

RE: Overdraft Service

Thank you for your continued membership with Summit Hampton Roads Federal Credit Union. You are a valued member and we appreciate the opportunity to provide you with the financial services you require. The Federal Reserve Board recently passed new regulations requiring all financial institutions to obtain an "Opt-In" form from account holders to continue providing Overdraft Protection Services on your ATM and one-time debit card transactions clearing your account.

If we do not receive your "Opt-In" form, your current overdraft services with Summit HR Federal Credit Union will soon not cover ATM and one-time debit card transactions. Please note the new regulations do not affect the current overdraft services that are provided on your ACH or paper check transactions. The changes will begin to affect your account on July 1, 2010. Providing Summit HR Federal Credit Union with the "Opt-In" form before July 1, 2010 you can ensure that you do not experience any changes in the services you are presently receiving. You have the option to opt-in or opt-out at anytime.

If you do not provide Summit HR Federal Credit Union with the "Opt-In" form on the back of this letter, your ATM and Debit Card Transactions will no longer be authorized if funds are not available. All transactions will be handled within the existing policies of your account.

In order to continue receiving the overdraft services that you currently receive, please complete the "Opt-In" form on the back of this document and return the form to our office at either DePaul Medical Center or Maryview Medical Center. If you wish to mail it, please mail to: Summit HR FCU P O Box 9609, Norfolk VA 23505. If you have any questions, please feel free to call our offices at 757-889-5890 or 757-398-2384.

Sincerely,

*Shwante Young*

Shwante Young  
President/CEO  
Summit Hampton Roads Federal Credit Union