

Oshkosh Truck Credit Union

2772 Oregon St., Oshkosh, WI 54902 Ph: 920-233-2611 Fax: 920-426-4428 1-800-896-1820 www.oshkoshtruckcu.org

ACH Receiving Instructions:

Please Note:

By law, savings accounts have limited electronic withdrawals each month. See your account disclosure for details. OTCU recommends having electronic payments withdrawn from your checking account.

If you wish to set up an ACH (Automated Clearing House) transaction (deposit or withdrawal) affecting your account at OTCU, you will need to give the following information to your other credit union, bank, Social Security Office, pension administrator, utility company, employer, etc. They must originate this transaction. OTCU cannot originate ACH transactions.

Information that you will need:

- OTCU's Transit/Routing # (also known as ABA#): **275981093**
- Depository Institution: Oshkosh Truck Credit Union
- Member Name as Listed on Your OTCU Account : _____
- Account type: Checking or Savings
- Your account number: The number used depends on if your transaction is on your checking account or savings account. **Please check the appropriate box and complete the information.**

Checking Account Your Checking Account # is _____

Use the 9 digit number in the bottom center of your check. Example: 20001234 2

Savings Account *** Your Savings Account # is _____

Use the 4 digit membership # and the suffix. Example: 1234.1 (1234 is your member # and .1 is your regular savings)

*** Regulation D restricts total electronic withdrawals or pre-authorized transfers on savings accounts to six per month, 3 of which can be electronic. There are no restrictions on checking accounts.

If you are not sure which number to use, please call us at (920) 233-2611 or 1 (800) 896-1820.

Overdraft Protection for ACH Withdrawals

Overdraft protection is now available on all savings accounts and checking accounts. If you have withdrawals made via the ACH system, you may want to sign up for overdraft protection. If you don't have enough funds in your account to complete the ACH withdrawal, O/D protection would go out and search the authorized account and transfer the funds needed to complete the transaction. There is a \$5.00 fee for each transfer that is made, however if the ACH item had to be returned NSF the fee would be \$25.00. Please contact us to sign up for this service.