

Important Notice for our Valued Checking Account Holders
Let Us Know Your Choice by August 15, 2010

We want you to know about a change that will impact your checking account and the way you use your debit card. Our Bounce Protection is a valued service to many of our customers, so we want to make sure you are aware of this change.

After August 15th, your everyday debit card purchases and ATM transactions can be covered by Bounce Protection, but you must specifically request this service on your account; otherwise you will not be covered.

That means if you use your debit card and there is not enough money in your account or if a deposit is not yet available, your card will be denied.

These everyday debit card transactions include purchases at the grocery store, gas stations, doctors' offices, pharmacies, and any time you use your card for a one-time transaction, as well as withdrawals and other transactions at the ATM.

If you wish to expand you Bounce Protection on your account to cover these everyday debit and ATM card transactions, you must tell us before August 15th.

Our Bounce Protection program was designed to protect you in the case of an emergency and to save you the cost and embarrassment of having your checks returned unpaid. Be sure to let us know if you want to expand this valued service to also cover your everyday debit card purchases and ATM transactions.

THE CHOICE IS YOURS. Do nothing and you will not have additional coverage with our Bounce Protection service. Or come in and talk to one of our customer service representatives about your options. Make the choice that is right for you and your family. We are here to answer your questions and meet your financial needs call 574-722-6261, visit www.secfedbank.com, or complete the enclosed form and present it at a branch, or mail it in the enclosed envelope.

Sincerely,

Kelly Stephenson
SR VP Deposit Retail Banking

* The effective date of the change is August 15, 2010 for accounts opened before July 1, 2010. For accounts opened after July 1, 2010 the effective date of the change is July 1, 2010. Beginning August 15, 2010, we will not authorize and pay overdrafts on ATM and everyday debit card transactions without account holder consent. Overdrafts may be created by check, ACH, online banking transactions, phone transactions or other electronic means. Recurring debit card transactions (payments that are set up to bill and pay automatically); such as, an automatic draft from your health club or insurance company, may continue to be covered by your overdraft service. Once an overdraft has occurred you are required to bring your account to a positive balance within 30 days. We reserve the right not to pay if your account is not in good standing. Contact us if you have questions.