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HOMETOWN COMMUNITY SPIRIT
HOMETOWN COMMUNITY PRIDE™

January 2017



Bill Pay Users

LMFCU has been notified that the following payees, have recently made some changes to their process's. As a result of the technical changes, Bill Pay no longer has access to their data.

- Amazon.com
- Banana Republic
- Belk Rewards Card
- Bloomingdale's
- BP
- CareCredit
- Chevron
- Dick's Sporting Goods
- GAP
- GE Money - Loans
- Hewitt Associates
- JCPenney
- Lowe's Hardware Store
- Men's Wearhouse Perfect Fit
- Old Navy
- Phillips 66 - Conoco 76
- QCard (QVC)
- Sam's Club Consumer Credit
- Sam's Club Discover
- Shophq (SHQP)
- Stein Mart
- Synchrony Bank (Optimizer Plus)
- Synchrony Financial - Consumer Center
- oysRUs
- TJX Rewards
- Walmart

eBill services with these payees have been permanently suspended, and these payees will no longer be eligible for the eBill Summary service. In addition, AutoPay payments cannot be scheduled. However, any payments or recurring series currently scheduled will not be affected.

All previous eBills from these payees will be available on your members' eBill history. Members who have an eBill from one of these payees in troubleshooting status will not see the link to troubleshoot.

Credit union members affected by these changes have already been notified via a system-generated email from iPay.

If you have any questions, please contact LMFCU at 207-794-8623.

171 West Broadway, Lincoln

Atm is a convenient drive-up located on the outer right side of the building.

2789 Lee Road, Lee

Also a convenient drive up ATM located at the foot of Mt. Jefferson for easy access any time of the year.

NEW 61 Lagrange Road, Howland

ATM is also a convenient drive up with the latest in anti-card skimming technology.

Cards are inserted horizontally instead of the standard vertical to help protect the card holder!



Important information for Lincoln Maine Federal Credit Union Members

Information on Overdrafts and Overdraft Fees

An overdraft occurs when your account does not have enough money for a transaction, but we pay it anyway. We offer two different ways to cover your overdrafts:

1. We have **standard overdraft practices** that come with your account.
2. We also offer **overdraft protection plans**, such as links to a savings account and lines of credit (loans). These may be less expensive than our standard overdraft practices. Ask us for more information on these plans.

This notice explains our standard overdraft practices.

It is our **standard overdraft practice** to pay check and automatic bill payment overdrafts made using your checking account number.

We **will not** be able to pay overdrafts on your ATM and everyday debit card transactions unless you ask us (see below). If you do not ask us, the transaction will not be paid. There is no fee if we decline ATM and debit card transactions. We may continue to pay overdrafts on your checks and automatic bill payments and impose a fee.

Overdrafts are paid at our discretion. Payment of an overdraft is not guaranteed. If you do not authorize us to pay an overdraft, your transaction will be declined and the item returned unpaid.

We charge a \$25.00 fee each time we pay an overdraft.

There is no limit on the total fees we can charge you for overdrawing your account. We can close your account if you have excessive overdrafts. You should ask us if you qualify for a program that may pay your overdrafts for less than the overdraft fee.

Please complete this form to authorize Lincoln Maine Federal Credit Union to pay your overdrafts on ATM and debit card transactions. Once complete, please mail it to us at 171 West Broadway, P.O. Box 220, Lincoln, ME 04457-0220 or bring it to any branch location for processing.

We will send you a confirmation of your authorization. You may revoke this consent at any time.

I want Lincoln Maine Federal Credit Union to authorize and pay overdrafts on my share draft (checking) and share (savings) account(s) for ATM and everyday debit card transactions for the account(s) listed below.

Signature: _____

Printed Name: _____

Date: _____

Address: _____

Account Number _____

Account Number _____

Account Number _____

Account Number _____

