

# River Region Federal

Credit Union

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We would like to take this opportunity to introduce the credit union's new Allowance Pay Service. Allowance Pay is our new overdraft protection service that allows River Region to cover transactions for which there are insufficient funds in your account. Allowance Pay may cover items such as share drafts, ATM transactions, ACH and point of sale items. This means instead of returning a check or ACH item to the merchant because of nonsufficient funds, River Region may pay it, saving you additional charges from merchants as well as the embarrassment of an overdraft.

New laws are in affect requiring River Region to have your consent to authorize and pay your everyday debit card and ATM transactions if you do not have enough money in your account. This simply means that if you do not opt in for the service, we may decline your debit card and ATM transactions if you do not have enough money in your account.

Please look over the attached information and take a moment to choose whether you want to continue to receive overdraft services on your debit card purchases and ATM transactions. Without your permission any overdrawn purchases made with your debit card or ATM withdrawals exceeding your balance, will be declined beginning January 31, 2012.

Thank you for allowing River Region to be the one stop for all you financial needs.