

Important information about overdrafts and overdraft fees

In an effort to provide our customers the best service, Crossroads Bank would like to keep you informed regarding the latest changes affecting your checking account.

As a result of industry regulation, Crossroads Bank will be changing the overdraft protection that you have become accustomed to on your account. As of August 15, 2010, new regulations will require that all banks deny any one-time debit card and ATM transaction if it results in an overdraft, unless you **OPT-IN**.

Overdraft protection lets you use your debit card for a purchase even though the funds may not be available. If you know a transfer or deposit is posting to your account the same day, overdraft protection permits you to use your debit/ATM card to access these funds.

After August 15, 2010, if you do not have sufficient funds in your account and you make a one-time debit card or ATM purchase, you will be denied at the point of purchase unless you OPT-IN.

Crossroads Bank will be contacting you after JULY 1, 2010 to OPT-IN for this service.

To continue to use your debit/ATM card as you always have, it is important that you **OPT-IN**.

If you have any questions regarding overdraft protection and what this new regulation means, please call 217-342-4422 and one of our knowledgeable staff will be happy to assist you.

In the event you do not contact us, your one-time debit card and ATM transactions could be denied after August 15, 2010.