



Instructions for Overdraft Protection Authorization Form

General Information:

This form is used to add, delete, or change the accounts utilized for overdraft protection. Or if you would like to opt-out of overdraft protection.

Form Instructions:

1. Complete all applicable fields
 - a. Date
 - b. Member Number
 - c. Member Name
 - d. Checking Account ID that will receive overdraft protection
 - e. Enter the first, second, third, etc. methods of overdraft by

Example:

FIRST	Add	Delete	Change	Account Number	Share	Loan	Visa	ID
	<u> X </u>	<u> </u>	<u> </u>	123456	<u> X </u>	<u> </u>	<u> </u>	02

2. If you prefer to remove all overdraft protection methods from your account, check the section indicating “No overdraft”. Please note, by choosing “No overdraft” may result in a non-sufficient fund fee(s) as outlined in the Rate and Fee Schedule.
3. Print completed form
4. Sign and date Cardholder Signature in section 1

Where to Send the Completed Form:

You may mail or fax the form to one of the following locations.

Mail to: PO Box 100070
 Duluth, Georgia 30096
 Attention: Member Care Center

Fax to: 770.476.6500



Overdraft Protection Authorization

Date: _____

Member Number: _____

Member Name: _____

I authorize the following sequence of overdraft protection in the event of overdraft from my checking account _____:

Checking ID#

FIRST	Add _____	Delete _____	Change _____	Account Number	Share	Loan	Visa	ID
SECOND	Add _____	Delete _____	Change _____	Account Number	Share	Loan	Visa	ID
THIRD	Add _____	Delete _____	Change _____	Account Number	Share	Loan	Visa	ID
FORTH	Add _____	Delete _____	Change _____	Account Number	Share	Loan	Visa	ID
FIFTH	Add _____	Delete _____	Change _____	Account Number	Share	Loan	Visa	ID

_____ **No Overdraft Protection Selected**

Joint Owner(s):

I understand that I am responsible for any overdrafts caused by a joint owner(s) from my checking to my Visa and/or Zip Loan if these methods are set up for overdraft protection.

Fees/Finance Charges:

I acknowledge a fee may be assessed for an overdraft transfer from my share account or loan. Fees are outlined in the current fee schedule.

I also understand that overdraft transfers from a Visa credit card are considered cash advances which accrue finance charges from the date of the advance.

Primary Member's Signature: _____

Credit Union Employee: _____