

Take Action Before August 15, 2010!

OPT IN to Maintain Overdraft Services!

Community Bank of Central Wisconsin Debit Card Customers – *Opt In for Overdraft Services.*

New Federal Reserve rules give debit card users additional options regarding overdrafts. You now have the ability to make decisions about overdrafts for transactions made with your debit card.

At Community Bank of Central Wisconsin we are committed to ensuring your finances are managed in a way that benefits you, and that funds are available to you when you need them most. We never want you in the middle of an embarrassing situation when it comes to your debit card and the amount of money in your account. With this in mind, we want to talk with you about our overdraft coverage and the action we encourage you to take.

Why Opt In?

Community Bank of Central Wisconsin's overdraft service is designed with your protection and convenience in mind. The vast majority of our customers do not overdraw their accounts and incur fees, however life doesn't always go according to plan. Without overdraft service from Community Bank of Central Wisconsin, your everyday debit card transaction at your favorite store, gas station, or restaurant may be declined if you attempt to make a purchase without sufficient funds.

What you need to know about overdrafts and overdraft fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but the bank makes payment anyway. We typically cover overdrafts in one of two different ways:

1. We have standard overdraft services that come with the account.
2. We offer overdraft protection plans, such as a link to a savings account or a Community Cash Reserve (CCR) credit line, which may be less expensive than our standard overdraft fees. To learn more about these plans, please contact us.

What are the standard overdraft services that come with my account?

Community Bank of Central Wisconsin authorizes and pays overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number.
- ACH payments
- Automatic Bill payments

If we do not hear from you, **effective August 15, 2010**, the bank will no longer be able to authorize and pay overdrafts for the following type of transactions:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if the bank pays my overdraft?

Under our standard overdraft services:

- We will charge you a fee of \$25.00 each time we pay an overdraft and will notify you that your account is overdrawn.
- After 10 days if you continue to be overdrawn, we will charge you a fee of \$20.00.
- There is no limit on the total fees we can charge you for overdrawing your account.

What do I need to do?

To keep your debit card working as it currently does, please choose to Opt In before August 15, 2010.

- Provide us with your account number(s) by choosing one of the three easy ways noted below.
- Even if you never plan on using this overdraft service, we recommend that you Opt In. An accidental overdraft on your debit card could happen at any time.
- There is no cost to you if you do not use this service.
- No fee is charged if you make a deposit to your account on the same business day that the overdraft service was provided.

How do I Opt In?

It's simple! You choose 1 of 3 easy ways to Opt In:

1. Complete an easy Opt in form by going to our website at www.communitybankofcentralwisconsin.com
2. Complete the Opt In form and either drop off at one of our convenient locations or mail to: Community Bank of Central Wisconsin, P. O. Box 213, Colby, WI. 54421.
3. Telephone one of our offices and let them know that you are calling to Opt In.

Return this portion to the bank

ELECTION FORM

_____ I want Community Bank of Central Wisconsin to authorize and pay overdrafts on my ATM and everyday debit card transactions for the account/accounts identified below.

Account Number(s) _____

Printed Name: _____

Date: _____

Signature