



Overdraft Protection Options

Overdraft protection is a service offered by Georgia Heritage FCU (GHFCU). This option allows us to transfer available funds from other shares or line of credit accounts in order to pay authorized items from your checking account when the funds were not available at the time of the transaction. There may be a fee associated with using overdraft protection (see current Fee Schedule).

Option 1:

I understand that overdraft protection is available to me using any of my share accounts or my personal line of credit loan. I am electing to have my overdraft protection sources be used in the following order:

<i>Enter Account # — Share/Loan ID #</i>	<i>Enter Account # — Share/Loan ID #</i>
1 st -	6 th -
2 nd -	7 th -
3 rd -	8 th -
4 th -	9 th -
5 th -	10 th -

If I decide to change the “order” of these overdraft sources at a later date, I will contact GHFCU to request a change to my account.

Option 2:

I understand that overdraft protection is available to me using any of my share accounts or my personal line of credit loan. I am electing NOT to have overdraft protection setup on my checking account.

If I decide to change this decision at a later date, I will contact GHFCU to request a change to my account.

Member Name

Account Number

Member Signature

Date of Request

Completed forms can be returned by fax, mail, or be hand delivered to one of our branches.

➤ Fax • (912) 629-4055

➤ Mail to • GHFCU Member Services, PO Box 1920, Savannah, GA 31402

Georgia Heritage Federal Credit Union • PO Box 1920 • Savannah, GA 31402 • 912-236-4400