
What is Overdraft Protection?

Overdraft protection is a pre-approved loan attached to your checking account. If funds are not available in either your checking or savings accounts, funds will be transferred from your pre-approved credit line to cover the amount.



Midwest Utilities Credit Union
Put the Power in Your
Pocketbook!



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



For Credit Union Use Only:
 Approved
 Declined

Credit Limit \$ _____
Credit Committee or Loan Officer: _____
Comments/Conditions: _____

Midwest Utilities Credit Union
1601 University Ave.
Waterloo, IA 50701



Share Draft Checking Overdraft Protection

Midwest Utilities
Credit Union

1601 University Avenue
Waterloo, Iowa 50701
Phone: 319-226-5604
Fax: 319-291-7381
MUCUNION@QWESTOFFICE.NET

Place
Stamp
Here



Midwest Utilities Credit Union
 1601 University Ave. Waterloo, IA 50701
 319-226-5604 800/489-5997

Share Draft Checking
 Overdraft Protection

Please Tell Us About Yourself

Name Last	First	Middle Initial	Social Security No.	Date of Birth
Address	Landlord/Mtg Holder	<input type="checkbox"/> Rent	<input type="checkbox"/> Buy	<input type="checkbox"/> Own
City	State	Zip	How Long?	Monthly Payment
Previous Address (if less than 2 years)	Phone Number	Member Number		
Employer	Position	How Long?	Phone Number	Gross Monthly Income
Previous Employer (if less than 1 year with present)				How Long?

Joint Owner (All joint owners of your share draft checking account must complete this section and sign below)

Name Last	First	Middle Initial	Social Security No.	Date of Birth
Address (if different than above)	Phone Number	Member Number		
Employer	Position	How Long?		Gross Monthly Income

Complete the following if another person will be jointly liable on this account or if you reside in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, or WI) Married Unmarried Separated

Do You Have Additional Income? (alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis of payment)

\$ per month	Source	\$ per month	Source
--------------	--------	--------------	--------

Please Sign Below

This statement is submitted to obtain credit and I/we also authorize the credit union to obtain further information the credit union may deem necessary concerning my/our credit standing. If this application is approved and a line of credit granted, the undersigned applicant(s) by signing, agree(s) that the applicant(s) will be bound by the terms and conditions and all amendments of the disclosure statement.

X
 Signature of Applicant

X
 Signature of Co-Applicant