

ACCOUNT OVERDRAFT CHANGE REQUEST

Name:

Account Number:

What You Need to Know About Overdrafts

When a transaction would bring your account into a negative balance, Amplify offers two programs to help you complete that payment. Members will automatically be enrolled in one or both programs depending on eligibility.

1. Our standard overdraft prevention program will draw on funds from an associated savings account or unsecured line of credit to avoid an overdraft to your account, when applicable. In the event standard overdraft prevention is unable to cover a transaction an alternative overdraft service may be utilized, if available.
2. Rebound, our overdraft protection program, will cover overdrafts up to a preapproved limit for checks, automatic payments, ACH transactions, everyday debit card transactions, recurring debit card transactions, and other transactions presented to your account. Members will have 14 business days to return their account to a positive balance.

Amplify will normally pay overdrafts in accordance with program guidelines, but payment is a discretionary courtesy and not a right or obligation. We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction. Services for overdrafts are shown in the Credit Union's overdraft program disclosure.

If you wish to opt-out of Rebound or our standard overdraft prevention program or need to make changes, please complete the applicable section(s) on this form to request changes to the listed account.

What fees are associated with Amplify's overdraft programs?

In 2022, Amplify removed overdraft fees on all personal savings and checking account. Members now pay \$0.00 in overdraft fees.

Rebound, Amplify's Overdraft Protection Program

- ☐ **REMOVE COVERAGE:** I DO NOT want AMPLIFY to authorize and pay overdrafts on my account for checks, automatic payments, ACH transactions, everyday debit card transactions, and recurring debit card transactions.
- ☐ **ADD COVERAGE:** I DO want AMPLIFY to authorize and pay overdrafts on my account for checks, automatic payments, ACH transactions, everyday debit card transactions, recurring debit card transactions, and other transactions presented to your account

Amplify's Overdraft Prevention Program

Please select the desired overdraft draw sequence for your account:

- ☐ **STANDARD COVERAGE:** I DO want AMPLIFY to authorize and pay overdrafts on my account from my primary savings account and unsecured line of credit, when applicable.
- ☐ **REMOVE COVERAGE:** I DO NOT want AMPLIFY to authorize and pay overdrafts on my account from another account. Attempted overdrafts will be declined.
- ☐ **CUSTOM COVERAGE:** I DO want AMPLIFY to authorize and pay overdrafts on my account using the outlined draw account(s) listed below.

Note: You may only authorize overdraft payments from accounts you hold and/or have authority over. Not all accounts are eligible for overdraft payment. The setup of overdraft payments between consumer and business accounts is not allowed.

Draw Order	Account Type	Account Number
1 st		
2 nd		
3 rd		
4 th		

Signature

Signature:

Date: