



Share Draft Account Application

Overdraft Protection Options – Has Priority Over Courtesy Pay (if Selected)

Option A: No Overdraft Protection

Option B: Overdraft Protection **(Default)** – If the funds are not available in my Share Draft Account, I want CTCU to automatically transfer available funds from my Regular Share or Investor Club account to cover each overdraft item. I will be charged a \$5.00 fee per overdraft item. I understand that I can only have 6 automatic overdraft transfers per month.

Courtesy Pay Options – Works After Overdraft Protection (if Selected)

Option A: No Courtesy Pay **(Default)**

Option B: Courtesy Pay – If the funds are not available in my Share Draft Account, I authorize CTCU to pay for ACH transactions, Bill Pay transactions and checks written off my Share Draft Account. CTCU pays Courtesy Pay items at our discretion, which means we do not guarantee that we will authorize and pay any type of transaction nor will we exceed \$200. We will charge you a fee of \$28 each time we pay an item using Courtesy Pay. There is a 90 day waiting period for Courtesy Pay on new Share Draft Accounts.

Courtesy Pay Options for Debit/ATM Card – Works After Overdraft Protection (if Selected)

Option A: No DC/ATM Card Courtesy Pay **(Default)** – I do not want CTCU to approve and pay my everyday debit card transactions when the funds are not available in my Share Draft Account.

Option B: DC/ATM Card Courtesy Pay – I want CTCU to approve and pay my everyday debit card transactions when the funds are not available in my Share Draft Account. We will charge you a fee of \$28 each time we pay an item using Courtesy Pay. There is a 90 day waiting period for Courtesy Pay on new Share Draft Accounts.

Check and Debit Card Orders

Please order one (1) box of checks

Please order a debit card for each account owner

Authorization

I/We certify that the information on this Card is complete and true and that I/we agree to the terms and conditions of the Membership and Account Agreement, Truth-in-Savings Disclosure, Funds Availability Policy Disclosure, if applicable, and to any amendments the Credit Union makes from time to time which are incorporated herein. I/We acknowledge receipt of a copy of the agreement and disclosures applicable to the accounts and services requested herein. If an access card or EFT service is requested and provided, I/we agree to the terms of and acknowledge receipt of the Electronic Fund Transfers Agreement and Disclosure.

X		X	
Signature	Date	Signature	Date