

# REWARD CHECKING

## Account Application Form

### MEMBER INFORMATION

Member Name		Account No.	
Address		Apt.	
City	State	Zip code	
Phone	Email		

### SERVICE REQUEST

<b>Electronic Services</b> <input type="checkbox"/> Audio#Teller <input type="checkbox"/> Click→Pay (Electronic Bill Payer) <input type="checkbox"/> Home Banking <input type="checkbox"/> eStatements (Electronic Statement)	<b>Debit Card for</b> <input type="checkbox"/> Purchases <input type="checkbox"/> ATM Withdraws <input type="checkbox"/> Both Transactions <input type="checkbox"/> I have one	<b>Set of 50 Checks with</b> <input type="checkbox"/> Name(s) only <input type="checkbox"/> Name(s) and Address <input type="checkbox"/> Other Information: _____
I am making a deposit by <input type="checkbox"/> Check/Money Order/Cash <input type="checkbox"/> Transfer from my OASFCU Account _____ <input type="checkbox"/> Transfer from other financial Institution in the U.S.		

By signing this form I understand that the Reward Checking interest rate, ATM fee refunds, and other advantages that this account may have are subject to monthly qualifications that are explained in the OASFCU website. I accept that I have read this information and that I agree with it.

Signature
-----------

I also agree that I have received and read the Overdraft Fee Policy. I am aware that I will be assessed a fee for overdrawing my account. I want the Credit Union to authorize and pay overdrafts caused by an ATM transaction and everyday debit card transactions.

Date
------

### FOR INTERNAL USE ONLY

CD Amount:	Interest Rate:	Yield
------------	----------------	-------

✉ Mail: 1889 F Street, NW • Washington, DC 20006  
📠 Fax: 202.458.3838    📁 Drop: OAS FCU Office





## 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 we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to an overdraft 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:

1. Checks and other transactions made using your checking account number
2. Automatic bill payments

We do not authorize and pay overdrafts for the following types of transactions unless you ask us to (see below):

1. ATM transactions (transactions made at an ATM machine)
2. 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 the OAS Staff Federal Credit Union pays my overdraft?

Under our standard overdraft practices:

1. We will charge you a fee of up to **\$25** each time we pay an overdraft.
2. If your account is overdrawn for **5** or more consecutive business days, we will charge an additional **\$5** per day.
3. There is no limit on the total fees we can charge you for overdrawing your account.

### ► What if I want OAS Staff Federal Credit Union to authorize and pay overdrafts caused when I use an ATM machine or everyday debit card transactions?

If you also want us to authorize and pay overdrafts caused when you use an ATM machine or on everyday debit card transactions, please fill out the form below, sign it and send it to [credit\\_union@oasfcu.org](mailto:credit_union@oasfcu.org), or by fax to 202-458-3838, or send it to our office at:

OAS Staff Federal Credit Union, 1889 F St. NW , Washington DC 20006