



SHARE /CHECKING ACCOUNT APPLICATION

Account Number _____
 Name _____
 Soc. Sec. or Tax ID # _____
 Primary ID # _____
 Address _____
 City _____ State _____ Zip _____
 Home Phone Number _____ Cell Phone Number _____
 Bus. Phone Number _____
 Email _____
 Mother's Maiden Name _____ Place of Birth _____
 Signature _____

JOINT OWNER

PAYABLE ON DEATH

Name _____
 Soc. Sec. or Tax ID # _____
 Type of ID _____ ID # _____
 Address _____
 City _____ State _____ Zip _____
 Home Phone Number _____ Cell Phone Number _____
 Date of Birth _____
 Mother's Maiden Name _____ Place of Birth _____
 Signature of Joint Owner _____

Free Checking

Joint Owner Only

Holiday Club Account

Greater Checking

Education Club

Freedom/Vacation Club Acct

Plus Checking

Don't Let Me Touch It

Summer Escrow Account

Other _____

e-SERVICES

Sign me up for:

e-Statements

e-Bills

e-Banking

VISA CHECK CARD (FOR CHECKING ONLY)

Individual Account

Joint Account

ATM Card for Secondary

Visa Check Card for Secondary

OVERDRAFT PRIVILEGE DISCLOSURE NOTICE

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 overdraft 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 a savings account, 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:

- 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 do so (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 transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

WHAT FEES WILL I BE CHARGED IF Greater Alliance PAYS MY OVERDRAFT?

Under our standard overdraft practices:

- We will charge you a fee of up to \$35.00 each time we pay an overdraft.*
- There is no limit on the total fees we can charge you for overdrawing your account.*

WHAT IF I WANT GREATER ALLIANCE FEDERAL CREDIT UNION 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, complete the form below and present it at one of our branches or mail it to: Greater Alliance Federal Credit Union, 40 W Century Road, Paramus, N.J. 07652, Attn: Overdraft Services.

_____ *I do not want Greater Alliance Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.*

_____ *I want Greater Alliance Federal Credit Union to authorize and pay overdrafts on my ATM and everyday debit card transactions.*

Printed Name(s) _____

Member signature: _____

Joint Owner signature: _____

Date: _____

Acct. #: _____

If you have any questions regarding our Overdraft Services, you may call us at 1-888-555-2328 or contact us at the following address:

*Greater Alliance Federal Credit Union
40 West Century Road
Paramus, N.J. 07652
Attn: Overdraft Services*