



OVERDRAFT PROTECTION AUTHORIZATION

MEMBER NAME

ACCOUNT NUMBER

SUFFIX

An overdraft occurs when you do not have enough money in your checking account to cover a transaction, but we pay it anyway. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined. We can cover your overdrafts in different ways. Below are our standard overdraft options.

OVERDRAFT PATH GUIDELINES AND AUTHORIZATION

Overdraft Path transfers money from a member's account to cover an item trying to clear the checking account when there are insufficient funds in that checking account. This service is optional; you can enroll or cancel it at any time by contacting an Azura associate.

1. Overdraft Path covers checks, ACH/EFT transactions, ATM, and recurring and everyday (point-of-sale) debit card transactions that try to clear your checking account.
2. All new accounts default your primary savings account as an option to cover items.
3. You may customize your Overdraft Path by using a line of credit, such as an Azura visa credit card or an open-end line of credit. If you are an owner of another Azura account, you may also link that account as an option to cover items.
4. You may have multiple Overdraft Paths setup, and prioritize the order you want them to be used.
5. You can change your Overdraft Path at any time by contacting an Azura Associate.

I hereby authorize Azura Credit Union to transfer money to cover items (checks, ACH and debit card transactions) clearing my checking account.

List the accounts in the order you want them prioritized.

Account	<input type="text"/>	Suffix	<input type="text"/>	Type	<input type="text"/>
Account	<input type="text"/>	Suffix	<input type="text"/>	Type	<input type="text"/>
Account	<input type="text"/>	Suffix	<input type="text"/>	Type	<input type="text"/>
Account	<input type="text"/>	Suffix	<input type="text"/>	Type	<input type="text"/>

I understand that there will be a \$5 fee each time the credit union transfers funds from a savings or checking on my behalf. Transfers from a line of credit are subject to the interest rate only.

OVERDRAFT PRIVILEGE GUIDELINES AND AUTHORIZATION

Overdraft Privilege is a courtesy pay service that pays overdraft items without transferring existing funds from the member's account. This service is optional; you can enroll or cancel it at any time by contacting an Azura associate.

1. Must be 18 years old.
2. Overdraft Privilege covers checks, ACH/EFT transactions and recurring debit card transactions that try to clear your checking account.
3. Overdraft Privilege does not cover ATM and everyday (point-of-sale) debit card transactions.
4. Account must be at least 60 days old and have \$1600 in deposits before the service is available.
5. You must have an available overdraft balance to cover the item and the fee.

- I wish to participate in the Azura Overdraft Privilege. Please apply this to my account upon meeting the qualification requirements.
- I do not wish to participate in the Azura Overdraft Privilege. Please do not apply this service to my account.
- Not eligible at this time.

I understand that there will be a \$24 fee for each item that is paid by the Overdraft Privilege and I will have 30 days to payback the overdraft amount. **If both Overdraft Path and Overdraft Privilege are elected, Overdraft Path will be used before Overdraft Privilege is used.*

To Opt-In for ATM and everyday (point-of-sale) debit card transactions, please refer to our Reg. E Opt-In authorization form.

X _____
MEMBER SIGNATURE

DATE

For Credit Union Use Only: Employee Initials: _____ Date: _____