



# White County Federal Credit Union

Your Hometown Credit Union since 1958

## Overdraft Protection Request

*Effective August 12, 2010, Federal Regulation E required that all Financial Institutions offer the option to accept or decline overdraft protection on Transactional Accounts.*

Items eligible for Overdraft Protection (ATM transactions are not applicable)

1. Automatic Clearing House (ACH) withdrawals
2. Checks written on a personal checking account

### Pertinent information regarding Overdraft Protection

1. White County Federal Credit Union will pay overdrafts on applicable transactions that decrease the account balance up to -\$300.00. Transactions beyond -\$300.00 will not be paid.
2. Rejected transactions **will** incur the current fee for Overdraft Protection at White County Federal Credit Union. Multiple attempts to withdraw funds from an over-drawn account can result in negative balances beyond -\$300.00.

### Current Standard Overdraft Fee

- \$30.00 per transaction. White County Federal Credit Union is not limited on the total dollar amount of fees charged to your account.

Member #: \_\_\_\_\_

Member Name: \_\_\_\_\_

OPT IN to Standard Overdraft Protection: (YES)\_\_\_\_\_ (NO)\_\_\_\_\_

Member Signature: \_\_\_\_\_ Date: \_\_\_\_\_

*\*Requests received via mail or fax must be notarized for completion*

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### (Office Use Only)

Receiving Employee Initials: \_\_\_\_\_ Date: \_\_\_\_\_

Processing Employee Initials: \_\_\_\_\_ Date: \_\_\_\_\_