



California Adventist Federal Credit Union

1441 E. Chevy Chase Drive, P.O. Box 9513

Glendale, CA 91206

Phone (818) 246 - 7241

email: operations@cafcu.net.com

website: www.cafcunet

CHECKING ACCOUNT AUTOMATIC OVERDRAFT OPT-IN FORM

Full Name: Last First M.I.

Address: Street Address Apartment/Unit #:

City State Zip Code

Birth date: Drivers License #: Social Sec. #: - -

Member Number: Draft ID:

I authorize CAFCU to automatically process Overdrafts and the appropriate fees from my CAFCU account.

I understand the item will be returned and a fee will be assessed

OVERDRAFTS. The Credit Union is under no obligation to pay a share draft which exceeds the balance in the share draft account.

Transfers will be made from share account(s) to cover overdrafts on NSF items. For each overdraft transfer paid a NSF fee will be assessed (fee is subject to change at anytime at CAFCU's discretion)

If there are not sufficient funds in the Share Account(s) the draft will constitute a request from the signature loan overdraft protection account in an amount sufficient to pay the draft. If there are no funds available in the loan account the draft will be returned for Non Sufficient Funds (NSF). If you do not have a signature loan overdraft protection account the draft will be returned for NSF and a fee will be assessed. As a general rule, if a member writes three (3) checks returned for NSF in the first three (3) months a share draft account is open, they will receive a warning letter. If there are three (3) more NSF items in 90 days the account will be closed; California Adventist Federal Credit Union reserves the right to close any account at any time, for unsatisfactory activity, even in advance of this general rule, if it deems it advisable, in its discretion, to protect its accounts or its members.

By signing below you acknowledge and understand your marked decision above relating to Overdrafts and its appropriate fees.

Member's Signature: Date:

Joint's Signature (if Applicable): Date:



(for Office Use Only)

Request Received By: Date Received: