

# Overdraft Protection Coverage



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## OWNER INFORMATION

1

Owner 1 Name \_\_\_\_\_

Owner 2 Name \_\_\_\_\_

## ACCOUNT INFORMATION

2

**TO**

Checking Account Number \_\_\_\_\_

Suffix \_\_\_\_\_

**FROM**

Account Number **1** \_\_\_\_\_

Suffix \_\_\_\_\_

Account Number **2** \_\_\_\_\_

Suffix \_\_\_\_\_

Account Number **3** \_\_\_\_\_

Suffix \_\_\_\_\_

## ABOUT OVERDRAFT PROTECTION COVERAGE

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An overdraft occurs when you do not have enough money in your checking account to cover a check or Electronic Funds Transfer (EFT) transaction. We agree to provide this service to you and will pay your checks or EFTs drawn on your account with insufficient funds by transferring funds (overdraft protection) from another account to your checking account, and assess a service charge as stated in "Our Rates & Service Charges." The exact dollar amount of funds needed to pay a check or EFT transaction, will be transferred from the account(s) listed above using the funds available in those accounts. Transfers from your account(s) to your checking account are covered by the Member Service Agreement Part 2 and our Electronic Funds Transfer disclosures (which are also provided in the Member Service Agreement Part 2). You agree that we may apply funds deposited to your account(s) to your outstanding overdrafts and fees, regardless of the source, which specifically includes directly deposited government entitlements or benefits such as social security deposits.

## NOTICE FOR TRANSFERS MADE FROM SAVINGS OR HIGH YIELD ACCOUNTS

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No more than six (6) preauthorized, automatic or telephone transfers may be made from these accounts to another account of yours or to a third party in any month. If you exceed these limitations your account may be subject to a fee or be closed.

**I hereby give authorization to OneNebraska Federal Credit Union to allow transfers from the above listed account(s) to cover Non-Sufficient Funds (NSF) items.**

Owner 1 Signature \_\_\_\_\_

Date \_\_\_\_\_

Owner 2 Signature \_\_\_\_\_

Date \_\_\_\_\_

**OFFICE  
USE  
ONLY**

Emp. Initials (Added) \_\_\_\_\_

Date Added \_\_\_\_\_

Emp. Initials (Confirmed) \_\_\_\_\_

Date Confirmed \_\_\_\_\_

Emp. Initials (Approved) \_\_\_\_\_

Date Approved \_\_\_\_\_

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