

Savings Overdraft Selection Form

Savings Overdraft automatically transfers money from your savings account to cover a shortfall in your checking account. A full description of the service and associated fees is on the next page.

Complete this form if you wish to use this service. If you also wish to use a Checking Line of Credit, apply online using Digital Banking, or [contact us](#).

Member and Account Information

| | | |
|---|---|------------------------|
| _____ Name (First) | _____ (Middle) | _____ (Last) |
| _____ Member number | _____ Email address* | _____ Phone number* |
| _____ Checking account number for Savings Overdraft deposits | _____ Savings account number for Savings Overdraft withdrawals | |

Select the option that applies to you:

- Option 1:** I elect to use Savings Overdraft. I do not have a Checking Line of Credit at this time.
- Option 2:** I elect to use Savings Overdraft in conjunction with my Checking Line of Credit. Overdrafts will be paid first through my Checking Line of Credit and then through my designated savings account. (If you have both services, this will apply by default if you do not choose option 3).
- Option 3:** I elect to use Savings Overdraft in conjunction with my Checking Line of Credit. Overdrafts will be paid first through my designated savings account and then through my Checking Line of Credit.

Member Authorization

I understand that the signature below constitutes acceptance of the *Savings Overdraft Terms and Conditions* on the next page.

I also understand that if I selected option 2 or 3, my signature below constitutes acceptance of the terms and conditions of the *Checking Line of Credit Agreement*.

| | |
|-----------------------------|-----------------------------|
| X _____ Member signature | _____ Date (DD Mon YYYY) |
|-----------------------------|-----------------------------|

* We will use this information if we need to contact you about this request only. To update the contact information we have for you in our systems, please use Digital Banking or contact us for the appropriate form.

- SEE NEXT PAGE -

OFFICE USE ONLY

| | |
|-------------------|-----------------------------|
| _____ Input by | _____ Date (DD Mon YYYY) |
|-------------------|-----------------------------|

Savings Overdraft Terms and Conditions

If you add the Savings Overdraft service, we will automatically transfer money from your designated UNFCU savings account to cover a payment from your checking account. This transfer will take place if you do not have enough money in your checking account to cover the payment. You will need to have the available balance in your designated savings account. Each time your Savings Overdraft is used, you will be charged a fee as indicated on the 'Fees & Service Charges' page of unfcu.org.

Unlike the Checking Line of Credit, the Savings Overdraft service will even cover payments you had pre-scheduled for your UNFCU consumer loan and/or mortgage.

Fees

A service fee will be deducted from your designated savings account each time Savings Overdraft is used. View the 'Fees & Service Charges' on unfcu.org. The fee may change at any time.

Effective Date of Savings Overdraft Service

We will notify you once your request is processed. Your Savings Overdraft service will start once you receive our notification.

Cancellation of Savings Overdraft

You may cancel Savings Overdraft at any time by submitting a written request. Once we confirm receipt of your cancellation request, it will become effective within one business day.

Changing Our Agreement

These terms and conditions are subject to change with or without written notice to you as required by applicable law. UNFCU reserves the right to cancel the availability of this service at any time.

Liability for Failure to Make Transfers

UNFCU will not be liable for not making a transfer for any of the following reasons:

- If through no fault of UNFCU, you do not have enough money in your account to cover the transfer amount;
- If withdrawing money from your account is restricted by legal process, assignment, claim, encumbrance, or other prohibitions;
- If the transaction is prevented by policies, rules, or limitations imposed by the credit union from time to time, such as minimum balance;
- The fault is yours;
- If circumstances beyond UNFCU's control prevent the transfer, despite reasonable cautions being taken;

There may be exceptions stated in the credit union's agreement with you.

Submitting Your Completed Form

You can submit your form using any of the channels below.

Digital Banking:

Use the email feature within Digital Banking to send us your completed form securely.

1. Hover over the blue icon on the bottom right of Digital Banking.
2. Click on the "@" icon to initiate a secure email.

Secure email:

Contact us at email@unfcu.com so we can give you instructions on how to send your form securely.

In person:

Our locations are listed at unfcu.org/locations.

Postal mail:

United Nations Federal Credit Union
Court Square Place, 24-01 44th Road
Long Island City, NY 11101-4605, USA
Attention: Member Directed Services