

Authorization for Overdraft Protection

New Change Cancel

Please Indicate Option of Choice:

- Loan**
- ◆ Unlimited transfers, not to exceed line-of-credit limit
 - ◆ Amount transferred in \$100 increments or available balance
- Home Equity**
- ◆ Unlimited transfers, not to exceed line-of-credit limit
 - ◆ Amount transferred in \$100 increments or available balance
- Loan First, Share Account Second**
- ◆ Unlimited transfers, not to exceed line-of-credit limit
 - ◆ Amount transferred in \$100 increments
 - ◆ When line-of-credit limit is reached, the system will revert to the "Share Account" option (*below*)
- Share Account First, Loan Second**
- ◆ Maximum of six (6) transfers per month
 - ◆ Amount transferred in \$500 increments, not to exceed maximum amount available in Share Account
 - ◆ \$1.00 fee per share account transfer
 - ◆ If funds are unavailable in Share Account, the system will revert to the Loan option (*above*)
- Share Account**
- ◆ Maximum of six (6) transfers per month
 - ◆ Amount transferred in \$500 increments or available balance
 - ◆ \$1.00 fee per transfer
- Money Manager**
- ◆ Maximum of six (6) transfers per month
 - ◆ Amount transferred in \$500 increments or available balance
 - ◆ \$1.00 fee per transfer
- No Overdraft Protection**
- ◆ Member requests no overdraft protection
 - ◆ Prefers to have share drafts returned if funds are unavailable

If the overdraft option is exhausted and funds are not available, the share draft (check) will be returned for non-sufficient funds.

Member Name (Print) _____ Member Signature _____

Daytime Telephone () _____ Account Number _____ Date _____

Received by CU Employee _____ Date _____

System Updated by _____ Date _____