

Belonging Never Felt Better™



# Regulation E and Your Account

If transactions totaling more than your account's available balance are attempted, the following chart illustrates how it will be handled, and whether an overdraft will occur - both before and after August 15, 2010.

		Your Current Overdraft Protection Coverage:		
		No Protection	By Account Transfer Only	Account Transfer + Courtesy Pay
<b>How Overdrafts are Handled</b>	<b>Currently</b> (until August 15, 2010)	Debit card will be declined	Automatic transfers will be made (in increments of \$100 when possible), from designated overdraft protection accounts. When no funds are available, further transactions will be declined.	Automatic transfers will be made (in increments of \$100 when possible), from designated overdraft protection accounts. When no funds are available, further transactions will be <b>paid</b> up to your account's Courtesy Pay limit.
	<b>With Regulation E "Opt In"</b> (on/after August 15)	See above	See above	See above
	<b>With NO "Opt In"</b> (on/after August 15)	See above	See above	Same as above, <u>EXCEPT</u> : <ul style="list-style-type: none"> <li>• ATM transactions will be declined</li> <li>• Everyday debit card transactions will be declined</li> </ul>

**Transaction Types:**

**Affected by Regulation E:**  
(You must opt in before August 15, 2010 to continue protection of these transactions.)

Everyday debit transactions  
Gas • Groceries • Coffee • One-time online purchases

ATM transactions  
Cash withdrawals

**Not Affected by Regulation E:**  
(These transactions will be paid up to your Courtesy Pay limit, regardless of whether an opt-in request is received.)

Recurring debit transactions  
Membership, subscription fees  
Automatic utility payments

Electronic (ACH) transfers  
PG&E • AT&T • Govt. payments

Written checks

**Reminder:** A fee will be assessed each time we must make a transfer or pay a transaction to cover an overdraft on your account. Automatic transfer fees \$5.00 each time; Courtesy Pay fees (for transactions paid by Coast Central) are \$24.00 each. Note that Courtesy Pay is a discretionary service, and is only available to members with qualifying accounts.

**Not sure of your current coverage?** Give us a call with any questions: (707) 445-8801 or (800) 974-9727

**Ways to opt in:** Online (www.coastccu.org) • By mail • By phone • In person at any member services branch