



# United Equity Credit Union Debit Card Application

# Debit Overdraft Authorization

\_\_\_\_\_  
Last Name                      First Name                      Middle

\_\_\_\_\_  
Social Security Number                      Account Number

\_\_\_\_\_  
Street Address

\_\_\_\_\_  
City                      State                      Zip

\_\_\_\_\_  
Email

\_\_\_\_\_  
Cell Phone (Or best number to reach member quickly)

\_\_\_\_\_ Yes, an additional debit card is requested and should be issued in the joint account owner name indicated below (must be the same joint on primary shares and share draft).

\_\_\_\_\_  
Last Name                      First Name                      Middle

\_\_\_\_\_  
Social Security Number                      Email

\_\_\_\_\_  
Cell Phone (Or best number to reach member quickly)

If a debit card(s) is issued, I (we), the undersigned applicant(s), by signing or using the debit card(s) ("card") agree that I (we) will be bound by the terms of the debit card agreement and disclosures. I (we) agree to surrender the card(s) upon demand and authorize the credit union to obtain credit reports in connection with this application and for any update or renewal of the card(s).  
You agree that a non-sufficient fund (NSF) fee will be incurred for each overdraft transaction. There will be a small fee for each replacement card, if applicable. For security purposes, each card will have a unique card number upon issuance. Both cards will access the joint checking/draft account.

\_\_\_\_\_  
Signature                      Date

\_\_\_\_\_  
Signature                      Date

\*\*\*\*\*  
CU Approval \_\_\_\_\_ Date \_\_\_\_\_

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

- 1. We have standard overdraft practices that come with your account
- 2. We offer an overdraft protection plan linking a savings account, which may be less expensive than our standard overdraft practices.

### What are the standard overdraft practices that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- 1. Checks and other transactions made using your checking account number
- 2. ACH transactions
- 3. Automatic bill payments

### Standard overdraft protection does not pay overdrafts for the following types of transactions.

- 1. ATM transactions
- 2. Everyday Debit Card transactions (any one-time transaction including, but not limited to, a point-of-sale, online, or a telephone transaction).

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any types of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

### What if I want United Equity Credit Union to authorize and pay overdrafts on my Everyday Debit Card Transactions?

- 1. If you want us to authorize and pay overdrafts on one-time Everyday Debit Card transactions, complete the form below.
- 2. Each paid overdraft transaction will incur an overdraft fee on your Everyday Debit Card transaction.

**(You have the right to revoke your authorization at any time by contacting us in writing or completing the form below.)**

If there are multiple owners on the debit card account, either account owner can act on behalf of all owners on this account. Only one (1) account owner signature is needed to add or remove the overdraft coverage.

\_\_\_\_\_ **ADD COVERAGE** – I want the credit union to authorize and pay overdrafts on my Everyday Debit Card transactions. I understand I will be charged fees as listed above.

\_\_\_\_\_ **DECLINE COVERAGE** – I do not want the credit union to authorize and pay overdrafts on my Everyday Debit Card transactions. I understand my card(s) may be closed if an overdraft occurs.

\_\_\_\_\_  
Signature                      Date