



ANOTHER CHANCE CHECKING OPT-IN FORM

_____ I want Dade County Federal Credit Union to pay pre-authorized debit card transactions.

_____ I do not want Dade County Federal Credit Union to pay any pre-authorized debit card transactions.

Member's Name (Printed)

Date

Member's Signature

Account Number

Employee's Signature

Op #

Branch #

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. Please refer to our Membership and Account Agreement for a more thorough explanation of factors that determine when an overdraft occurs and when you may incur a fee for overdrawing your account. The Terms of the Membership and Account Agreement are incorporated herein, and both this document and the Membership and Account Agreement are meant to be interpreted together.

Available Protection:

1. We offer overdraft protection plans, such as a line of credit for those who qualify or a link to a savings account which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

Effective August 15, 2010, we will not pay any pre-authorized debit card transactions unless you authorize us to do so.

What if I want Dade County Federal to pay pre-authorized debit card transactions?

If you want us to pay pre-authorized debit card transactions, complete the section above and return it to any of our branches or mail it to 1500 NW 107 Avenue, Doral, FL 33172 or call 305-471-5080 or 1-800-299-7147.

What fees will I be charged if Dade County Federal pays any pre-authorized debit card transactions?

Under our standard overdraft practices we will charge you the standard fee of \$29.00 each time we pay an overdraft.

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.