



REQUEST TO OPT-OUT OF OVERDRAFT PRIVILEGE

AppleFCU.org

P.O. Box 1200, Fairfax, VA 22038-1200 703-788-4800 Fax: 703-359-9432

Member's Name: First	MI	Last	Suffix	Member No.
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I hereby request to opt-out of Apple FCU's Overdraft Privilege (ODP). I understand that I must opt-out for a minimum of one (1) year and that ODP will not be restored to my account until I request it in writing, no sooner than one (1) year from the date below.

I understand that this opt-out can cover all overdraft transactions including checks, ACH, automated electronic debits and debit card transactions if the opt-out for all ODP option is chosen.

- Opt-out for all ODP
- Opt-out for ODP on ATM/Debit, but NOT for ACH/Checks

I also understand that if items are presented to clear my account and funds are not available, that such items will be returned as Non-Sufficient Funds (NSF) and an NSF fee may be charged.

SIGNATURE:

Member's Signature ▶	Date (MM/DD/YY)
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