



America Saves Week is February 21 – February 28, 2010.
Go to www.americasavesweek.org and learn how you and your organization can participate.

New Overdraft Rules from the Federal Reserve Effective July 1, 2010

The Federal Reserve will implement new rules giving debit and ATM card users additional options regarding overdrafts. Although the rules become effective on July 1, 2010, in the coming months, banks, credit unions, and other financial institutions must offer consumers the ability to make decisions about overdraft services for transactions made with their debit or ATM cards. The Federal Reserve's online publication, "[What You Need to Know: New Overdraft Rules for Debit and ATM Cards](#)", provides an explanation of how the rules will affect existing and new account holders.