



Dear Accountholder:

As you might be aware, new regulatory requirements will change how overdrafts are handled by financial institutions for consumer accounts. Since these changes may affect the way you manage your account, we want you to understand the choices that you will have with MassMutual Federal Credit Union.

As a benefit of your relationship with us, you may currently have Overdraft Privilege on your account in the amount of \$500. With Overdraft Privilege, if you inadvertently overdraw your account, we have the option to cover your overdrafts up to \$500, including fee(s) and thereby saving you the embarrassment and inconvenience of a returned or declined item, as well as the fee normally charged to you by merchants for items returned to them. The amount of the Overdraft Privilege is not shown in your available balance, but may be available to you for ATM cash withdrawals, checks, telephone and Internet Banking, ACH transactions, and when you use your debit card for purchases at retail merchants.

Because of the new regulatory requirements, the Overdraft Privilege service you may currently have for ATM and everyday debit card transactions will only continue until August 15, 2010, unless you notify us that you wish to continue to receive the service for those transactions after August 15, 2010. Please review the ODP Opt-In Form on our website. If you have not already opted in and want Overdraft Privilege to continue to apply to your ATM and everyday debit card transactions, indicate your desire to continue with Overdraft Privilege, sign and return the form (by mail or in person)to:

MassMutual Federal Credit Union
1295 State Street
Springfield, MA 01111

Overdraft Privilege will continue to be available for checks, ACH, and automatic bill payments unless you elect to opt out of the Overdraft Privilege service in its entirety by contacting Account Services at (800)940-9466.

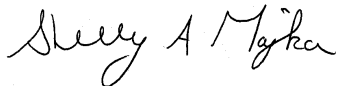
Overdraft Privilege is a service provided to help you, should an overdraft occur. Your account will still be charged the standard overdraft fee of \$25 for handling each item, which is the same fee that MassMutual Federal Credit Union charges for items drawn against insufficient funds and returned to the payee. If multiple items are presented against your account on the same day, each item will be assessed the appropriate Returned Item fee of \$25 or Overdraft fee.

Please be aware Overdraft Privilege is not a line of credit and this notice does not constitute either a written agreement of an obligation or a prearranged agreement to pay your overdraft, and we may withdraw this privilege at any time.

It is our pleasure to offer this Overdraft Privilege to you. **To ensure that you continue to have access to your overdraft limit through ATM and everyday debit card transactions, please notify us before August 15, 2010. For your convenience an Overdraft Opt-In Form is available on our website; this form may be signed and returned to any branch location at your convenience.**

We appreciate your business, and want to make sure you have the information you need to make the right decision for you. If you have any questions regarding Overdraft Privilege, simply visit the branch nearest you, or contact the credit union at (800)940-9466.

Sincerely,

A handwritten signature in black ink that reads "Shelly A. Majka". The signature is written in a cursive style with a large initial 'S' and 'M'.

Shelly Majka
MassMutual Federal Credit Union