Thank you for banking with United Fidelity Bank.

Recent changes have been made to Regulation E which may affect the level of service we are able to provide you. These changes require us to obtain your authorization before we consider payment of your ATM withdrawals and debit card purchases that may create an overdraft in your checking account.

As a courtesy, we currently pay your transactions as part of our overdraft procedures.   Beginning on August 15, 2010, we will not be allowed to continue this courtesy without your authorization.

To continue this same level of service, please choose the "Opt-In" option on the following form or choose the "Opt-Out" option to discontinue this service. Please fill in your account number, choose the option you prefer, sign and date where indicated, and return to us.

If you have any questions, please contact one of our banking centers.

Reg E Opt Form

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. We can cover your overdrafts in two different ways:

1. We have an overdraft line of credit.
2. We also offer overdraft protection, such as a link to a savings, checking or MMDA account, which may be less expensive than our overdraft line of credit.

This notice explains our overdraft practices.

We do authorize and pay overdrafts for the following types of transactions:

- Check and other transactions made using your checking account number
- Automatic bill payments

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.

We will charge you a fee of up to $36 each time we pay an overdraft and you do not have one of the two overdraft protection services.

Also, if your account is overdrawn at the close of business, we will charge an additional $8.50 per day.

There is no charge for this service unless you use it.

Name: _____

RE: Account Number _____

_____   I do not want United Fidelity Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions.

_____   I want United Fidelity Bank to authorize and pay overdrafts on my ATM and one-time debit card transactions

Signature: _____ Date: _____