



CHECKING ACCOUNT APPLICATION

Choose the checking account that's best for you.

☐ Everything Premium ☐ Everything ☐ Basic Plus ☐ E-Builder

Personal Information

Complete the Personal Information section. Include a copy of your driver's license or other valid I.D.

Last Name First Name

Member Number Date of Birth

Social Security Number

Home Address

City State Zip

Home Phone Work Phone

Cell Phone E-Mail Address

Joint Owner Last Name Joint Owner First Name

Remember, please include a copy of your driver's license or other valid I.D. (Primary and Joint)

Free Services

- ☐ **E-Banking & Mobile Banking** – Manage your accounts online or on the phone.
- ☐ **Bill Payer Service** – Pay your bills online.
- ☐ **Debit Card** - Convenient access to your funds.

Overdraft Protection Options

- ☐ Link my Savings Account to cover any overdrafts. (Included)
- ☐ Use Courtesy Pay to cover any overdrafts on paper checks and recurring electronic transactions. (Included)++
- ☐ I would like to learn more how Courtesy Pay can cover everyday ATM and Debit Card transactions so I have maximum protection.
- ☐ For additional protection, I would like to have a Personal line of Credit Linked. ***
- ☐ I do not want Overdraft Protection.
- ☐ I do not want Courtesy Pay.

***Requires a completed Consumer Loan Application and subject to credit approval.

++ An overdraft will occur when you do not have enough money in your account to cover a transaction, but we pay it anyway. Certain restrictions and fees may apply. E-Builder not eligible for Courtesy Pay. For Courtesy Pay and all other fees, refer to our Schedule of Fees and Charges.

Initial Deposit

Select one or more of these options.

Deposit the enclosed checks(s).

Transfer funds from my E-Central

☐ Savings ☐ Checking

☐ Other

Total Deposit

\$0.00

I/We agree to be bound by the terms and conditions applicable to each account and/or service requested, as contained in the Truth In-Savings Disclosure and Electronic Services Disclosure, and the Credit Union's Bylaws, all of which are incorporated by this reference. I/We authorize the Credit Union to gather whatever credit, checking account and employment information the Credit Union considers appropriate from time to time. I/We understand that this will assist the Credit Union, for example, in determining my/our initial and ongoing eligibility for my/our account and/or in connection with making future credit opportunities available to me/us. I/We authorize the Credit Union to give information concerning its experiences with me/us to others subjects to applicable law. All funds paid into any account shall be considered as being held by each owner of the account equally, with the right of survivorship and regardless of net contribution, and that the Credit Union is under no obligation to inquire as to the source of any contribution. The Credit Union is authorized to recognize any of the signatures below for transactions of any business on any account on which that party is named as an owner. Other terms and conditions may apply.

Member Signature Date

Joint Owner Signature Date

IMPORTANT: This application is not valid unless signed.
Please mail completed application to:

E-Central Credit Union
990 S. Fair Oaks Ave.
Pasadena, CA 91105

WHAT YOU NEED TO KNOW ABOUT OVERDRAFTS AND OVERDRAFT FEES

An overdraft occurs when your account's "available balance" (as defined in our Member Account Agreement and Disclosure) is insufficient to pay 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. E-Central refers to this as Courtesy Pay.
2. We also offer overdraft protection plans, such as a link to a savings account or personal 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 come with my account?

We do authorize and pay overdrafts for the following types of transactions through our Courtesy Pay Program:

- 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 E-Central pays my overdraft?

Under our standard overdraft practices:

- We will NOT charge you a fee to cover transactions of \$5.00 or less.
- We will charge you a fee of \$14 each time we pay an overdraft for a transaction greater than \$5.00.
- We limit overdraft fees to a maximum of four (4) fees per day.

What if I want E-Central to authorize and pay overdrafts on my ATM and everyday Debit Card transactions?

If you want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions you can opt in by:

Completing the form below and mailing it to: E-Central, 990 S. Fair Oaks Ave., Pasadena, CA 91105.

- ☐ **Yes**, I want E-Central to authorize and pay overdrafts on my ATM and everyday Debit Card transactions via Courtesy Pay. I understand that I have the right to revoke this decision at any time.
- ☐ I do not want any Courtesy Pay. By opting out, I understand the Credit Union will not cover transactions that exceed my balance and these transactions will be declined.

Print Name: _____ Member Number: _____

Signature: _____ Date: _____

Best Phone: _____ Is this your: ☐ Cell ☐ Home ☐ Work

Email: _____