

Overdraft Protection

1. If an overdraft should occur in your checking account funds will be automatically withdrawn from your savings account in increments of \$50.00 and deposited in your checking account.
2. A withdrawal from your savings account due to an overdraft will be counted as one of your six allowable withdrawals per month.
3. The savings account must have sufficient funds available to cover an overdraft withdrawal.
4. Any changes made by the customer must be in writing. The bank will make the requested change within three days of receiving the request.
5. There will be a \$1.00 charge from the checking account per transfer transaction.
6. Rules and regulations covering the overdraft protection plan are subject to revision at any time. Any revisions of the rules and regulations will be in effect thirty days after written notification to the customer.
7. Overdraft Protection will not work with debit card transactions.

Date

Customer Signature

Checking/Savings
Account Number

To

Checking Account Number

Account Title

Account Title