

MID AMERICAN CREDIT UNION OVERDRAFT PROTECTION AGREEMENT

Member Name _____ Account Number _____

Transfers will occur in this order

- 1. Account Number _____ Share Number _____
- 2. Account Number _____ Share Number _____
- 3. Account Number _____ Share Number _____

*The following terms apply to overdraft transfers from any MACU share or MACU VISA account.

- 1. Transfers from share accounts are made in the exact amount necessary to cover the overdraft(s), with a minimum of \$50. You have three overdrafts transfers per month at no charge. After your first 3 free, you are charged \$5.00 per day each day an additional transfer is made.
- 2. Advances from a Mid American VISA credit card are made in the amount necessary to cover the overdraft(s), with a \$50 minimum. There is no charge for these transfers.

Member's Signature

Date