

What You Need to Know About Overdrafts & 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 (Courtesy Pay) that comes with your account.
2. We also offer overdraft protection plans, such as overdraft loans, or link to a savings account, which we offer at no cost to you. To learn more, ask about these plans.

This notice explains our standard overdraft practices.

1 What are the standard overdraft practices (Courtesy Pay) 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

Effective August 15th, we do not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card 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.

2 What fees will I be charged if CCF pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of up to \$30 each time we pay an overdraft.

3 What if I want CCF to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, you can elect such coverage using one of the following methods.

- Call our Call Center at 800-777-6728, 24 hours a day, 7 days a week.
- Visit our website at www.ccfinancial.com or log into NA24 to opt in.
- Fill out the tear-off form at the bottom of this letter and bring in or mail it to:

Cornerstone Community Financial
2955 University Drive
Auburn Hills, MI 48326

Overdraft Authorization Form

- I want CCF to authorize and pay overdrafts on my ATM and everyday debit card transactions. Effective August 15, 2010.
- I do not want CCF to authorize my overdrafts on my ATM and everyday debit card transactions. Effective August 15, 2010.

By completing and signing this form, you are indicating that you want CCF to authorize and pay overdrafts on your ATM and everyday debit card transactions.

Signature _____

Printed Name _____

Email to be sent confirmation _____

Date _____

Last 3 digits of the account for which you are electing coverage _____

(For your own security, please do not include entire account number.)



800.777.6728
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Center Line | Perrysburg