

OVERDRAFT LINE OF CREDIT



JEANNE D'ARC
CREDIT UNION

ARRANGE FOR A SAFETY NET. That's right, with a Jeanne D'Arc Overdraft Line of Credit, you can protect yourself, your credit and your reputation. You don't have to worry about being surprised or embarrassed if you overdraw your account. We've got you covered.

- No annual fee
- Loan limit up to \$10,000
- Line of Credit must be attached to your checking account
- No pre-payment penalties
- No application fees
- Must be 18 to apply

Please fill out attached application and drop off at any branch.

You may also mail it to:
Jeanne D'Arc Credit Union
P.O. Box 1238
Lowell, MA 01853-9823

Or apply online at JDCU.com

FOR ADDITIONAL INFORMATION
visit JDCU.com, call us at 978-452-5001,
or stop by any of our convenient
branches or loan center to speak with a
Member Service Representative.

JDCU.com

MoneyStrong.org

WeShareACCommonThread.org

Federally insured by **NCUA**



Shares and Deposits in excess of NCUA limits
are fully insured by MSIC.



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OVERDRAFT LINE OF CREDIT APPLICATION

NOTE : YOU MUST HAVE A JEANNE D'ARC CREDIT UNION CHECKING ACCOUNT TO APPLY.

All owners of an existing checking account must apply and are individually and jointly obligated for payment of amount owed on the line of credit. If you choose to apply as an individual, you are required to have an individual Jeanne D'Arc checking account in your name.

Please Write Your Jeanne D'Arc Credit Union Checking Account Number _____

Overdraft Line of Credit Ammount Requested \$ _____ Individual Joint

APPLICANT INFORMATION

Applicant Name: _____
Home Address: _____
City: _____ State: _____ Zip: _____
Years at Residence: _____
Home Phone #: _____ Cell Phone #: _____
Email Address: _____
Social Security #: _____
Date of Birth: _____
Employer: _____
Address: _____
City: _____ State: _____ Zip: _____
Work Phone # _____
Length of Employment: _____
Monthly Salary (Gross): _____
Other Monthly Income*: _____
Other Monthly Income Source*: _____

*Alimony, Child Support or Separate Maintenance need not be disclosed unless you want us to rely on it for payment.

APPLICANT'S CREDIT REFERENCES

Current Residence (check one)

Own Rent Other

Mortgage Bank or Landlord: _____

Balance: \$ _____

Monthly Payment: \$ _____

Total Other Monthly Obligations: \$ _____

I/We certify that everything stated in this application is correct. You may keep this application whether or not it is approved. By signing below, I/we authorize you or any authorized agents to obtain and use credit reports and employment verification, and to exchange credit information in connection with this application and any update, renewal account review or extension you may grant. I/We understand that this credit information must be updated at your request, as well as, any financial condition changes.

You hereby acknowledge your intent to apply for joint credit: (Required only if joint application)

Applicant's Initials _____ Co-Applicant's Initials _____

Signature of Applicant _____ Date _____

Signature of Co-Applicant (Required only if joint application) _____ Date _____

For Jeanne D'Arc Credit Union Use Only:

Date: _____ By: _____

APPROVED [] DECLINED [] LINE OF CREDIT: \$ _____