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.

Please imprint my checks as follows:

Signature(s) Required

Primary Member: ___________________________ Date: ________________
Joint Member: ___________________________ Date: ________________
Joint Member: ___________________________ Date: ________________

Allow two weeks for delivery.

Application cannot be processed unless completed and signed.
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.

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.

This Account is subject to the Credit Union’s right to require advance notice of withdrawal, as provided in its bylaws.

This Account is also subject to such other items, conditions and service charges as the Credit Union may establish from time to time.

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.

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 transaction may be processed electronically or if you sign a written authorization.

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 transaction may be processed electronically or if you sign a written authorization.