



Opt In for Overdraft Coverage

Please be advised that due to changes in Regulation E from the Federal Reserve, effective August 15, 2010, ProFed Federal Credit Union is no longer able to pay overdrafts for ATM withdrawals or Visa® Debit Card transactions, unless you tell us you want ProFed to pay such overdrafts. Even if you choose not to extend this type of Overdraft Privilegesm protection, ProFed will still pay overdrafts on your checking account under the Overdraft Privilegesm service, subject to the Overdraft Privilegesm Fee, or under other overdraft protection plans that you have elected.

If you want us to pay ATM and Visa Debit overdrafts, please complete the form below. You will be sent a confirmation of your request.

I authorize ProFed to pay (or continue paying) overdrafts for ATM and everyday Visa Debit Card transactions. I understand that I may revoke this authorization at any time by notifying ProFed.

Name: _____

Account Number: _____

Date: _____

Phone Authorization

Member Signature: _____

Please return form to your nearest branch, or mail it to us at the address below.

ProFed Federal Credit Union
PO Box 5466
Fort Wayne, IN 46895-5466
800-752-4613 • www.profedcu.org



Federally Insured by NCUA

For Credit Union Use Only

User#: _____ Name: _____