



Automatic Transfer Overdraft Protection

WHAT IT IS: Overdraft Protection helps you avoid overdraft fees when you don't have enough money in your checking account by the end of the business day.

HOW IT WORKS: If you write a check, authorize a payment, withdraw cash, or use your debit card when there isn't enough money in your checking account # _____, an automatic transfer (if funds are available) from your designated funding account # _____ to your checking account will be made at the end of the business day. Business days are Monday through Friday, excluding federal holidays.

The transfer is generally made in \$50 increments to cover your transactions (for example: \$50, \$100, \$150). If your funding account balance is less than \$50, the Bank will transfer up to your available balance. If there is not enough money in your funding account to cover your checking account overdrafts, Non-Sufficient Funds or Overdraft Fees may be charged to your checking account, and you must make other arrangements to cover your overdraft.

HOW MUCH IT COSTS: There is no fee to enroll.

ADDITIONAL FEES: A monthly account maintenance fee may be assessed on your designated funding account if your balance falls below the minimum balance requirement for that account. Overdraft transfers will count toward the per debit fee, if any. Please refer to your Account Agreement for more information.

NOTICE: An Automatic Transfer Notice will be sent to you when a transfer occurs. Notices will be mailed or delivered to the address given on your funding account.

AMENDMENTS: You agree that the Bank may amend this agreement upon prior written notice in accordance with applicable law and that such changes may apply to your existing service, as well as to the future use of the service.

CANCELLATION: You or the Bank can cancel this agreement at any time. If more than one person has signed this agreement, "you" and "yours" will apply to each of you. Unless clearly stated otherwise on the account records, any of you has the authority to instruct the Bank to cancel this agreement. If you close either the checking account or the funding account, or due to overdrafts on your checking account, or if the above transfer limitations are continually exceeded, this agreement will be terminated.

CALIFORNIA LAW: You further agree that this agreement will be governed by California law.

By signing below, you agree to all the terms and conditions and acknowledge that you have received a copy of this agreement.

Date

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