

Orange County's Credit Union
Overdraft Protection Plans through Linked Accounts and/or Line of Credit

Member Name:	Membership Number:	Checking Account Suffix/Share ID:
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OVERDRAFT PROTECTION PLANS THROUGH LINKED ACCOUNTS AND/OR LINE OF CREDIT^{1,2}
(Not Available on Access Checking Account)

We offer optional overdraft protection plans that you may apply for to have funds from your linked Credit Union account(s) or personal line of credit used for overdraft protection on your checking account. If you apply and qualify for these optional services, we will look first to these services for overdraft protection before applying our Courtesy Pay Program when your checking account is overdrawn. This may save you money on the total fees you pay us for overdraft protection. Under a linked account, your checking account is connected to another account, such as a savings account, so as to automatically transfer available funds from the other account to the checking account as needed to cover overdrafts. Under a linked line of credit, you automatically borrow available funds on your personal line of credit, up to your credit limit, and have them transferred to your checking account as needed to cover overdrafts. Additional transfer limits and other requirements and restrictions may apply.

¹ Access Checking Accounts are not eligible for Overdraft Protection Plans through linked account(s) and/or line of credit.

² Additional terms and conditions apply and can be found in the Account Agreement, Truth-In-Savings, and Electronic Funds Transfer Disclosure Agreement, Line of Credit Agreement and Disclosures, and Schedule of Fees and Charges. Terms and conditions subject to change with reasonable notice as required by law.

OVERDRAFT PROTECTION PLANS THROUGH LINKED ACCOUNTS AND/OR LINE OF CREDIT
AUTHORIZATION FORM
(Not Available on Access Checking Account)

By completing and signing the section below: (a) You authorize the Credit Union to link your account(s) and/or approved and active personal line of credit set forth below (Account(s) and Line of Credit) to your checking account designated above (Checking Account) and to cover overdrafts on your checking account by transferring available funds from your linked Account(s) and/or Line of Credit in the order indicated below; and (b) You agree to the applicable terms and conditions set forth in the Overdraft Protection Plans through Linked Accounts and/or Line of Credit section of this document.

The Credit Union is authorized to transfer funds from the following Account(s) or Line of Credit in the following order:		
Order Number:	Account Number:	Suffix/Share ID:
1		
2		
3		
4		

Signature	Date
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