



What exactly is real time Debit Cards? Real Time processing allows Eaton ECU to post ATM/Debit Card transactions to your account within seconds after they occur. It eliminates the gap between when your transactions are initiated and processed. This conversion will be completed on Monday, August 11, 2014.

How does Real Time Debit Cards processing benefit you?

- Real Time provides immediate access to deposited funds
- Real Time delivers immediate posting of your ATM/Debit card transactions
- Real Time offers immediate account balance updates
- Real Time can help speed the work of identifying and responding to potential fraud

We are confident this service will improve your banking experience and offer more convenience for ATM/Debit Card transactions.

The Choice is Up to You

Some Credit Unions have made the decision to simply decline all ATM and everyday (one-time) debit card transactions that have insufficient funds. This situation can be inconvenient and embarrassing for an individual. At Eaton ECU we believe you should have a choice. We understand that an overdraft on an account can happen for a variety of reasons. That's why we encourage you to sign up for our Debit Card Overdraft Coverage. The Choice is up to You!

Choice #1 Opt In

Debit Card Overdraft Coverage

Sign up for Debit Card Overdraft Coverage. If you add this service to your personal deposit account, Eaton ECU may approve (authorize), at our discretion, up to \$500 beyond your available balance for ATM and everyday (one-time) debit card transactions. Choice #1 doesn't cost anything unless you find yourself in a situation where you need it. The debit card ATM and point of sale daily limits still apply.

Here is how it works. If you are at the grocery store and swipe your debit card at the checkout to purchase \$100 worth of groceries, but your balance on record is only \$50, we can make the decision to allow your purchase to go through. This saves you the inconvenience and embarrassment of declining your card. We would charge you a \$35 overdraft fee for this debit card transaction.

Choice #2 Opt Out

If you choose to do nothing Eaton ECU will decline all ATM and everyday debit card transactions that do not have sufficient funds.

To Opt In or Out For Overdraft Coverage or to learn more about Eaton ECU

- Sign at www.eatoncu.com
- Call 952-937-7175
- Visit Office



EMPLOYEES CREDIT UNION

14900 Technology Drive, Eden Prairie, MN 55344 Phone (952) 937-7175
Fax (952) 937-7117

Confirmation of Consent for Eaton ECU Overdraft Privilege

Dear Member,

This letter confirms your consent to authorize Eaton Employees Credit Union to pay ATM and debit card transactions when there are insufficient funds available to cover the transactions. Debit transactions include PIN-based and Signature Point-Of-Sale (POS). If these elections do not fit your needs, please contact your credit union.

You or any joint owner on the account has the right to revoke this consent at any time. To do so, Call 952-937-7175, stop by any Eaton ECU office or mail your request to:

Eaton Employees Credit Union
14900 Technology Drive
Eden Prairie, MN 55344

Eaton Employees Credit Union will discontinue payment of ATM and debit card overdrafts as soon as possible after receiving notice of your revocation. Therefore, if your account is short of funds, these transactions will be declined.

Sincerely,
Eaton Employees Credit Union

Eaton Employees Credit Union

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you don't 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 a standard overdraft practice (also known as Courtesy Pay) that comes with your account.
2. We also offer overdraft protection plans, such as a link to a Savings Account or an Overdraft Protection loan, which maybe less expensive than our standard overdraft practices (also known as Courtesy Pay). To learn more, ask us about these plans.

This Notice Explains Our Standard Overdraft Practices Only

What is the standard overdraft practice (also known as Courtesy Pay) that comes 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.
- ACH/Automats bill payments.

We don't authorize overdrafts for the following types of transactions:

- ATM transactions & Everyday debit card transactions (point-of-sale),

unless you sign the authorization form below.

- We pay overdrafts at our discretion, which means we don't guarantee that we'll always authorize and pay any type of transaction. If we don't authorize and pay an overdraft, your transaction could be declined.

What fees will I be charged if Eaton Employees CU pays my overdrafts?

Under our standard overdraft practices:

- We'll charge you a fee of \$35 each time we pay an overdraft.
- Also, if your account is overdrawn for 5 or more consecutive days, we could charge an additional \$5 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want Eaton Employees CU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

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

Eaton Employees Credit Union, 14900 Technology Drive, Eden Prairie, MN, 55344

PLEASE RESPOND SO WE CAN RECORD YOUR DECISION

Yes, I want Eaton Employees CU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Member's Name _____

Joint Member's Signature _____

Member's Account Number _____

Date _____