

Important Notice Regarding Your Overdrafts & Overdraft Services

An overdraft occurs when you do not have enough money in your account to cover a transaction. As a service, we can cover your overdrafts in two different ways:

1. We have Courtesy Pay that comes with your account.
2. We also offer overdraft protection plans, such as a link to a share account, which may be less expensive than Courtesy Pay. In most cases, this is already active on your account. Available funds in a share account will be accessed before the Courtesy Pay is activated. To learn more, ask us about these options.

What are the procedures for Courtesy Pay if my account is overdrawn?

We do pay overdrafts for the following types of transactions:

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

* Everyday debit card transactions

Courtesy Pay coverage will be available at our discretion, which means we do not guarantee that we will always authorize or pay any type of transactions.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if I overdraft my account?

If we pay the transaction with Courtesy Pay you will be charged **\$35.00** per transaction.

If we do not pay the transaction with Courtesy Pay you will be charged **\$35.00** per transaction, plus you may then be subject to penalties from the merchant.

There is no limit to the number of total fees we can charge you for overdrawing your account.

Overdraft items will be posted in accordance with Metro Shores existing checking account procedures.

What if I want Metro Shores to authorize and pay overdrafts on my ATM and everyday Debit Card transactions?

If you want us to authorize and pay overdrafts on everyday debit card transactions after July 1, 2010, complete the form below and present it at one of our locations, fax to 734-676-5759, email to info@metroshores.org, or mail to: 2360 W. Jefferson, Trenton, MI. 48183

EFFECTIVE JULY 1, 2010

___ I **do** want Metro Shores to authorize and pay overdrafts on my everyday debit card transactions.

___ I **do not** want Metro Shores to authorize and pay overdrafts on my everyday debit card transactions.

*Please note: Reoccurring transactions are exempt from the opt out option.

Name

Account number(s)

Signature

Date