



AUTOMATIC TRANSFER OPTIONS

Overdraft Services

Member Name: _____ Checking Account: _____

For the mutual convenience of the undersigned and the Credit Union, the Credit Union offers the undersigned and the undersigned requests the following Overdraft Transfer service as checked: *(Check all that apply)*

Authorized for automatic transfers from a savings account to pay items or transactions.

I hereby authorize the credit union to transfer from the account listed below an amount sufficient to pay any item or transaction drawn on insufficient funds on the checking account listed above and any fees and costs incurred with respect to such item or transaction.

Savings Account Number: _____

Authorized for automatic transfers from a line of credit loan account to pay items or transactions.

(A Kwik Cash line of credit must be present for this option. Please contact a Member Advisor for additional information)

I hereby authorize the Credit Union to advance funds up to the available credit limit from the Kwik Cash line of credit loans listed below, to pay any item or transaction drawn on insufficient funds on the checking account listed above and any fees and costs incurred with respect to such item or transaction.

Kwik Cash Account Number: _____

I further acknowledge that the Credit Union, in its sole discretion, may refuse to make such a transfer if the transfer would exceed any transfer limitations for any of the listed accounts established under federal regulations or if the Credit Union policies would prevent the Credit Union from making transfer. The amount transferred pursuant to this Authorization shall be sufficient to pay such item or transaction and any corresponding fees and costs and shall be enough to bring the checking account to a zero (\$0.00) balance.

If transfers are made from both a savings and KWIK Cash line of credit, all transfers shall be made first by the savings account and then by the KWIK Cash line of credit, until both are insufficient to or exhausted, from both accounts listed above.

I (we) decline Overdraft Transfer services for overdraft items.

Member Signature: _____

Member Signature: _____