

## General Electric Credit Union Overdraft Protection Application

Fill out the following information to apply for Overdraft Protection. **All applicants must be members.**

**IMPORTANT: Read before completing this application and check appropriate box:**

- If you are applying for an individual account in your own name and are relying on your own income or assets.  
 If you are applying for a joint account or an account that you and another person will use.

We intend to apply for joint credit.

Applicant Initials \_\_\_\_\_

Co-Applicant Initials \_\_\_\_\_

- If you are applying for an individual account, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

Applicant Member # \_\_\_\_\_

Co-Applicant Member # \_\_\_\_\_

Are you a U.S. Citizen?  No  Yes Co-Applicant  No  Yes

Under the Overdraft Protection open end agreement, lines of credit may be approved within the ranges indicated in increments of \$100.

Savings Account Line of Credit (\$100 - \$500) \$ \_\_\_\_\_  Checking Account Line of Credit (\$100 - \$5000) \$ \_\_\_\_\_

Applicant Name \_\_\_\_\_

Rent  Own  Other? Monthly Payment \$ \_\_\_\_\_

Applicant Social Security # \_\_\_\_\_

Length of time at present address: Years \_\_\_\_\_ Months \_\_\_\_\_

Address \_\_\_\_\_

Gross Annual Income\* \$ \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

*\*Alimony, child support, or separate maintenance income need not be revealed if you don't wish it to be considered as a basis for repaying this obligation.*

Home Phone \_\_\_\_\_ Work Phone \_\_\_\_\_

Your Employer \_\_\_\_\_ Length (Yrs/Mos) \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

Co-Applicant Employer \_\_\_\_\_ Length (Yrs/Mos) \_\_\_\_\_

Co-Applicant Social Security # \_\_\_\_\_

**SIGNATURE(S) REQUIRED ON REVERSE SIDE**

## General Electric Credit Union Overdraft Protection Application

I/We apply for Overdraft Protection, and acknowledge receipt of and agree with the General Electric Credit Union terms and conditions as stated in the Overdraft Protection Disclosure. The statements herein are made for the purpose of obtaining credit and are true and complete to the best of my/our knowledge. In processing this application, I/we authorize GECU or any credit bureau or other investigative agency employed by the Credit Union to investigate my credit, employment history or any other information, and to report to others such information and credit experience with me. The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of sex or marital status. The federal agency which administers compliance with this law concerning this Credit Union is the National Credit Union Administration, 7000 Central Parkway, Suite 1600, Atlanta, GA 30328. **Ohio Residents:** The Ohio Laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. **California Residents:** Applicants 1) may, after credit approval, use the line of credit up to its credit limit; 2) may be liable for amounts extended under the plan to any joint applicant. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. **New York and Vermont Residents:** GECU may obtain at any time your credit reports, for any legitimate purpose associated with the account or the application or request for an account, including but not limited to reviewing, modifying, renewing and collecting on your account. On your request, you will be informed if such a report was ordered. If so, you will be given the name and address of the consumer reporting agency furnishing the report. New York residents may contact the New York State Banking Department (1.800.518.8866) for a comparative list of credit card rates, fees and grace periods. **Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless prior to the time credit is granted, the creditor is furnished with a copy of the agreement, statement or court order, or has actual knowledge of the provision. TO SECURE THE PAYMENT OF YOUR ACCOUNT, YOU GRANT US A SECURITY INTEREST IN SHARES AND DEPOSITS HELD BY YOU WITH US, WHETHER HELD BY YOU ALONE OR JOINTLY. IF YOU DEFAULT, WE SHALL HAVE THE RIGHT TO APPLY ANY AND ALL AMOUNTS IN SAID SHARE ACCOUNTS AND DEPOSITS TO THE PAYMENT OF YOUR OBLIGATION TO US.

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

### FOR CREDIT UNION USE ONLY:

Approval Signature \_\_\_\_\_ Date: \_\_\_\_\_

Loan Interviewer's Number and Initials: \_\_\_\_\_ CC: \_\_\_\_\_ Shares: \_\_\_\_\_

Checking LOC \$ \_\_\_\_\_ Savings LOC \$ \_\_\_\_\_ Disclosures given by (Number and Initials): \_\_\_\_\_

Notes: \_\_\_\_\_