



SHARE DRAFT ACCOUNT AGREEMENT WITH OVERDRAFT PROVISIONS

I/We hereby authorize Hoya Federal Credit Union to establish this Share Draft account for me/us. The Credit Union is authorized to pay share drafts (checks) signed by me or any of us and charge all such payments against the shares in this account. It is further agreed that:

- (a) Only share draft blanks (and other methods) approved by the Credit Union may be used to make withdrawals from this account.
- (b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid collected share balance in this account. However, if any of the undersigned writes a share draft that would exceed such balance and result in this account being overdrawn, the Credit Union may pay such share draft and transfer shares to this account in the amount of the resulting overdraft, plus a service charge from any other regular share account from which any of the undersigned is then eligible to withdraw.
- (c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any other limitation on the time of payment) appearing on the share draft.
- (d) When paid, share drafts become property of the Credit Union and will not be returned either periodic statement of this account or otherwise.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or non payment of a share draft.
- (f) The Credit Union is hereby authorized to recognize any of the signatures subscribed hereof in the payment of funds or transaction of any business for this share draft account. The Joint Owners of this account hereby agree with each other and with the Credit Union that all sums now paid on the shares in this account, ore heretofore or hereafter paid in on shares in this account, by any or all said joint owners to heir credit as such joint owners, with right of survivorship, and shall be subject to the withdrawal or receipt of any of them, and payment to any of them, or the survivor or survivors, or payments as provided hereof, shall be valid and discharge the Credit Union from any liability for such payment.
- (g) The right or authority of the Credit Union under this Share Draft Account Agreement shall not be changed to terminate by said owners, or any of them, except by written notice to the Credit Union, which shall not affect transactions theretofore made.
- (h) It will be the member's responsibility to notify the Credit Union immediate by telephone of a lost or stolen draft or series of drafts and to sign a request to close the account within 24 hours on initial notification. The member will not hold the Credit Union liable in the event of a loss due to the lost or stolen draft or series.
- (i) This account is also subject to such other terms, conditions and service charges as the Credit Union may establish from time to time.

Account Number:

Primary Owner's Signature

Date

Joint Owner's Signature *(If applicable)*

Date



CHECK CARD REQUEST FORM

I request the Credit Union to:

- Order a new VISA Card and Pin (First Order)
- Order a replacement VISA Card and PIN
- Order a replacement VISA Card
- Order a replacement PIN for VISA Card

Reason for replacing card/PIN:

- Lost
- Stolen
- Damaged

Member Number: _____

Name: _____

Street Address: _____

City State Zip: _____

I agree that my use of a Hoya FCU ATM/Check Card will be governed by the Disclosure Statement and Agreement that will be sent to me with my card.

Primary Owner's Signature

Date

Joint Owner's Signature *(If applicable)*

Date

Please Note: Foreign ATM Withdrawal Fee \$1.00, after 5th Foreign ATM withdrawal. Replacement card fee is \$3.00. Replacement PIN fee is \$2.00. You will receive full disclosure with your Check Card. Hoya Federal Credit Union reserves the right to amend the fees charged for your ATM/Check Card transactions upon written notification to you.

CREDIT UNION USE ONLY:

Card#:

Order Date:

Liberty

Galaxy

FiServ EFT