

XTEND OPT IN



Thank You for choosing to utilize Xtend's Opt In Solution!

Supplemental marketing collaterals have been developed by our Web Services partners at CU*Answers to help drive member awareness of your Overdraft Privileges. Contact us today to include these in your overall solution.

Statement Insert



Debit Card Changes Coming Soon!
Do you know your options?

Beginning August 15, 2010, if you have insufficient funds for a debit card purchase and have not chosen to opt in to Overdraft Privileges, your debit card purchase may not be approved.

Consider this: You have swiped your credit union debit card for a purchase. However, you have insufficient funds in your account. Overdraft Privileges would allow this purchase to be approved instead of declined, with the credit union covering the transaction amount.*

For help deciding if Overdraft Privilege is right for you, please call, click or stop by your Credit Union today!

If we do not hear from you, after August 15, 2010, your debit card purchase may not be approved if you have insufficient funds in your payment account.
* Standard overdraft fees may apply.



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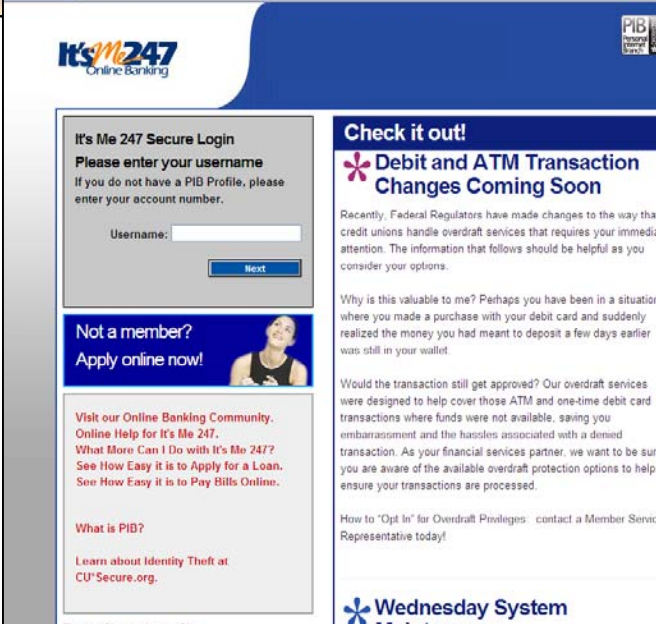
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NCUA

Lobby Poster



It's Me 247
Online Banking

It's Me 247 Secure Login
Please enter your username
If you do not have a PIB Profile, please enter your account number.

Username:

Not a member?
Apply online now!

Visit our Online Banking Community.
Online Help for It's Me 247.
What More Can I Do with It's Me 247?
See How Easy it is to Apply for a Loan.
See How Easy it is to Pay Bills Online.

What is PIB?
Learn about Identity Theft at
CU*Secure.org.

Check it out!
Debit and ATM Transaction Changes Coming Soon

Recently, Federal Regulators have made changes to the way that credit unions handle overdraft services that requires your immediate attention. The information that follows should be helpful as you consider your options.

Why is this valuable to me? Perhaps you have been in a situation where you made a purchase with your debit card and suddenly realized the money you had meant to deposit a few days earlier was still in your wallet.

Would the transaction still get approved? Our overdraft services were designed to help cover those ATM and one-time debit card transactions where funds were not available, saving you embarrassment and the hassles associated with a denied transaction. As your financial services partner, we want to be sure you are aware of the available overdraft protection options to help ensure your transactions are processed.

How to "Opt In" for Overdraft Privileges: contact a Member Service Representative today!

Wednesday System Maintenance

The VeriSign Authentication Site

OBC Message

Opt In Solution Services:

Electronic Messages • Outbound Calls • Member Notification Letter • Inbound Support • CU*BASE Maintenance

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