

June 21, 2010

Dear member,

Beginning July 01, 2010 we are changing our ATM/Debit card procedures to comply with new regulations mandated by Congress. This means no more overdraft fees on pin-based debit card transactions. However, a debit card transaction will be denied if there are insufficient funds available to cover the transaction.

Malheur Federal Credit Union offers the following suggestions to help keep a debit card transaction from being declined:

Monitor your account by using Internet Banking.

Set up automatic transfers from a saving account or Express Line Loan.

Set up email or text messaging alerts through Internet Banking. With this service, an email or text message will be sent when a balance decreases to an amount specified. To set up an alert, log on to our Internet Banking site and select account alerts. At the drop down select "balance" then follow the online instructions to set up the dollar amount specified for the alert to be sent.

Additionally, we will stop mailing overdraft notices on July 01, 2010. For additional questions, please contact us by email, telephone or in person.

Sincerely,

Member Services  
Malheur Federal Credit Union  
541-889-3149