

VIRGINIA CREDIT UNION Overdraft Protection Authorization

Checking Account Number _____

You can use savings accounts and lines of credit for overdraft protection. Transfers from these accounts are generally made in \$100 increments.

Transfers are shown on monthly statements, and no other receipts are mailed. Transfers are made in the order you list below. By signing, you authorize Virginia Credit Union (VACU) to transfer funds from the following accounts. If you are the owner of the checking account and *all* other accounts shown below, you can sign one time at the bottom.

<u>Account #</u>	<u>Type of Account</u>	<u>Authorized Signature (if account owner is different)</u>
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____

I understand that automatic overdrafts will be made only from the accounts listed above. Applicable fees as disclosed in VACU's Account & Fee Disclosure will be assessed for overdraft transfers. If funds are not available in any of these accounts, or if the transfer would exceed limitations on savings accounts as set forth in applicable regulations, I understand that my checks or other transactions may be returned unpaid or declined.

Signature _____ Date _____

Please complete this application and return to us to set-up overdraft protection for your Virginia Credit Union accounts.

If you have any questions about how to complete this application, please call Member Services at (804) 323-6800 or (800) 285-6609 for assistance.

Please return to:

Virginia Credit Union
P.O. Box 90010
Richmond, VA 23225-9010