



Checking Account Overdraft Protection Application

To protect yourself from having your Checking Account insufficient funds (NSF) items returned unpaid, we recommend that you designate adequate Checking Account Overdraft Protection from your other RiverLand Accounts. The items that Overdraft Protection may protect you from having returned NSF are Checks, Electronic Funds Transfers, and Internet Bill-Payments however WriteCard Debit Card transactions are not protected. You may designate Checking Overdraft Protection from as many as four of your RiverLand Accounts. These account types include Savings, Money Market Savings, and Revolving Credit Loans. Overdraft Protection on a Checking Account is limited to six (6) transactions per month.

By completing this form and signing below, I am instructing RiverLand Credit Union to apply Overdraft Protection to my Checking Account from my Account(s) designated below. I understand that if my designated Accounts have insufficient funds for items presented for payment, those items will be returned, unpaid.

PLEASE PRINT CLEARLY

_____	_____	_____
Name	Social Security Number	RCU Checking Account Number
_____	_____	_____
Home Phone	Work Phone	Cell Phone
		E-mail Address

Designate Checking Overdraft Protection from Your RiverLand Accounts

RiverLand Credit Union may transfer available funds from my designated account(s), in the order that they are listed, to pay a Check, Internet Bill-Payment, or EFT item (WriteCard debit card transactions will not transfer funds from designated overdraft accounts). If there are insufficient funds in the first account designated, overdraft protection may utilize funds from more than one designated account to clear a single item, and each transfer will incur a service fee as disclosed in the current rate and fee schedule. By completing this form you will establish new overdraft protection and all prior overdraft designations will be discontinued so be sure to include all accounts from which you would like overdraft protection.

RiverLand Overdraft Accounts:

1) # _____	Type _____	2) # _____	Type _____
3) # _____	Type _____	4) # _____	Type _____

Signed: _____ Date _____

Deliver, mail, or fax this form to RiverLand Credit Union:

639 Loyola Avenue Suite 220 • New Orleans, LA 70113 • L-ENT-RCU
504-576-5800 • 800-586-4RCU • Fax 504-576-2651 • UDC 8-576-5800