

# OVERDRAFT PROTECTION WITH VISA CREDIT CARD

Any HPE Credit Union member with a checking account can use their VISA Credit card for overdraft protection. You must have a checking account with HPE Credit Union and a VISA Credit card to apply for overdraft protection. If you need applications for a checking account or a VISA Credit card, you can download them at [www.hpecu.org](http://www.hpecu.org) under "Forms

and Applications" or you can call us at (860) 571-7453 to request applications be sent to you in the mail. Applications can be faxed to (860) 571-7192 or mailed to 141 WESTON STREET • PO Box 868 • HARTFORD, CT 06143-0868. You can return all forms together if you wish, we will process all applications within a few business days.

## APPLICATION FOR USE OF **VISA® LINE OF CREDIT FOR OVERDRAFT PROTECTION**

Account Number \_\_\_\_\_

Last Name \_\_\_\_\_

I/we request and authorize overdraft protection via my/our VISA Line of Credit Account. I/we agree to the terms relating to the VISA Line of Credit for use as Overdraft Protection as described in the Share Draft Agreement, a copy of which I/we have received. If I/we are approved for a VISA Line of Credit under this account number, I/we authorize the credit union to issue cash advances in increments of \$100 or the unused portion of my/our available credit to my/our Share Draft Checking Account to cover any and all future overdrafts. I/we understand, for example, that if my/our Share Draft Checking Account is overdrawn by \$25, the Credit Union will issue a cash advance of \$100, or if it is overdrawn by \$150, the Credit Union will issue a cash advance of \$200, and so on. If I/we do not have enough available credit for the credit union to issue me/us an advance in increments of \$100, the Credit Union will issue advances up to the amount of my available funds.

Signature of Prime Owner #1 \_\_\_\_\_

Date \_\_\_\_\_

Signature of Joint Owner #2 \_\_\_\_\_

Date \_\_\_\_\_