

“JOIN THE AUGUST SKIP-A-PAY LOAN CLUB”

Take a break from your loans during back-to-school time. All Payments (monthly, semi-monthly, bi-weekly or weekly) can be skipped for the month of August if you join “The Club”. The membership fee is \$30.00. To join the August Skip-A-Pay Club,” this form should be completed and returned to our office by July 23th.

Name _____

Account _____

*Loans to be skipped:

	Type loan	Amount
1.	_____	_____
2.	_____	_____
3.	_____	_____

Transfer Membership fee amount of \$30.00 from my account # _____.

Contact telephone # _____

Signature; _____

Joint Signature (if necessary): _____

*This offer does not apply to VISA, Mortgage, Home Equity loans or Helping Hands Loans.

By signing above, you authorize MPDCCU to extend the term of your loan by one additional month. The \$30.00 August Skip-A-Pay Membership fee will be automatically deducted from your Share Savings or Share Draft Account. If you make your payments via Payroll deduction or Direct Deposit, your skipped payment amount will be deposited into your Share Savings or Share Draft Account. Interest will continue to accrue on your loan during the month you skip your payment.

Club Requirements: All loan payments must be current to qualify and all accounts must be in good standing. Loans must have at least three months payment history established and no delinquency in the past 180 days.

Car and motorcycle loans with GAP insurance should be given special consideration. GAP insurance does have a term limit.

FORWARD THESE FORMS TO NANCY WALKER/STEPHANIE SESSUM

FILE MAINTENANCE PRIOR TO SKIP-A-PAY:

Modified Due Date To: _____

Modified Transfer Method To: _____

Date of File Maintenance: _____

Signature of employee completing file maintenance _____

FILE MAINTENANCE AFTER SKIP-A-PAY:

Modified Due Date To: _____

Modified Transfer Method To: _____

Date of File Maintenance: _____

Signature of employee completing file maintenance _____

EMPLOYEE NOTES: _____



MPD Community Credit Union News

Main Branch 2711 Old Lebanon Rd. Nashville, TN 37214 Phone 615-782-7220 • Fax 615-782-7209

CJC Branch 200 James Robertson Pkwy. Nashville, TN 37201

Annual Statement Verification

Please direct all inquiries to:

MPD Community Credit Union

C/O Tim Sneed, Chairperson

Supervisory Committee

P.O. Box 148953

Nashville, TN 37214



STATEMENT CHANGES

Beginning July 1, 2010, some changes are required for periodic statements to members with open-ended loans. Please visit us @ www.mpdcu.org for more information on these changes.

REMINDER

During peak business hours from 11:00 am to 1:00 pm, we experience the highest volume of calls. Please expect to have a brief hold when calling during this time.

If calling for account balances or transaction history, please use the Cruiser @ 615-782-7220 or visit us @ www.mpdcu.org for home credit union services.

IMPORTANT DEBIT CARD CHANGES

New federal regulations governing the use of overdraft protection to cover ATM and everyday debit card transactions will affect your account on August 15, 2010. As a result of the new regulations, you will be provided with the option to opt-in to overdraft protection that will cover your ATM and everyday debit card transactions. Please contact us for more information.

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 we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account. (MEMBER PRIVILEGE)
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, ask us about these plans.

This notice explains our standard overdraft practices. (MEMBER PRIVILEGE)

What are the standard overdraft practices that come with my checking account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks written from your account
- ACH withdrawals, including Bill Payment transactions
- Automatic bill payments
- Everyday debit card transactions*



We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- 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.

***Effective August 15, 2010, we will be unable to pay your everyday debit card transactions unless you authorize us to do so.**

What fees will I be charged if MPD COMMUNITY CREDIT UNION pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$29 each time we pay an overdraft.
- Also, if your account is overdrawn for more than our Member Privilege limit of \$400.00, we will charge an additional \$2 per day.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want MPD COMMUNITY CREDIT UNION to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 615-782-7220 or visit your local branch.

All legal notices should be sent to MPD Community Credit Union
Attn: Nancy Walker, 2711 Old Lebanon Rd. Nashville, TN 37214

AUGUST



SEE BACK FOR INFORMATION

Car and motorcycle loans with GAP insurance should be given special consideration. GAP insurance does have a term limit.

Holiday Closings

Saturday; July 3, 2010 and Monday; July 5, 2010 in Observance of Independence Day

Saturday; September 4, 2010 and Monday;

Notification Language for Unlawful Internet Gambling Enforcement Act

In accordance with the requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our institution. Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful Internet gambling. Attempted transactions will be blocked, and repeated attempts may result in account closure.