



Office Use Only

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Secondary Overdraft Protection Form

How Automatic Overdraft Protection Works

In the event that funds are not available in your checking account to pay a check or ACH item, automatic overdraft protection (AOP) will transfer all available funds from your Savings (Prime Share) account. If funds are not available for automatic overdraft protection in your Savings (Prime Share) account, the check or ACH may be returned unpaid.

How Secondary Overdraft Protection Works

Secondary Overdraft Protection can be used in addition to AOP by adding other accounts so funds could be transferred and applied toward a check or ACH item presented to your checking account. Money Market, Secondary Savings (Club) accounts and/or jointly owned Savings (Prime Share), Money Market or Secondary Savings account (excluding Holiday Club) can be added as Secondary Overdraft Protection. In the event funds are not available in your Savings or Secondary Overdraft Protection accounts, the check or ACH item may be returned unpaid.

If a Savings (Prime Share) has been chosen as an overdraft account to a checking account, then the Savings (Prime Share) becomes a "Transaction Account" and the transfers are unlimited.

During any month, Money Market and Secondary Savings (Club) accounts are limited to six (6) withdrawals or transfer to another credit union account of yours or to a third party by means of preauthorized, automatic, or computer transfer, telephone order or instruction, or by check or similar order to a third party.

I/we elect to have funds for Secondary Overdraft Protection automatically transferred from the following account(s):

- Prime Share Account No. _____ Share ID 00
- Money Market Account No. _____ Share ID __
- Secondary Savings Account No. _____ Share ID __

By signing below, I/we understand that secondary overdraft protection will be made from the accounts(s) listed above. Any previous Secondary Overdraft Protection account will **remain in effect** until revoked by me. If funds are not available in any of these accounts, or if the transfer exceed limitations as set forth in the terms and agreements, I/we understand checks and/or ACH items will be returned unpaid and additional fees may apply. I/we understand there are no service fees associated with the use of Secondary Overdraft Protection.

For Secondary Overdraft account(s) listed above that have multiple owners, we as owners all agree to provide Secondary Overdraft Protection by signing below.

Member Signature	Date	Joint Owner Signature	Date
Joint Owner Signature	Date	Joint Owner Signature	Date