



OVERDRAFT APPLICATION

Required with this application: \$15 fee and last 2 months of payroll stubs

Account# _____ Name(s) _____

Address/City/State/Zip _____

Home Phone _____ Work Phone _____ Cell _____

SSN/TIN _____/_____ Date of Birth _____/_____

Driver's License# _____/_____ Employer _____/_____

Position _____/_____ Hours worked per week _____/_____

Years employed _____/_____ Full-time Part-time

Income: Gross monthly \$ _____/_____ or Net monthly \$ _____/_____

Home: own rent _____ years / _____ months monthly payment \$ _____

By checking the boxes above and signing below you certify that the information on this application is complete, true and submitted for the purpose of obtaining an overdraft loan. You agree: (a) that the Credit Union can use credit reporting agencies or otherwise verify the information on this Application for the purpose of extending credit or services to you or reviewing or collecting on a loan account of yours; (b) that the Credit Union can tell others about its credit experience with you and obtain information from others about your credit history and performances. If you request, the Credit Union will tell you the name and address of any credit reporting agency from which it received a credit report on you. Overdraft protection will be given to debit cardholders under and open-ended voucher as indicated in the loan policy. Maximum loan for overdraft protection is \$500 for an unsecured loan. Members will pay \$45.86 per month on all outstanding balances of overdraft beginning the month after overdraft is first taken out. Interest for unsecured overdraft loans will be at 18% nominal rate. **If approved for the requested Overdraft loan, you acknowledge receipt of and agree to the terms of the Overdraft loan.**

Member's Signature _____
Date

Joint Owner _____
Date

Witness (by Credit Union employee – required) _____
Date

For Credit Union Use Only	
Loan Approved By _____	\$ Amount Approved _____
Unsecured Interest Rate _____% APR	Secured Interest Rate _____% APR