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## **Overdraft Protection Account Specification**

If you write a check for more money than is available in your Checking Account and you have not indicated your choice for Overdraft Protection coverage, we are required to return your check, in accordance with Federal regulations, and assess a fee on your account.

If you elect to have Overdraft Protection and your Checking Account has a joint owner, but your share account and/or Line of Credit/Visa does not, funds from one of the accounts, depending on the coverage selected, will be transferred to your Checking Account, if there are insufficient funds to cover acheck.

## Please select ONE of the following as your preference for overdraft protection coverage:

Share Account only

Line of Credit/Visa only

Share Account first, Line of Credit/Visa second

Please check here, if you do not have a Line of Credit/Visa, but would like one

No overdraft protection is requested at this time

Member Name:		Account Number:
Address:		
City:	State:	Zip:

Member Signature

Date