

ChecProtect Request Form



For Credit Union Use Only

Member # _____

SS# _____

Please see important information below before initialing one of the following:

_____ YES - I want Truliant to authorize and pay overdrafts on debit card transactions without a PIN, paper checks, and automatic drafts.

_____ YES - I want Truliant to authorize and pay overdrafts on paper checks and automatic drafts, HOWEVER, I do not want Truliant to pay overdrafts on debit card transactions without a PIN.

_____ NO - I do not want Truliant to authorize and pay overdrafts on debit card transactions without a PIN, paper checks, and automatic drafts.

Member-Owner Name: _____ Member-Owner Number: _____
(please print)

Member-Owner Signature: _____ Date: _____

**Please note your selection will apply to all accounts that qualify for ChecProtect that you own (individually or jointly). Once you have made your overdraft selection, your ChecProtect service will be available on the next business day.

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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 Truliant pays it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that are offered with your account.
2. We also offer overdraft protection plans, such as a link to a savings account or a line of credit, 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 are offered with my account?**

Truliant offers a ChecProtectSM service which can cover your overdrafts. Truliant's ChecProtect service covers your overdrawn checking account up to \$300 (including all overdraft and other fees).

Truliant's ChecProtect service will only authorize and pay overdrafts for the following types of transactions after you have given us permission to:

- Debit card transactions when you sign for your purchase (or when you do NOT use a PIN)
- Paper checks
- Automatic drafts (ACH transactions)

Truliant pays 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 Truliant pays my overdraft?**

Under our standard overdraft practices (our ChecProtect service):

- We will charge you a fee of \$29 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 Truliant to authorize and pay overdrafts on debit card transactions without a PIN, paper checks, and automatic drafts? In other words, how do I sign up for ChecProtect?**

To make your overdraft selection, call your local number or 800-822-0382. You may also complete the form above and bring it to a branch or mail it to: Truliant Federal Credit Union, Attn: EFT Coordinator, P.O. Box 26000, Winston-Salem, NC 27114-6000.