



Large enough to meet your needs... Small enough to know your name

BCFCU OVERDRAFT PROTECTION OPTIONS

MEMBER NAME _____ ACCT # _____

JOINT OWNER _____ DATE _____

Blue Chip FCU offers free overdraft protection, using your primary share account plus one (1) other share account and your personal line of credit loan (if one is established). Federal regulation permits only six (6) transfers from any share account each month due to overdrafts.

If you elect to use your line of credit for overdraft protection, you agree to repay the debt created by the overdraft (even if the overdraft is caused by the joint owner(s) of the share draft/checking account., and you agree to any loan payment increases, which may result from the loan advance overdraft. Transfers from the LOC loan will not be allowed if the scheduled payment is more than five (5) days late. Refer to the Loanliner Disclosure & Credit Agreement for further restrictions.

PLEASE SELECT ONE OF THE FOLLOWING OVERDRAFT OPTIONS:

- ____ 1. LOC Loan (Ac# _____ Sfx _____)
- ____ 2. Primary Shares
- ____ 3. Second Share Account (Ac# _____ Sfx _____)

- ____ 1. Primary Shares
- ____ 2. Second Share Account (Ac# _____ Sfx _____)
- ____ 3. Third Share Account (Ac# _____ Sfx _____)

- ____ 1. LOC Loan only (Ac# _____ Sfx _____)

- ____ 1. Primary Shares
- ____ 2. Second Share Account (Ac# _____ Sfx _____)
- ____ 3. LOC loan (Ac# _____ Sfx _____)

MEMBER SIGNATURE _____

JOINT OWNER SIGNATURE _____

DATE _____

OFFICE USE ONLY:

Pay Code (Account Master Screen): _____

Date Set Up _____

Teller Initials _____