

Gardiner Federal Credit Union Overdraft Protection Loan Fast Application

Overdraft Protection is an individual line of credit loan established for the purpose of covering your share draft / checking account from insufficient or inadequate funds.

Designate the order in which transfers from accounts are made. Either shares first, loans second, clubs third or designate a combination of accounts, including joint accounts.

Protection has always been available from your share / savings account, now you can also have the same convenience and protection from a loan.

Loans are created when drafts / checks are presented, and the funds in your draft / checking are inadequate. Loan advances are made in exact increments to pay an item attempting to clear your account.

Only 16.5% APR* is charged on credit limits up to \$1,000.00. There is no transfer of monthly service charge for the ODP loan service.

Advances appear on you monthly statement, along with all ODP loan information, including monthly payment.

No Monthly payment is required if the line of credit is not used. When used, the monthly payment will be 4.5% of any outstanding balance and is due on the 25th of each month. ODP loans have the same convenient payment options as other Credit Union loans, including payroll deduction.

Start enjoying the benefits of an ODP loan today.

- Flexibility
- Ease of Borrowing
- Emergency
- Competitive Rate
- Convenient
- Ease of Mind

* APR: Annual Percentage Rate

Personal Information			
Name	SSN	DOB	
Address			
City	State	Zip	
Phone (H)			
Employer Information			
Employer	Phone (W)		
Address		Position	
		Length of Employment	
City	State	Zip	
Financial Information			
Member #	Annual Income \$		
Additional Income \$	Source		
Total annual Income \$			
Debts	Lender	Balance	Payment
Mortgage			
Auto			
Auto			
Other			
Total			
Account Authorization			
By signing this agreement I, We Authorize the Credit Union to transfer funds for overdrafting in sequence of accounts listed below			
1st Account	4th Account		
2nd Account	5th Account		
3rd Account	No Overdraft Protection		
I understand the Credit Union will retain this application whether approved or denied The Credit Union is authorized to check my credit report and work history.			
Signature _____			

Local (207) 582-2676
Fax (207) 582-7163
Toll-Free 1-800-464-2425

24 HR. AUDIO RESPONSE
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