

# Share Draft Authorization Form

Phone: 800-338-6739 Fax: 309-743-1100

Mail: 3950 38<sup>th</sup> Avenue, Moline IL 61265 Email: [Service@dccu.com](mailto:Service@dccu.com)

Member Name: \_\_\_\_\_ Member Number: \_\_\_\_\_

Joint Owner(s): \_\_\_\_\_ Phone No: \_\_\_\_\_

**Office Use Only** Updated by: \_\_\_\_\_ Date: \_\_\_\_\_

## CHECKING ACCOUNT TYPES

	E-Access	Merit	Ready Reserve
<b>Monthly Balance</b>	None	\$250 Average Balance	\$5,000 Minimum Balance
<b>Check Writing</b>	10 FREE checks per month, then \$0.10 each	Unlimited*	Unlimited
<b>Earns Interest</b>	No	Yes	Yes
<b>Monthly Service Fee</b>	No fee with direct deposit or payroll deduction (\$3 if no automatic deposit)	No (\$3 if balance falls below average)	No (\$10 if balance falls below minimum)

*\*If average daily balance for the month falls below \$250, check writing is limited to 30 checks per month. Each additional check cost is \$0.10.*

**I/We authorize Deere Employees Credit Union to make and accept the following change to my/our account. Select the Type of Share Draft (Checking) you would like to open:**

E-Access       Merit Access       Ready Reserve

Order a Visa Debit card for the following individuals:

Primary Member

Joint Owner(s): \_\_\_\_\_

Order checks for this account with the following information printed on them:

Primary Member's Name       Driver's License #: \_\_\_\_\_

Joint Owners Name       Driver's License #: \_\_\_\_\_

Street Address       Phone: \_\_\_\_\_

**Please read before signing.** This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We also authorize Deere Employees Credit Union to conduct further investigation and obtain additional information concerning my credit reputation from all available sources from time to time. Applicants shall be deemed to have agreed to and accept the terms and conditions of this agreement. I/We agree that the changes on this card are subject to the terms and conditions set forth in the TIS Account Disclosure and the original Account Signature Card. I/We also acknowledge receiving a copy of the TIS Account Disclosure.

X \_\_\_\_\_ X \_\_\_\_\_  
Member Signature (Date) Joint Owner Signature (Date)

X \_\_\_\_\_  
Joint Owner Signature (Date)



### What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in different ways:

1. We have **Courtesy Pay** program that comes with your checking account.
2. We also offer the ability to transfer available funds from savings, and/or a line of credit to cover the overdraft. Both options are less expensive. To learn more about these options, please call us at (800) 338-6739.

➤ **What is the Courtesy Pay program that comes with my checking account?**

We do authorize and pay overdrafts for the following types of transactions:

- Checks you write
- Electronic payments (ACH) you authorize using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for everyday debit card transactions and ATM withdrawals.

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.

➤ **What fees will I be charged if Deere Employees Credit Union pays my overdraft?**

Under our Courtesy Pay program:

- We will charge you a fee of up to **\$29** each time we pay an overdraft.
- There is no limit on the total number of fees we can charge you for overdrawing your account.

➤ **What if I want Deere Employees Credit Union to authorize and pay overdrafts on my everyday debit card transactions?**

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call us at **(800) 338-6739**, or complete the form below and drop off at your branch. You can also mail the form to

**Deere Employees Credit Union, P.O. Box 339, Moline, IL 61266-0399.**

**Should you change your mind and decide you no longer want us to continue to authorize and pay overdrafts on your everyday debit card transactions you may revoke your authorization at any time by contacting us either in person, by mail, or by phone.**

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 **I WANT** Deere Employees Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

**I DO NOT WANT** Deere Employees Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Member Name \_\_\_\_\_

Email \_\_\_\_\_

Account Number(s) \_\_\_\_\_

**YOU MAY CHANGE OR REVOKE THIS CONSENT AT ANY TIME BY NOTIFYING Deere Employees Credit Union.**  
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