



Business Overdraft Transfer Service

With overdraft transfer service, you can avoid the embarrassment and hassle of accidentally overdrawing your account. Once your overdraft transfer services have been established, PSECU can automatically transfer the funds needed to honor a check if your Business Checking Shares do not have enough funds available. This will occur provided there are enough funds or credit available in the Business loans and/or shares that you designate.

In the section below, simply choose the order in which you would like the funds to be transferred. Overdraft transfer is limited to shares/loans under the same business account number. Overdraft to a loan is available only if you have an established line of credit and is subject to your existing credit limit and current loan policy. If you do not choose an option, PSECU will automatically set up overdraft from your Business Regular Shares.

If you do not have a business line of credit established with PSECU, please visit our Web site at psecu.com to apply. You can also call a PSECU Member Service Representative at 717.234.8484 in Harrisburg or 800.237.7328 nationwide. At the menu prompt, select option 6, then extension 3875.

Federal law (Regulation D) limits overdraft transfers from shares to three per month.

Adding/Changing Overdraft Transfer Service

Please indicate below the order in which you would like funds and/or available credit from your account to be used for overdraft transfers to your Business Checking (S4) Shares.

I would like to overdraft to the following shares/Visa®/line of credit in the order indicated below: (Place a number beside the share/Visa/line of credit from which you would like funds to be used, i.e. "1" for first option, "2" for second option, etc...)

- | | | |
|-----------------------------------|---------------------------------|----------------------------|
| _____ Regular Shares | _____ Money Market | _____ Share 2 |
| _____ Share 3 | _____ Share 5 | _____ Visa* (choose below) |
| _____ Line of Credit* (unsecured) | _____ Line of Credit* (secured) | |

* I elect to overdraft to my PSECU Business Visa and/or line of credit. This election is subject to the existing credit limit, agreements and disclosures, and current loan policy at the time of the overdraft. If this overdraft is from my Business Visa, I understand that the overdraft will be considered the same as a cash advance on my PSECU Business Visa and that the current annual percentage rate of interest for cash advances will apply.

| | | |
|-----------------------|--------------------------------|-------------|
| Name (Printed): _____ | Business Account Number: _____ | Date: _____ |
| Signature: _____ | Title: _____ | |
| Signature: _____ | Title: _____ | |
| Signature: _____ | Title: _____ | |
| Signature: _____ | Title: _____ | |

Removing Overdraft Transfer Service

I would like to remove the following shares/Visa/line of credit from overdraft transfer service on my Business Checking Shares:

- | | | |
|-----------------------------------|---------------------------------|----------------------------|
| _____ Regular Shares | _____ Money Market | _____ Share 2 |
| _____ Share 3 | _____ Share 5 | _____ Visa* (choose below) |
| _____ Line of Credit* (unsecured) | _____ Line of Credit* (secured) | |

| | | |
|-----------------------|--------------------------------|-------------|
| Name (Printed): _____ | Business Account Number: _____ | Date: _____ |
| Signature: _____ | Title: _____ | |
| Signature: _____ | Title: _____ | |
| Signature: _____ | Title: _____ | |
| Signature: _____ | Title: _____ | |