

FIRST CASTLE FEDERAL CREDIT UNION
What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft transfer protection, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about this service.

This notice explains our standard overdraft practices.

What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions, unless you ask us to (see below):

- Everyday debit card transactions
- Offline ATM transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if First Castle Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of \$28.00 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want First Castle Federal Credit Union to authorize and pay overdrafts on my Offline ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, complete the form below and present it at a branch or mail it to:

First Castle Federal Credit Union PO Box 60267 New Orleans, Louisiana 70160-0267

Please note that your selection will not become effective until August 15, 2010. You have the right to revoke your decision at any time.

___ I do not want First Castle Federal Credit Union to authorize and pay overdrafts on my Offline ATM and everyday debit card transactions after August 15, 2010.

___ I want First Castle Federal Credit Union to authorize and pay overdrafts on my Offline ATM and everyday debit card transactions. I understand I have an ongoing right to revoke this consent at any time.

If we do not receive this opt in form we will not pay overdrafts on any everyday debit card transaction or offline ATM

Printed Name: _____ Signature: _____

Account Number: _____ Date: _____

Covington Branch Phone: 985.867.8867 • Toll Free: 888-497-3232 • Fax: 985-875-1952
New Orleans Branch Phone: 504.862.2561 • Toll Free: 800.362.3412 Option 9 then 6 • Fax: 504.862.1648
Web Site: www.firstcastlefcu.org • Email Address: netbranch@firstcastlefcu.org