

# Share Draft Authorization Form



Member Name:

Account Number:

Joint Owner(s):

Daytime Phone:

| Office Use Only:           |   | Updated by                               | Date                                   |
|----------------------------|---|--|--|
| CHECKING ACCOUNT TYPES     |   |  |  |
|                            | E-Access  | Merit                                    | Ready Reserve                          |
| <b>Monthly Balance</b>     | None  | \$250 Average Balance                    | \$5,000 Min Balance                    |
| <b>Check Writing</b>       | 10 FREE checks/month<br>11 or more checks \$0.10/ea                               | Unlimited*                               | Unlimited                              |
| <b>Earns Interest</b>      | No  | Yes                                      | Yes                                    |
| <b>Monthly Service Fee</b> | No fee with direct deposit<br>or payroll deduction<br>\$3 if no automatic deposit | No<br>\$3 if balance falls below average | No<br>\$10 if balance is below minimum |

*\*If the 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.*

|                          |  |                                       |  |
|--------------------------|--|---------------------------------------|--|
| <b>Please read:</b>      | 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: |                                       |  |
|                          | <input type="checkbox"/> E-Access  | <input type="checkbox"/> Merit Access | <input type="checkbox"/> Ready Reserve |
| <input type="checkbox"/> | Order a Visa Debit card for the following individuals:   |                                       |  |
|                          | <input type="checkbox"/> Primary Member  |                                       |  |
|                          | <input type="checkbox"/> Joint Owner(s):   |                                       |  |
| <input type="checkbox"/> | Order checks with the following information printed. Checking pricing Varies and is assessed to your checking account.   |                                       |  |
|                          | <input type="checkbox"/> Primary Member  | Drivers License#                      |  |
|                          | <input type="checkbox"/> Joint Owner(s):   | Drivers License #                     |  |
|                          | <input type="checkbox"/> Street address  | <input type="checkbox"/> Phone        |  |

**Please read before signing:**

This statement is submitted to obtain credit, and I/we certify that all information herein is accurate 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 this card's changes 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

Deere Employees Credit Union serves employees and retirees of Deere & Company and their families; contract employees for John Deere and employees of wholly owned subsidiaries or joint venture of John Deere; employees of John Deere Dealers and their families. Deere Employees Credit Union is not otherwise affiliated or connected with Deere & Company or John Deere other than being licensed to use "Deere" in its corporate name. It is an independent credit union wholly owned by its members and chartered under the laws of the State of Illinois.

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## 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 a **Courtesy Pay** program that comes with your checking account.
2. We also offer the ability to transfer available funds from savings and 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 transaction type. 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 it off at your branch. You can also mail the form to:

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

You can change your mind and decide you no longer want us 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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- YES! I WANT** Deere Employees Credit Union to authorize and pay overdrafts on my everyday debit card transactions.
  - NO, 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.**  
**Email:** [Service@deereemployeescu.com](mailto:Service@deereemployeescu.com) **Phone:** (800) 338-6739 **Fax:** (309) 743-1100 **Mail:** 3950 38<sup>th</sup> Ave, Moline IL 61265