

ENHANCEMENTS TO YOUR CHECKING ACCOUNT OVERDRAFT PROTECTION

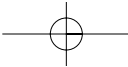
We have enhanced our checking account overdraft protection service to provide you with more choices in clearing account debits from various RiverLand accounts. You may now designate overdraft protection from as many as four of your RiverLand accounts including Savings, Money Market Savings, and a Revolving Credit Loan. Adequate overdraft protection can ensure that you never suffer the expense or embarrassment of returned checks, electronic funds transfers, or Internet bill-payments made by check.

If you would like to take advantage of this enhanced service, complete the form on the reverse side of this notice and return it to our office by mail or fax. Once your new options are established, we will send you a letter of confirmation. If you have any questions, or if you would like more information, please call one of our friendly member service representatives at 504-576-5800 or 800-586-4RCU.



FEE CHANGE NOTICE

Effective November 1, 2003, checking account overdraft protection will incur a \$5 service fee per transfer.



CHECKING ACCOUNT OVERDRAFT PROTECTION APPLICATION

Member Name (PLEASE PRINT CLEARLY) _____ Work Phone # _____ Home Phone # _____ Checking Account Number _____

RiverLand Credit Union may transfer available funds from my designated account(s), in the chronological order that they are listed, to pay a check or EFT item. If there are insufficient funds in the first account designated, overdraft protection may utilize funds from more than one designated account to clear a single item, and each transfer will incur a service fee as disclosed in the current rate and fee schedule. By completing this form you will establish new overdraft protection and all prior overdraft designations will be discontinued so be sure to include all accounts from which you would like overdraft protection (items processed electronically through NetTeller Internet Bill-Paying will not transfer funds from designated overdraft accounts).

RiverLand Overdraft Accounts:

1) # _____ Type _____ 2) # _____ Type _____

3) # _____ Type _____ 4) # _____ Type _____

Signature _____ Date _____

Mail or Fax this form to: RiverLand Credit Union • 601 Loyola Avenue • New Orleans, LA 70113 • Fax 504-576-5805

FOR OFFICE USE ONLY: Date Completed: _____ By: _____

