

American Eagle Financial Credit Union, Inc.  
**VISA Overdraft Protection Application**

**Worry-free protection**

It can happen to anyone. You've been using your checking account more than usual and now, as you write a check for that emergency car repair, you overdraw your account. The check is returned for insufficient funds and your account is charged with a special handling fee.

If you have an American Eagle Financial Credit Union Checking Account and an American Eagle VISA Credit Card, the answer is simple: Overdraft Protection. Whenever you overdraw the available balance on your account, either by using your American Eagle Debit Card, personal checks, ACH, or our automated Bill Payment Service, Overdraft Protection automatically transfers the necessary funds from your VISA Credit Card account directly to your checking account, saving you the expense and embarrassment of having a check returned for insufficient funds.

**How it Works:**

VISA OVERDRAFT PROTECTION	
Overdraft Protection from your VISA Credit Card automatically transfers a cash advance for the exact dollar amount from your Credit Union VISA account (up to your available VISA credit limit) to your checking account to cover the overdraft.  The cash advance deposit will appear on your next checking statement, as well as on your next VISA bill. <i>(Please note that finance charges start accruing from the date of the cash advance.)</i> You also will receive a written notice showing the date and amount of the cash advance.	<b>*Please note – For information regarding applicable fees for this service, please refer to our current Consumer Fee Schedule and VISA Credit Card Agreement.</b>  <b>Important Information</b> – AEFCU reserves the right to, without warning, discontinue access to your VISA line of credit for Overdraft Protection if your account becomes delinquent, is deemed to be in default, or if you fail to abide by the terms of your Credit Card Agreement.

**How To Apply:**

Complete the application below and deliver to your nearest branch or mail to us at American Eagle Financial Credit Union, Attn: Card Services, P.O. Box 280128, East Hartford, CT 06128-0128. Visit us at [www.americaneagle.org](http://www.americaneagle.org) for a listing of our locations. For more information, please call us at 860.568.2020 or 800.842.0145.

-----Return to American Eagle Financial Credit Union / Card Services-----

First Name, M.I., Last Name \_\_\_\_\_

Residence Address (Not PO Box) \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Home Telephone \_\_\_\_\_ Work Telephone \_\_\_\_\_

Co-Applicant or Joint Owner \_\_\_\_\_

Checking Account Number(s) \_\_\_\_\_

ADD or REMOVE PROTECTION OVERDRAFT FROM VISA CREDIT CARD # \_\_\_\_\_

I/We have agreed to the terms, fees, and conditions as stated in the Consumer Fee schedule and the VISA Credit Card Agreement.

Signature (Primary Member) \_\_\_\_\_ Date \_\_\_\_\_

Signature (Joint Owner) \_\_\_\_\_ Date \_\_\_\_\_

\*Signature required

