



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



ATM & Everyday Debit Card Overdraft Authorization
COURTESY PAY OPT-IN
(Available only to Checking Account Holders with a WriteCard Debit Card)

Federal lawmakers have created new rules governing overdraft programs like Courtesy Pay. As a result, you now have to Opt In if you want to have Courtesy Pay cover your NSF (Not Sufficient Funds) ATM and everyday debit card transactions.

If you do not Opt-In: If you do not have sufficient funds on deposit, you will not be protected under RiverLand Credit Union's Courtesy Pay overdraft program and we will decline your NSF ATM and everyday debit card transactions.

What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough money in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices (Courtesy Pay) that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account, which may be less expensive than our standard overdraft practices (Courtesy Pay). To learn more, ask us about these plans.

This notice explains our standard overdraft practices (Courtesy Pay).

What are the standard overdraft practices (Courtesy Pay) that come with my account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for the following types of transactions unless you ask us to:

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if RiverLand pays my overdraft?

Under our standard overdraft practices (Courtesy Pay):

- We will charge you a fee of up to \$27.50 each time we pay an overdraft.
- There is no limit on the total fees we can charge you for overdrawing your account.

What if I want RiverLand to authorize and pay overdrafts on my NSF ATM and everyday debit card transactions?

It's easy! Just complete the information below:

I authorize RiverLand Credit Union to implement the Courtesy Pay overdraft program and pay overdrafts on my NSF ATM and everyday debit card transactions. I understand that, for new checking accounts, Courtesy Pay will not be available for the first 90 days after opening an account, but once it is active I will be notified. I realize that I have an ongoing right to revoke this authorization at any time and I may do so online, by calling or by visiting any RiverLand office.

Signature of Primary Owner

Date

Name of Primary Owner (Please Print Clearly)

Checking Account Number

Be Sure to Complete This Page for ATM & Debit Card Overdraft Authorization (Courtesy Pay)