

A new Federal Regulation requires that you personally OPT-IN to continue authorizing First Harvest Credit Union to pay overdraft on your ATM and Debit Card transactions. Otherwise, we will have to decline these transactions that cause an overdraft condition on your account. To OPT-IN and have your ATM and Debit Card transactions paid, or to OPT OUT and not have your ATM and Debit Card transactions paid, please complete the form below. Your election of Opt In/Out may take up to 30 days for processing.

What fees will I be charged if First Harvest Credit Union pays my overdraft?

Under our standard overdraft practices:

What if I want First Harvest Credit Union to authorize and pay overdrafts on my ATM and everyday Debit Card transactions?

If you also want us to authorize and pay overdrafts on ATM and everyday Debit Card transactions, complete the form above and bring it to any branch or mail it to: First Harvest Credit Union, PO Box 5530, Deptford, NJ 08096; Or call 800-582-7640 or visit www.FirstHarvestCU.com. For all new members, please note that you must qualify for this service. If qualified, you will receive a letter, after a six-month waiting period, activating your Overdraft Privilege.