



**DON'T  
GET  
DENIED!**

**Community**  
credit union

FLORIDA

**Say YES to  
Overdraft  
Privilege  
NOW.**

## Why should I opt in?

If there are insufficient funds in your account when you use your debit card, or withdraw from an ATM, CCU may pay your transaction. You will be charged a \$29 fee for each item paid, but you avoid being denied by the merchant.

## How can I get denied?

Recent changes in governmental regulations require that we obtain your consent before providing overdraft privilege on your ATM and one-time debit card transactions. If you don't opt in, your transaction will be denied at the point of sale starting August 15th.

## How can I sign up?

See a Member Service Representative, go online to [www.ccuFlorida.org](http://www.ccuFlorida.org), or call 321.690.2328 to opt in.

**SAY YES TO  
OVERDRAFT  
PRIVILEGE  
TODAY!**

