

Request for Overdraft Protection Checklist



Please use this form to set up Overdraft Protection for your checking account from a Home Equity Line of Credit and/or Visa on your membership.

Incomplete forms will delay processing.

Send the form to DCU for processing by **one** of the following ways:

- a. Fax your completed form to **508.463.1344**
- b. Mail your completed form to:

Digital Federal Credit Union
Loan Services
220 Donald Lynch Boulevard
PO Box 9130
Marlborough, MA 01752-9130

What you can expect

Upon receipt, completed forms will be processed within 48 to 72 business hours. You will receive an email from DCU to the email address we have on file once the request has been completed.

Request for Overdraft Protection Form



Member Number: _____ Member Name: _____

DCU Checking Account Number: _____

I would prefer DCU attempt to clear checks, credit transactions, and ACH transactions in the following order **(select one)**:

- No Overdraft Protection (automatic transfers from Savings will still be attempted)
- Checking, Savings, Visa
- Checking, Savings, Home Equity
- Checking, Savings, Home Equity, Visa
- Checking, Visa
- Checking, Visa, Savings
- Checking, Visa, Home Equity
- Checking, Visa, Home Equity, Savings
- Checking, Home Equity
- Checking, Home Equity, Visa
- Checking, Home Equity, Savings
- Checking, Home Equity, Visa, Savings
- Checking, Home Equity, Savings, Visa

AGREEMENT

By signing below, I understand and agree to the following:

- In the event there are not sufficient funds in the Checking Accounts listed above, DCU will immediately attempt to cover the overdraft in the order I have selected above, up to the available credit limit for Visa and Home Equity accounts.
- If I selected an option above that does not include "Savings", DCU will not attempt to cover overdrafts from my Savings account.
- If any of the Checking Accounts listed above are held jointly now or in the future, this automatic Overdraft Protection feature makes it possible for both the Prime and Joint Owner(s) to write checks and initiate other transactions which could draw funds from the Home Equity, Visa, and/or Savings accounts selected above.
- Overdraft Protection is subject to the terms and conditions set forth in Section IV (Overdrafts) of DCU's Account Agreement for Consumers. Visa overdrafts are also subject to the terms and conditions set forth in DCU's Visa Agreement, and all Visa overdrafts will be processed as Cash Advances as set forth in DCU's Visa Agreement and will impact my interest charges, payments due, and grace period as any Cash Advance would.
- Enabling Overdraft Protection using my Home Equity and/or Visa does not impact any opt-in to or opt-out from DCU's Overdraft Payment Service, if applicable.
- If there are co-borrowers on the Home Equity and/or Visa account(s) impacted by this Overdraft Protection opt-in, I confirm that I have obtained agreement and consent to this request from all borrowers on the impacted accounts.
- This request will replace any previous request for Overdraft Protection, if applicable.

Borrower's Signature

Date