



DeepTarget Reg E Opt-In Solution

Insight Driven Digital Marketing™

- **Regulation E (Electronic Funds transfer Act) Amendment**
 - The final rule limits the ability of a financial institution to assess an overdraft fee for paying automated teller machine (ATM) and one-time debit card transactions that overdraw a consumer's account, **unless the consumer affirmatively consents, or opts-in,** to the institution's payment of overdraft for these transactions.
- **Compliance Dates**
 - For New Customers/Members: **July 1, 2010**
 - Existing Customers/Members: **Aug 15, 2010**

- **How big is the impact of Reg E compliance to your financial institution?**
 - The overall impact could be 20 basis points or more in Return on Assets (ROA)*.
- **Have you thought through how to comply before the deadline?**
- **Do you have the resources to do all the work needed?**

*Read more at www.theraddonreport.com and http://www.creditunions.com/article.aspx?articleid=3557&wt.mc_id=II031610_alist

A Completely Hosted Turnkey Solution to implement Reg E Opt-In compliance at your financial institution.

Electronic. Automated. Compliant.

Inform and educate account holders. Provide them with an easy way to opt-in, should they choose to.

Three Cost-effective Options Are Available Now:

1. Website – with pre-designed Reg E banners
2. Online Banking – targeted and personalized banners
3. Email – pre-designed and customized emails to your list

Financial Institution Website

Almont Federal

Click here about an IMPORTANT NOTICE: Your Right to Request Overdraft Coverage.

Win a 42" LCD TV!

ONLINE LOAN APPLICATIONS

MORTGAGE VISA AUTO approved

Today's Rates at Almont

APY as high as 4.12%

6 Month Add-On IRA 4.00%

Money Market 1.50%

Investor Checking 1.50%

APR as low as

And/or Online Banking (targeted)

Almont Federal

Robert, everyday purchases with a Debit Card are easy and convenient!

Account Summary | Account Transfer | Account Export | Stop Pay | Statements

Your last successful log-in was on March 04, 2006. What's this? Printer-Friendly Version

Account Name	Account Number	Account Type	Account Balance	Available Balance	
SAVINGS		1 Regular Savings	1,000.00	995.00	View Recent Transactions

And/or Link within Email

Click here about an IMPORTANT NOTICE: Your Right to Request Overdraft Coverage.

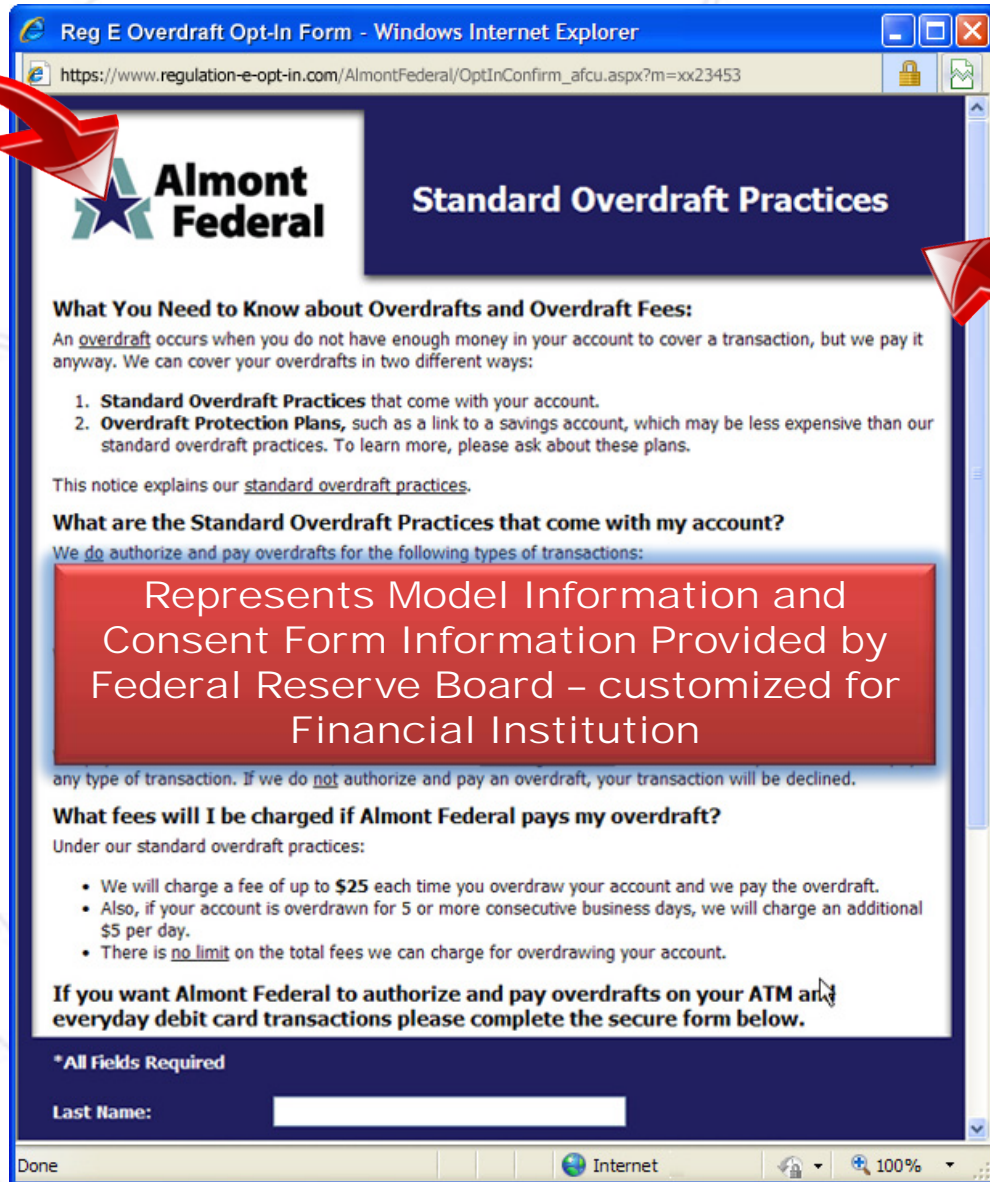
When customer clicks on one of the Reg E banners online or in email, they are redirected to a Welcome form. Clicking on Continue takes them to the most important form -

An information and opt-in form (utilizing Federal Reserve's Model Form information)

- Customized with your logo and branding color
- Providing information on Reg E; see type of info [here](#).
- Providing clear opportunity for them to Opt-In
- Pre-filled with account holder information (if Online Banking)


- Written confirmation to person who opted-in sent automatically
- Financial Institution is notified daily of all customers or members who opt-in

Your logo



Reg E Overdraft Opt-In Form - Windows Internet Explorer

https://www.regulation-e-opt-in.com/AlmontFederal/OptInConfirm_afcu.aspx?m=xx23453



Standard Overdraft Practices

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. **Standard Overdraft Practices** that come with your account.
2. **Overdraft Protection Plans**, such as a link to a savings account, which may be less expensive than our standard overdraft practices. To learn more, please ask about these plans.

This notice explains our [standard overdraft practices](#).

What are the Standard Overdraft Practices that come with my account?
We do authorize and pay overdrafts for the following types of transactions:

Represents Model Information and
Consent Form Information Provided by
Federal Reserve Board - customized for
Financial Institution

any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Almont Federal pays my overdraft?
Under our standard overdraft practices:

- We will charge a fee of up to **\$25** each time you overdraw your account and we pay the overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge for overdrawing your account.

If you want Almont Federal to authorize and pay overdrafts on your ATM and everyday debit card transactions please complete the secure form below.

*All Fields Required

Last Name:

Your Branding Color

Reg E Overdraft Opt-In Form - Windows Internet Explorer

https://www.regulation-e-opt-in.com/AlmontFederal/OptInConfirm_afcu.aspx?m=xx23453

- Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you **Opt-In** (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.

What fees will I be charged if Almont Federal pays my overdraft?

Under our standard overdraft practices:

- We will charge a fee of up to **\$25** each time you overdraw your account and we pay the overdraft.
- Also, if your account is overdrawn for 5 or more consecutive business days, we will charge an additional \$5 per day.
- There is no limit on the total fees we can charge for overdrawing your account.

If you want Almont Federal to authorize and pay overdrafts on your ATM and everyday debit card transactions please complete the secure form below.

*** All Fields Required**

Last Name:

(For business/commercial accounts please enter organization name as it appears on the account)

Account Number:

Email Address:

Confirm Email Address:

I authorize Almont Federal to permit my overdrafts on my ATM withdrawals and one-time debit card transactions.

Accept

Done Internet 100%

- **Weekly/Daily Reporting Capability**

- Frequency specified by Financial Institution

- **Four reports available**

1. All opt-ins since last report
2. Rolling History of all opt-ins
3. All opt-outs since last report (optional)
4. Rolling History of all opt-outs (optional)



- **Report Content for each person:**

- Last name, Account Number, Email id, IP Address, Time and Date of Opt-In (or Opt-Out)

Use reported information to rapidly apply opt-ins through all your systems, plus maintain an audit trail.

- ✓ We host it, set it up, implement it, and run it automating a manual process
- ✓ Ready-made banners that can accelerate responses
- ✓ Redirection to prepared forms that utilize the Fed's model opt-in format [\[Click\]](#)
- ✓ Customized forms with your logo and branding colors
- ✓ Automatic written confirmation (by email) sent to persons who opt-in
- ✓ Optional opt-out capability included in email
- ✓ Daily or weekly reports delivered including an audit trail
- ✓ Secure delivery and data processing in SAS 70 Type II certified centers
- ✓ Super simple to get started (3 business days to get it going**)
- ✓ Budget an issue? It's more affordable than you think!

The deadline is fast approaching. Will you comply?

Can you afford *not* to?

***Website or Email options; Based on minimal but timely support from Financial Institution.*

Financial Institution Categories	Website	Online Banking	Online Banking w/ DeepTarget OLB	Email
A	\$250	\$375	\$195	\$0.20
B	\$595	\$895	\$545	\$0.20
C	\$895	\$1,345	\$945	\$0.20

Institution Size Categories

- A - up to 15,000 total customers/members
- B - 15,001 to 39,999 total customers/members
- C - 40,000 and greater total customers/members

NOTES:

1. All pricing above is monthly except email which is per list provided
2. FI signs up for one quarter; auto-renewing every quarter at 70% of above charge
3. Email is priced per email sent. Minimum of \$200.
4. **Email includes:** sending personalized and customized emails on behalf of FI, plus branded Reg E info and opt-in pages, reporting

To get going now on the DeepTarget
Reg E Opt-In Turnkey Solution for
your financial institution, contact us
today at -

E: desi@deeptarget.com or

P: (256)217-4435.