



123 Main Street Anywhere, USA 12345

RETURN SERVICE REQUESTED

**Important Information
About Your Account**

Account Ending In: 25

Notice Date: 09/17/15

#1
6-1234
DAVID BOWIE
070 ROCKER LANE
HANOVER CT 06350



DEAR TRUSTED CREDIT UNION

NOTICE OF OD PRIVILEGE FEE on 09/16/15 for Account XXXXXXXX25 Draft 80

Your FRESH START CHECKING available balance is not sufficient to cover the following: Card charge at WENDYS #1234 HANOVER CT for \$5.89. This has been paid. Your FRESH START CHECKING balance is now \$-25.66 after posting the card charge of \$5.89 and any fees. No fee was assessed.

IMPORTANT NOTICE FOR CONSUMER ACCOUNTS

Due to regulatory changes, you must Opt-in to Overdraft Privilege to receive this benefit. For details visit www.trustedcreditunion.org.

Explanation of Fees:

Insufficient Funds (NSF): A fee assessed when the available balance in your account was not sufficient to pay for the item at time of presentment.

OD Privilege: A fee assessed to pay for the transaction through Overdraft Privilege because the available balance in your account was not sufficient to pay the item at time presented.

Transfer Limitation: Item was returned because Federal Regulation D limits the number of pre-authorized or telephone transfers made from saving accounts (i.e. Primary Share Savings Account, Special Purpose Savings Account or Money Market Accounts) to six transfers each calendar month.

For your convenience, you can review your account and access your latest statement by logging into Online Banking at www.trustedcreditunion.org.