



March 31, 2010

Dear Accountholder:

As you might be aware, new regulatory requirements will change how overdrafts are handled by financial institutions for consumer accounts. Since these changes may affect the way you manage your account, we want you to understand the choices that you will have with North Carolina Community FCU.

**Because of the new regulatory requirements, the Overdraft Privilege service you may currently have for ATM and everyday debit card transactions will only continue until August 15, 2010, unless you notify us that you wish to continue to receive the service for those transactions after August 15, 2010. Please review the enclosed form. If you have not already opted in and want Overdraft Privilege to continue to apply to your ATM and everyday debit card transactions, you can contact us by:**

- calling Account Services at 919-734-8224 ext 2246 ;
- completing the enclosed form and mailing it to us at PO Box 10589/ Goldsboro, NC 27532-9923 or bringing it by one of our convenient branch locations
- visiting our website at <http://www.nccfcu.org>; or
- sending us an email at [odp@nccfcu.org](mailto:odp@nccfcu.org)

Overdraft Privilege will continue to be available for checks, ACH, and automatic bill payments unless you elect to opt out of the Overdraft Privilege service in its entirety by contacting your Overdraft Privilege Administrator at 919-734-8224, ext 2246.

Please be aware Overdraft Privilege is not a line of credit and this notice **does not** constitute either a written agreement of an obligation or a prearranged agreement to pay your overdraft, and we may withdraw this privilege at any time. Please take a moment to review the Discretionary Overdraft Privilege Policy that will apply after August 15, 2010, a copy of which is enclosed.

It is our pleasure to offer this Overdraft Privilege to you. **To ensure that you continue to have access to your overdraft limit through ATM and everyday debit card transactions, please notify us before August 15, 2010.**

We appreciate your business, and want to make sure you have the information you need to make the right decision for you. If you have any questions regarding Overdraft Privilege, simply visit the branch nearest you, or contact your Overdraft Privilege Administrator at 919-734-8224 ext 2246.

Sincerely,

**Shshauna Thompson**  
**Overdraft Privilege Administrator**