Overdraft Protection

Member Name: _______________________________ Member Number: ________________

If share drafts (checks) presented for payment should exceed the balance in my Share Draft (checking) account, I authorize FTWCCU to transfer funds from my additional accounts, as indicated below, to cover such share drafts. I also authorize FTWCCU to deduct a three dollars ($3.00) fee from my Share Draft account for each Overdraft Protection transfer that occurs (ACCESS transfers and Prime Advantage Savings account holders are excluded from this fee). Please transfer from my additional accounts in the following order.

Instructions: Place a #1 beside the account you want FTWCCU to take funds from first, a #2 beside your next choice, and a #3 beside your last choice. If you do not have a Cash Management account, or you would like us to ignore it for these purposes, please do not put a number beside that selection.

----- Regular Shares
----- Special Shares
----- Cash Management
----- Prime Advantage Savings
----- ACCESS Line of Credit

☐ I DECLINE NSF Proof Privilege
☐ I ACCEPT NSF Proof Privilege
☐ I am DECLINING REG E Opt-In

Member signature: ___________________________ Date: __________