



Laurel Road Form

Credit Card as Overdraft Protection Request

By enrolling, you agree to automatic transfers from your credit card account to cover your checking account if the balance is below \$0 at the close of business each day.

Please note:

- **Overdraft advances are treated as cash advances.** This means interest accrues at the cash advance annual percentage rate with no grace period.
- **Advance limits apply.** The maximum transferred amount is the lesser of your linked account's available balance or daily cash advance limit, rounded to the nearest \$50.
- **We reserve the right to cancel your Overdraft Protection at any time or decline overdraft advances exceeding your available limit. This may result in returned transactions or overdraft fees on your deposit account.**
- Maintaining your account in a good standing is essential for continued overdraft protection access.
- You can cancel this service anytime by contacting us or providing a written notice to the address printed on your monthly statement.
- Activation can take up to 10 business days to process.

Checking Account #(Required) _____

Credit Card Account #(Required) _____

Borrower Signature (Required) _____ Date: _____

*Please contact our Premium Care Team to request a secure email to return the completed form to Laurel Road. If you prefer, you may also return the completed form via regular email to help@laurelroad.com. If you have any questions, please call us at 1-833-427-2265.