

MEMBER # _____

Member/Joint Name: _____

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

- 1) We have a standard overdraft program, known as Overdraft Privilege (ODP), which is a discretionary service that may be offered on a checking account after eligibility criteria is met.
- 2) FMFCU also offers overdraft protection, which links your account to a line of credit or savings account, which may be less expensive than our ODP program. To learn more, ask about these options or visit fmfcu.org.

Select *One* of the Following:

Opt-Out of all transactions covered by ODP

I understand all future transactions previously covered by the ODP limit will be declined. Also the transactions will be subject to a \$35.00 NSF fee or declined when applicable.

OR

Opt-Out of Debit Card/Point of Sale (POS) transaction coverage

I understand Debit Card/everyday POS transactions dependent upon my ODP limit will be declined. ACH and Drafts will continue to be covered without interruption while the account remains in good standing.

- ❖ Account changes will be processed within 24 to 48 business hours. Confirmation of request is sent within one business week.
- ❖ This supersedes any other Opt-In/Opt-Out request on file for the above checking account number. You can elect to Opt back in to the ODP service(s) at anytime.

Member/Joint Signature: _____ Date: _____

To be completed by Branch Staff:			
Staff #	Staff Name:	Br #	Date:
Deposit Operations Use Only:		Staff #	Date Completed:
Debit Card/POS Opt Out	Change Code <input type="radio"/>	Partial Opt Out Confirmation Sent	<input type="radio"/>
Full ODP Opt Out	Change Memo <input type="radio"/>	Full Opt Out Confirmation Sent	<input type="radio"/>