



CENTURY

CREDIT UNION

May 31, 2010

Dear Valued Member:

Chances are, you are already enjoying most of the benefits that come with Century Checking, what we like to call “the best checking account in town.” It’s the only checking account we offer, and we’re very proud of this service, which provides — at NO additional cost — unlimited check-writing, no-fee home banking and online bill-pay service, and unrestricted, free Debit Card access to your account through hundreds of CO-OP Network ATMs and countless point-of-sale merchants.

I am writing to remind you of another courtesy service that automatically comes with Century Checking, and a brand-new enhancement that you may opt to take advantage of beginning July 1, 2010.

Overdraft Privilege

You may already be aware of our Overdraft Privilege service, which *automatically* protects you from the inconvenience and merchant-related fees associated with having a check returned (bounced) if your checking account balance is temporarily insufficient, and cannot be covered automatically by the funds in your share (savings) account. Overdraft Privilege will cushion your account up to \$400, and allows the check (or an ACH electronic withdrawal) to clear, for a fee of \$20 per instance, saving you additional, costly NSF fees and penalties, and protecting your standing with the merchant.

Overdraft Privilege PLUS

Because many members are accessing their checking accounts primarily (or exclusively) through ATM and Debit transactions, *we are now offering additional extended coverage for debit card transactions as of July 1, 2010: Overdraft Privilege PLUS*. Overdraft Privilege PLUS extends the same coverage (up to \$400, for a fee of \$20 per instance) to prevent your Debit Card from being declined by merchants or ATMs due to low balance.

Overdraft Privilege and Overdraft Privilege PLUS are no substitutes for your own scrupulous record-keeping and knowledge of your available balance, but these services are meant to be a back-up support in the case of a balancing error, a payday that falls on a holiday, or simply needing to access to extra cash for a special purpose. *No cost is associated with keeping these services available unless an overdraft occurs.*

Overdraft Privilege (for checks and ACH withdrawals) will automatically continue to be a service to eligible members, but new Federal Reserve regulations require your request (or “opt-in”) to receive *Overdraft Privilege PLUS for ATM and Debit transactions*.

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In order to make Overdraft Privilege PLUS available to your account by July 1, 2010, we ask that you complete the form below and return it as soon as possible:

By fax:.....636-464-5039

By mail:.....Century Credit Union
3920 Jeffco Blvd.
Arnold, MO 63010

Or contact us by phone:636-464-5037

By email:optin@centurycu.org

Or by visiting our website:.....www.centurycu.org (select "Contact Us")

(If you contact us by email or website, we will need your complete name and address and daytime phone. Do not include your account or SS numbers.)

And of course, do not hesitate to ask us any questions. We are proud to offer you "the best checking account in town," and we appreciate your great value to us as an active member.

Sincerely,



Bob Eike, President
and the Staff of Century Credit Union

Overdraft Privilege PLUS Option for ATM and Debit Transactions

(For our records, please return this information as soon as possible.)

To ensure that drafts and ACH withdrawals clear, eligible Century Checking Accounts automatically carry two (2) forms of overdraft protection. The first is "Overdraft Share Transfer," which automatically transfers needed funds from regular shares (savings) to checking in the event of a low checking balance, for a fee of \$1 per transfer. The second, Overdraft Privilege, automatically advances up to \$400 to clear checks/ACH withdrawals in the event that there are insufficient funds available in both checking and regular savings (\$20 fee per check/ACH).

If you would like to extend your coverage to include Overdraft Privilege PLUS, which covers Debit Card purchases and ATM transactions (\$20 fee per instance), please complete and return the form below, checking "YES". If you do not wish to add this service, check "No" and return the form. (You may also choose to add a Line of Credit as overdraft coverage; loan approval required.)

YES, please add Overdraft Privilege PLUS service to my account to authorize and pay overdrafts on ATM and Debit Card transactions

No, I do not want Century Credit Union to authorize and pay overdrafts on ATM and Debit Card Transactions.

I would like a Loan Officer to contact me about establishing an Overdraft Line of Credit.

Name _____ Acct. or SS # _____

Address: _____ City/State/Zip _____

Daytime Phone: _____ **Return to Century Credit Union as soon as possible.**