

Kwik Cash

Overdraft Protection



at



Valley
COMMUNITIES
CREDIT UNION

.....Where Membership Matters

Overdraft Protection

What is Overdraft Protection?

Valley Communities Credit Union offers you peace of mind when it comes to your checking account. We offer Overdraft Protection from your savings account and Overdraft Protection Kwik Cash. Save money and avoid costly return fees with these options:

Overdraft Protection from your savings account

allows Valley Communities Credit Union to transfer funds from your savings account to your checking account in the event your checking account is overdrawn for a small fee of \$5.00. No sign-up is needed.

Overdraft Protection Kwik Cash

is a loan that provides you overdraft protection up to a pre-approved specified amount on your VCCU checking account. Overdraft Protection Kwik Cash can help you avoid costly return fees and the embarrassment of an overdrawn account for a small transfer fee of \$5.00.

It's easy to apply and we offer convenient payment options.

- Easy access - simply write a check
- No prepayment penalties
- Many convenient payment options are available
- View account details and balances, make transfers and payments through NetBranch

Overdraft Protection Kwik Cash Application

Please check the circle for the type of credit you are applying for:

<input type="radio"/>	Individual Credit - unmarried applicant. Complete only the left hand column
<input type="radio"/>	Individual Credit - married applicant. If both you and your spouse are residents of WI, complete both left and right hand columns. If you, or your spouse is not a resident of WI, complete only the left hand column.
<input type="radio"/>	Joint Credit - with your spouse. Complete both left and right hand columns and sign below. We intend to apply for joint credit: X _____ X _____ Applicant Co-Applicant
<input type="radio"/>	Joint Credit - with another applicant or co-signer who is not your spouse If either applicant is married and both applicant and spouse are WI residents, each applicant must complete a separate application with information about their spouse in the right hand column and sign below. I intend to apply for joint credit with: _____ X _____ Applicant

Applicant	Co-Applicant		
VCCU Account Number	Last _____ First _____ Middle _____		
Choose One: <input type="radio"/> Married <input type="radio"/> Unmarried <input type="radio"/> Legally Separated	Social Security Number _____ Date of Birth _____		
Choose One: <input type="radio"/> New <input type="radio"/> Increase Current Limit	Home Phone _____		
<input type="radio"/> I am a student at an institution of higher education, and I live on campus or within 1,000 feet of a campus border.	Street Address _____ Length of Residence _____		
Last _____ First _____ Middle _____	City _____ State _____ Zip _____		
Social Security Number _____ Date of Birth _____	Present Employer _____ Length of Employment _____		
Home Phone _____	Employer Address _____		
Street Address _____ Length of Residence _____	Employer Phone _____ Present Net Income from Employment _____		
City _____ State _____ Zip _____	<i>I/We certify that this information has been supplied truthfully, accurately and voluntarily, and therefore authorize this credit union to investigate our credit worthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means. The credit union may release information about this credit experience with me/us. This application does not constitute a contract for the extension of credit.</i>		
Present Employer _____ Length of Employment _____			
Employer Address _____			
Employer Phone _____ Present Net Income from Employment _____			
Other Income _____ Source _____	Applicant Signature _____		
Total Monthly Rent or Mortgage Payments _____	Co-Applicant Signature _____		

Complete this section only if you are married and you are applying for credit separate from spouse. If this section applies, we are required by Wisconsin law to notify your spouse by mail if your loan is granted.

I certify that the credit being applied for, if granted, will be incurred or obtained during marriage and will be in the interest of the marriage or family. This statement is made in accordance with Wis. Stats. sec. 766.55(1)

Applicant Signature _____

Date _____

Payment Information

The minimum monthly payment shall be: The balance of the loan if the loan balance is under \$100.00; \$100.00 on all balances up to \$500.00. Add an additional \$20.00 monthly payment for each \$100.00 loan balance thereafter.

Loan Balance

Min. Payment/Mo.

Up to \$ 100	Balance of the Loan
\$ 101 to \$ 500	\$ 100.00
\$501 to \$ 600	\$ 120.00
\$601 to \$ 700	\$ 140.00
\$701 to \$ 800	\$ 160.00
\$801 to \$ 900	\$ 180.00
\$901 to \$1,000	\$200.00

Addendums

- No Annual Fee.
- Overdraft Protection Kwik Cash annual percentage rate is 25%.
- The finance charge will begin to accrue on the date of transfer and in accordance with Wisconsin Statute Section 422.201(10m)(b).
- A \$5.00 transfer fee may be assessed.
- Your minimum monthly payment must be paid by the LAST day of each month.
- Your account will be charged 10% late fee based on your payment amount, any month your payment is not received by the 10th day after it is due.
- Checks or share drafts presented for payment on your account that are rejected for non-sufficient funds (NSF) will be charged \$15.00.

Wisconsin Residents

No provision of a marital property agreement, a unilateral statement under Wisconsin Statute section 766.59, or a court decree under Wisconsin Statute Section 766.7 adversely affects the interests of Valley Communities Credit Union unless prior to the time the credit is extended, Valley Communities Credit Union is furnished with a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to Valley Communities Credit Union is incurred.

SERVING YOU IN YOUR COMMUNITY AT ONE OF THESE FIVE CONVENIENT LOCATIONS!

Kronenwetter

2290 County Rd. X, Suite C
Kronenwetter, WI 54455
(715) 359-0050

Stevens Point

2940 Church Street
Stevens Point, WI 54481
(715) 341-4543

Marshfield

2011 S. Central Avenue
Marshfield, WI 54449
(715) 384-2867

Wisconsin Rapids

440 8th Street South
Wisconsin Rapids, WI 54494
(715) 424-4400

Mosinee

1105 Western Avenue
Mosinee, WI 54455
(715) 693-3400

Corporate Office

975 Indianhead Drive
Mosinee, WI 54455
(715) 693-5770

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www.valleycommunities.org

 facebook.com/ValleyCommunitiesCU

 [@valleycommunitiescreditunion](https://instagram.com/valleycommunitiescreditunion)

*Access your
account anywhere!*



OUR APP:

Use the camera on your smartphone to scan the QR Code to easily download our app, anywhere!

