



Overdraft Protection Agreement

What is Overdraft Protection?

- **Consumer Accounts:** A service that automatically transfers available funds from your primary Share Savings Account, Special Savings Account, *Advantages Money Market Savings Account*[™], Personal Line of Credit (PLOC), Visa® *Power Card*[™], and additional checking accounts to your checking account or *Advantages Money Market Savings Account*[™] to clear an overdrawn item.
- **Business Accounts:** A service that automatically transfers available funds from your Business Savings Account, Special Business Savings Account, Business Money Market Account, and additional Business Checking Accounts to your Business Checking Account or Business Money Market Account to clear an overdrawn item.

Service Features

- You determine the order of access if multiple accounts are selected for protection.
- Items that cause an overdraft include checks, ACH debits and other electronic debits, debit card purchases, and ATM withdrawals.
- You will receive an overdraft notice.
- The transaction will appear in your statement.
- Any real estate secured line of credit product is excluded from this service.

Transferring from Savings/Checking	Transferring from Visa® Power Card [™] or PLOC (Consumer Accounts Only)
Consumer Accounts <ul style="list-style-type: none">• The transfer amount is the exact amount needed to cover the overdraft.• Unlimited transfers allowed monthly.• Members may cross account numbers (requires additional authorization form).• Consumer Accounts cannot set up overdraft protection from a Business Account. Business Accounts <ul style="list-style-type: none">• The transfer amount is the exact amount needed to cover the overdraft.• Unlimited transfers allowed monthly.• Business Accounts cannot set up overdraft protection from personal accounts.• Business Accounts may set up overdraft protection from another UECU Business account with the same Employer Identification Number (EIN).	<ul style="list-style-type: none">• Transfers in \$100 increments.• Unlimited transfers allowed monthly.• Finance charges accrue at your cash advance rate on your Visa® <i>PowerCard</i>[™] from date of transfer. Overdraft protection transfers from your Visa® <i>PowerCard</i>[™] are considered cash advances and subject to all terms and conditions under your Consumer Credit Card Agreement Disclosure.• Finance charges accrue at your advance rate on your PLOC from date of transfer. Overdraft Protection transfers from your PLOC are considered advances and subject to all terms and conditions under your Credit and Security Agreement.• Credit Card must be current.• Member may cross account numbers for Visa only (requires additional authorization form)