

<Date>

<Name>

<Street>

<City_State_Zip>

Dear <Name>,

When the credit unions merge on Jan. 1, 2019, Aurora Credit Union's current opt-in debit card overdraft protection will convert to Educators Credit Union's Overdraft Privilege* program.

PLANS	OVERDRAFT LIMIT	ACCESS	FEE**
Aurora Credit Union	\$500	Debit card/check	\$30.00
Educators Credit Union	\$700	Check/transfer	\$30.00

Educators Credit Union allows members with a checking account in good standing to overdraw their checking account by \$700 with Overdraft Privilege. The program will not allow you to use your debit card to overdraw your account at a merchant. Educators Credit Union members can call to make a single transfer using the Overdraft Privilege program, bringing their checking account negative by putting money into their savings account. They can then withdraw cash from their savings account at an ATM or any branch location, preventing them from paying multiple overdraft fees.

For more information on Overdraft Privilege, visit www.ecu.com or call 262.886.5900.

Sincerely,



Mary Gold
President & CEO
Aurora Credit Union



Linda Hoover
President & CEO
Educators Credit Union

*Educators Credit Union members must bring their account positive within 35 days of bringing their account negative.

**The \$30 overdraft fee is charged for the transaction that brings your account negative and each subsequent transaction.