

**DEBIT CARD APPLICATION
DETOUR DRUMMOND COMMUNITY CREDIT UNION**

CARD 1

NAME: _____

ACCOUNT NUMBER: _____

SOCIAL SECURITY #: _____

SIGNATURE: _____

CARD 2

NAME: _____

ACCOUNT NUMBER: _____

SOCIAL SECURITY #: _____

SIGNATURE: _____

**BY SIGNING THE ABOVE, I/WE AGREE TO BE BOUND TO ALL TERMS AND
CONDITIONS GOVERNING THE USE OF THE CARD AS OUTLINED IN THE EFT
DISCLOSURE AND FEE SCHEDULE.**

ADDRESS: _____

PHONE#: _____

___ Opt Out-I do not want DDCCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

___ Opt In-I want DDCCU to authorize and pay overdrafts on my ATM and everyday debit card transactions. I understand this may incur an overdraft fee.

Printed Name: _____

Date: _____

Account Number _____

Card(s) ordered by: _____ Date: _____

Verify you have marked the Reg E indicator correctly.

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 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. To learn more, ask us about these plans.

This notice explains our standard overdraft practices.

What are the standard overdraft practices 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 do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

- 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 DDCCU pays my overdraft?

Under our standard overdraft practices:

- We will charge you a fee of up to \$30 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 DDCCU to authorize and pay overdrafts on my ATM and everyday debit card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday debit card transactions, call 906-493-5263, or complete the form below and present it at either branch:

 I do not want DDCCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

I want DDCCU to authorize and pay overdrafts on my ATM and everyday debit card transactions.

Printed Name: _____

Date: _____