

FREE Checking

- No Minimum Balance Required
- No Monthly Service Fees
- Overdraft Protection Available
- On-time Bill Payer (free)
- Direct Deposit
- Visa Check Card
- eDeposits
- eStatements



For optimum convenience, ask your payroll department about payroll deduction or direct deposit.

Call 800-356-3875 for more information

Checking Application		Acct. # _____		
PRIMARY MEMBER NAME	BIRTHDATE	SOCIAL SECURITY #		
JOINT MEMBER NAME	BIRTHDATE	SOCIAL SECURITY #		
JOINT MEMBER NAME	BIRTHDATE	SOCIAL SECURITY #		
HOME ADDRESS		CITY	STATE	ZIP
HOME PHONE	WORK PHONE	EMAIL		
<p>Your initial set of wallet-duplicate style checks are free. Checking will automatically overdraft from regular savings, Christmas and/or Vacation accounts. Overdraft does not apply to money market accounts. Your name, address, any joint members and home phone number as listed on your membership application will appear on your checks unless you otherwise complete the section below.</p> <p style="text-align: center;">Please imprint my checks as follows:</p>				
Signature(s) Required		Allow two weeks for delivery.		
Primary Member: _____	Date: _____			
Joint Member: _____	Date: _____			
Joint Member: _____	Date: _____			
<i>Application cannot be processed unless completed and signed.</i>				

SHARE DRAFT-CHECKING ACCOUNT AGREEMENT WITH OVERDRAFT TRANSFER FROM OTHER SHARES

I/We hereby authorize the PA CENTRAL FEDERAL CREDIT UNION (the Credit Union) to establish this Share Draft Account for me/us. The Credit Union is authorized to pay share drafts signed by me (or by any of us) and to charge all such payments against the shares in this Account.

It is Further agreed that:

- (a) Only share draft blanks and other methods approved by the Credit Union may be used to make withdrawals from this Account.
- (b) The Credit Union is under no obligation to pay a share draft that exceeds the fully paid and collected share balance in this Account; the Credit Union may, however, pay such share draft and transfer shares to this Account in the amount of the resulting overdraft, plus a service charge.
- (c) The Credit Union may pay a share draft on whatever day it is presented for payment, notwithstanding the date (or any limitation on the time of payment) appearing on the share draft.
- (d) When paid, share drafts become the property of the Credit Union and will not be returned either with the periodic statement of the Account or otherwise.
- (e) Except for negligence, the Credit Union is not liable for any action it takes regarding the payment or nonpayment of a share draft.
- (f) Any objection respecting any item shown on a periodic statement of this Account is waived unless made in writing to the Credit Union before the end of 60 days after the statement is mailed.
- (g) This Account is subject to the Credit Union's right to require advance notice of withdrawal, as provided in its bylaws.
- (h) This Account is also subject to such other items, conditions and service charges as the Credit Union may establish from time to time.
- (i) If this Agreement is signed by more than one person, the persons signing as joint members of this Account which, in that event, shall be subject to the additional terms and conditions printed on the joint share account agreement.
- (j) If any deposited item is returned unpaid or if the account is overdrawn, each of the joint account owners is jointly and severally liable to the Credit Union for the amount of any returned item, overdrawn amount, or unpaid amount or charges, regardless of who caused or benefited from the transaction. If any account owner is indebted to the Credit Union, the Credit Union may enforce its rights against any or all funds in the joint account regardless of who contributed the funds to the account.

(k) Credit Union Lien and Security Interest. To the extent you owe the Credit Union money the Credit Union has a statutory lien on any or all of the funds in any account in which you have an ownership interest, regardless of the source of the funds, unless prohibited by law. The Credit Union may apply these funds without further notice to you, in any order to pay off your indebtedness. If the Credit Union chooses not to enforce its lien, the Credit Union does not waive its right to enforce the lien at a later time. In addition, you grant the Credit Union a consensual security interest in your accounts and agree the Credit Union may use the funds from your accounts in which you have ownership interest to pay any debt or amount now or hereafter owed the Credit Union, except for obligations secured by your residence, unless prohibited by applicable law.

(l) Electronic Check Conversion/Electronic Returned Check Fees. If you pay for something with a check or share draft you may authorize your check or share draft to be converted to an electronic fund transfer. You may also authorize merchants to electronically debit your account for returned check fees. You are considered to have authorized these electronic funds transfers if you complete the transaction after being told (orally or by a notice posted or sent to you) that the transfer may be processed electronically or if you sign a written authorization.