

Share Draft Authorization Form



Member Name: _____

Member/Account Number: _____

Joint Owner(s): _____

Daytime Phone: _____

Office Use Only: Updated by _____

Date _____

CHECKING ACCOUNT TYPES

| | Basic | High Five | College Pathfinder |
|----------------------------|-------|---|--------------------|
| Monthly Balance | None | None | None |
| Earns Interest | No | Yes tiered on average balance up to \$5000 | No |
| Monthly Service Fee | None | None <small>Unless requirements are not met during the calendar monthly, Infinity will assess a \$5 service fee.</small> | None |

| | | | |
|---------------------|---|---|--|
| Please read: | I/We authorize Infinity Credit Union to make and accept the following change to my/our account. Select the Type of Share Draft (Checking) you would like to open: | | |
| | <input type="checkbox"/> Basic | <input type="checkbox"/> High Five | <input type="checkbox"/> College Pathfinder |
| | <input type="checkbox"/> Order a Visa Debit card for the following individuals: | | |
| | <input type="checkbox"/> Primary Member | | |
| | <input type="checkbox"/> Joint Owner(s): | | |
| | <input type="checkbox"/> Order checks with the following information printed. Checking pricing Varies and is assessed to your checking account. | | |
| | <input type="checkbox"/> Primary Member | Drivers License# | |
| | <input type="checkbox"/> Joint Owner(s): | Drivers License # | |
| | <input type="checkbox"/> Street address | <input type="checkbox"/> Phone | |

Please read before signing:

This statement is submitted to obtain credit, and I/we certify that all information herein is accurate and complete. I/We also authorize Infinity Credit Union to conduct further investigation and obtain additional information concerning my credit reputation from all available sources from time to time. Applicants shall be deemed to have agreed to and accept the terms and conditions of this agreement.

I/We agree that this card's changes are subject to the terms and conditions set forth in the TIS Account Disclosure and the original Account Signature Card. I/We also acknowledge receiving a copy of the TIS Account Disclosure.

X _____ X _____
 Member Signature Date Joint Owner Signature Date

X _____ X _____
 Joint Owner Signature Date

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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 different ways:

1. We have a **Courtesy Pay** program that comes with your checking account.
2. We also offer the ability to transfer available funds from savings and a line of credit to cover the overdraft. Both options are less expensive. To learn more about these options, please call us at (800) 499-8401.

➤ What is the Courtesy Pay program that comes with my checking account?

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

- Checks you write
- Electronic payments (ACH) you authorize using your checking account number
- Automatic bill payments

We will not authorize and pay overdrafts for everyday debit card transactions and ATM withdrawals.

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

➤ What fees will I be charged if Infinity Credit Union pays my overdraft?

Under our Courtesy Pay program:

- We will charge you a fee of up to **\$29** each time we pay an overdraft.
- There is no limit on the total number of fees we can charge you for overdrawing your account.

➤ What if I want Infinity Credit Union to authorize and pay overdrafts on my everyday debit card transactions?

If you also want us to authorize and pay overdrafts on everyday debit card transactions, call us at (800) 338-6739, or complete the form below and drop it off at your branch. You can also mail the form to: Infinity Credit Union 202 Larrabee Rd Westbrook, ME 04092

You can change your mind and decide you no longer want us to authorize and pay overdrafts on your everyday debit card transactions. You may revoke your authorization at any time by contacting us either in person, by mail, or by phone.

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- YES! I WANT** Infinity Credit Union to authorize and pay overdrafts on my everyday debit card transactions.
 - NO, I DO NOT WANT** Infinity Credit Union to authorize and pay overdrafts on my everyday debit card transactions.

Member Name

Email

Account Number(s)

YOU MAY CHANGE OR REVOKE THIS CONSENT AT ANY TIME BY NOTIFYING Infinity Credit Union.

Email: operations@infinitycu.com Phone: (800) 499-8401 Mail: 202 Larrabee Road, ME 04092