft Protection Options

Preferences

N.

My Site Options

My Password

My Security Questions

My Personal Information

My Overdraft Services 🐠

My Contact Options

My E-Statements Options



Your overdraft protection preference has been successfully changed.

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In order to make option below At a later date, the member can return to this screen to change his or her selection.

• Yes, I want

card transactions.

- I want to make an exception for a certain account, and estand this is not recommended). I wish to exclude the following accounts from overdraft coverage:
 - Do not apply overdraft services to my SAVINGS account
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debit

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