

Share Draft Authorization Form



Member Name:

Account Number:

Joint Owner(s):

Daytime Phone:

	Level 1	Level 2	Level 3
Spend Using Your Empeople Debit or Credit Card:	0-20 transactions per month	21+ transactions per month**	31+ transactions per month**

The Rise Transaction Account rate is based on your level and average daily balance. For more information about the rates, please visit empeople.com/bank/checking.

**Using Empeople Debit or Credit Card (not combined); Average Daily Balance, Dividends compounded and credited monthly; Interest calculated in each split based on average daily balance

Plus, use these services to earn Level 2 or 3 Rates
<ul style="list-style-type: none"> Enroll in eStatements Use Digital Banking within the last 90 days Primary Member must have a valid email on file Deposit \$1,500 or more in direct deposit within the last 30 days

Please read: I/We authorize Empeople Credit Union to make and accept the following change to my/our account.

Order a Visa debit card for the following individuals:

Primary Member
 Joint Owner(s)

Order checks with the following information printed. *Checking pricing varies and is assessed to your checking account.*

Primary Member Drivers License #
 Joint Owner(s) Drivers License #
 Street Address 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 Empeople 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 _____
 Joint Owner Signature Date

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 you pay it anyway. We can cover your overdrafts in different ways:

- We have a **Courtesy Pay Program** that comes with your checking account.
- 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) 338-6739.

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 Empeople 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 Empeople 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:

Empeople Credit Union, P.O. Box 339, Moline, IL 61266-0399

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

Member Name _____

Email _____

YOU MAY CHANGE OR REVOKE THIS CONSENT AT ANY TIME BY NOTIFYING Empeople Credit Union.
Email: service@empeople.com Phone: (800) 338-6739 Fax: (309) 743-1100 Mail: 3950 38th Ave, Moline IL 61265