



## Overdraft Protection Request

Name \_\_\_\_\_ Acct. No \_\_\_\_\_ ID \_\_\_\_\_

I understand my responsibility as an account holder at Tuscaloosa Teachers Credit Union and agree to its accounts' terms and conditions. I acknowledge receipt of TTCU's funds availability policy and understand TTCU is under no obligation to honor (pay) any check or other debit if it exceeds the fully paid and collected balance (available balance) of my account. I also acknowledge receipt of TTCU's electronic funds transfer agreement and understand its restrictions.

I hereby authorize TTCU to treat any check(s) or other debit(s) that exceeds my account's available balance as (1) a request for an Overdraft Protection transfer, **and/or** (2) a request for an Overdraft Protection loan advance (loan application and approval required) from the accounts and in the priority order listed below. I understand that in each occurrence the exact amount needed to cover the item will be credited to the account and charged to the applicable overdraft protection source.

I understand the status of my overdraft protection account(s) and loan(s) can prevent the activation of overdraft coverage, such as (1) a 'hold' status on funds in an Overdraft Protection account due to a delinquent loan, (2) an 'unavailable' status on funds in an Overdraft Protection account in accordance with the funds availability policy, and (3) a 'past due' status of an Overdraft Protection loan. These are examples only and there may be other causes.

Overdraft protection accounts* and IDs in priority order:			
1)	Acct # _____	Savings ID # _____	<b>or</b> Loan ID # _____
2)	Acct # _____	Savings ID # _____	<b>or</b> Loan ID # _____
3)	Acct # _____	Savings ID # _____	<b>or</b> Loan ID # _____
4)	Acct # _____	Savings ID # _____	<b>or</b> Loan ID # _____
5)	Acct # _____	Savings ID # _____	<b>or</b> Loan ID # _____

\* Overdraft protection accounts of another member must be authorized by that member via a Cross-Account Access Authorization form.

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_