



Main Office:
230 S. Dearborn St. Suite 2962
Chicago, IL 60604
312-922-5310 Fax (312) 922-8609

OVERDRAFT TRANSFER PROTECTION AUTHORIZATION

Following are 4 options that automatically transfer funds to pay checks and debits, which may otherwise be returned for non-sufficient funds:

- 1. Overdraft Transfer Protection - Automatically transfers available funds from your Regular Share (Savings), Preferred Share, or Sub Share account into your Share Draft (Checking) account. A \$5.00 fee per overdraft item will be transferred from the account you designate.
2. Overdraft Line of Credit - When funds are not available in your Checking account, funds can be transferred automatically from your ODLOC. Finance charges accrue only on the balance used.
3. Flex Line of Credit - Available funds can be transferred automatically. Finance charges accrue only on the balance used.
4. Overdraft Privilege - A courtesy overdraft service/Overdraft Privilege limit of \$100.00 may be made available immediately upon establishing a Checking Account. Based on account history and after 30 days of maintaining an active Checking account in good standing the OP limit per Checking Account may be increased to \$450. or \$750. The fee per item is equivalent to an NSF fee, \$31.00 per item; however, unlike a returned item/NSF fee, the item(s) is paid. With Extended Coverage, ATM withdrawals and everyday debit card transactions will be included with this service.

To enroll or apply for any of these services, call us at (312) 922-5310, visit any branch, or send us a secure e-mail via Communication Center at myusecu.org.

In the event of an overdraft in my checking account, I authorize USECU to transfer available funds to pay items from the following account(s) and priority order. Please indicate member number AND Savings or Loan account number(s), example 12345-1, 12345-141:

1st Source _____ 3rd Source _____
2nd Source _____ 4th Source _____

If there are insufficient funds in the sources selected, the item(s) will be returned and a \$31.00 NSF fee will be accessed for each item.

This authorization is to remain in full force and effect until I (we) provide USECU with a written authorization requesting otherwise.

Member Name _____ Member # _____
Member Signature _____ Date _____

Please contact us at 312-922-5310 with questions.

For USECU Use:
Initials _____ Date _____