



400 East Little Canada Road...Little Canada, MN 55117
Fax 651-484-8570 Phone 651-484-0265 www.mncathcu.com

Checking Account Application

Primary Name _____ SSN _____
Address _____ Birthdate _____
City, State, Zip _____ Employer _____
Home Phone () _____ Work Phone () _____
Cell Phone () _____ DL # _____
Email Address _____

Joint Name _____ SSN _____
Address _____ Birthdate _____
City, State, Zip _____ Employer _____
Home Phone () _____ Work Phone () _____
Cell Phone _____ DL # _____
Email Address _____

I/we are applying for a VISA DEBIT CARD No / Yes **Primary:** _____ **Joint:** _____

I/we would like information on a Fine Line Loan (Overdraft Protection) Yes / No

1. Have you ever had a checking account at MN Catholic Credit Union? Yes / No
2. Have you ever had a checking account at any other financial institution? Yes / No
If "Yes" please list places and dates. _____
3. Are any of these accounts still open? Yes / No
If "Yes" please list the institutions. _____

4. Have you ever had a checking account and/or ATM, and/or Debit Card closed or suspended by a financial institution? Yes / No
If "Yes" please explain the circumstances. _____

The above information is true and complete to the best of my knowledge, and is supplied to MN Catholic Credit Union to enable them to determine whether or not to grant a checking account or issue a Debit Card. I hereby grant consent for MN Catholic Credit Union to obtain prior account histories and/or credit history as needed in order to make a decision regarding this application. All such information will be held in strict confidence by the Credit Union. I have read and understood the disclosure statement and have signed same and agree to all rules and conditions governing the use of this card. I understand that the term and conditions for use of this card are subject to change in whole or in part at any time without prior notice.

Applicant _____
Date

Joint Applicant _____
Date

FOR CREDIT UNION USE ONLY:			
Employment Verified	Date	Initials	CHEX/OFAC System
Credit Bureau (credit score)	_____		
Approved	Denied	Date	Debit Card(s) Ordered:
MCCU Acct#	Fine line	Auto-Transfer	Ordered Checks:



What you need to know about Overdrafts and Overdraft Fees

The federal government recently passed a new regulation requiring all financial institutions, including Minnesota Catholic Credit Union (MCCU), to obtain approval before allowing payment of Debit Card purchases that may cause an overdraft.

How does this affect you?

You must opt-in if you would like MCCU to authorize and pay check card transactions that may cause an overdraft. If you did not opt-in, by law, MCCU considers you opted-out. If you are opted-out, your check card transaction(s) will be declined if there are not enough funds to cover the transaction(s).

Note: Opting-in only applies to Debit Card (check card) purchases. You do not have to opt-in for automatic bill payments, checks or ACH transactions. MCCU Courtesy Pay Program will take effect should an overdraft occur due to any of these transactions.

I don't need to Opt-in; I never overdraw my account!

The purpose of opting-in is to provide peace of mind, just in case, especially for someone who is careful with their account. It does not cost anything unless you use it. Should you ever need it, you often end up saving money (and potential embarrassment) because your items will be paid.

How do I Opt-in?

Check the yes box below and mail this form to 400 Little Canada Road E, MN 55117 or fax it to (651) 484-8570 or drop it off at one of our offices: Little Canada, Spring Lake Park or North St. Paul

Overdraft Authorization Form (Opt-in)

- YES, I want MCCU to authorize and pay overdrafts on my check card transactions.***
- NO, I do NOT want MCCU to authorize and pay overdrafts on my check card transactions.**

First Name _____ Last

Name _____

Phone# () _____ Account Number _____

E-mail Address _____

Verify Email Address _____

If you have more than one checking account with MCCU, you need to complete a form for each one. Please note: If we do not receive the opt-in form back, we must assume you DO NOT want MCCU to authorize payment of check card transactions that may cause an overdraft.

- ***Courtesy Pay has a waiting period of 90 days from account opening date.***