



# HeartLand

FEDERAL CREDIT UNION

Experience financial success ... today and tomorrow

## Overdraft Protection Agreement

No, I DO NOT want Overdraft Protection for account number(s): \_\_\_\_\_

Yes, I prefer to have Overdraft Protection for account number(s): \_\_\_\_\_

In the event I/we initiate a draft/check that may create a negative balance in my/our account, I/we hereby authorize Heartland Federal Credit Union to transfer funds from my/our (please check one):

Savings only: Account #: \_\_\_\_\_

Line of credit only: Account #: \_\_\_\_\_

Savings first- line of credit second – Account #: \_\_\_\_\_

Line of credit first – savings second – Account #: \_\_\_\_\_

Multiple Accounts (Please list by priority) #: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

(Indicate proper suffix for Line of Credit, Savings, Checking, etc.)

It is further agreed that:

- Overdraft protection is an option.
- I must sign up for the service in order for it to be active.
- The savings funds transferred will only be the amount necessary to maintain the Share draft account at a ZERO balance.
- The line of credit funds transferred will be in increments of \$100.
- Any objections regarding transactions made in conjunction with this agreement
- Must be made in writing within 60 days of the corresponding statement issue.
- This agreement is subject to such terms, conditions, and service charges as the Credit Union may establish at any time.
- This agreement shall not be changed or terminated by said owners except by
- Written notice to the Credit Union.
- A \$3 fee is assessed for **each** savings/ line of credit transfer

Signature (owner): \_\_\_\_\_ Date: \_\_\_\_\_

Signature (joint owner): \_\_\_\_\_ Date: \_\_\_\_\_

**thinkheartland.com**

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