



## 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 Checking Shares do not have enough funds available. This will occur provided there are enough funds or credit available in the shares and/or loans that you designate.

In the section below, simply choose the order in which you would like the funds to be deducted. Overdraft transfer is limited to shares/loans under the same member's account number. Personal Service Loan (PSL) or Visa® overdraft are available only if you have an established line of credit and are subject to your existing credit limit and current loan policy. Note: You cannot select both your Visa and your PSL. If you choose both of these options, PSECU will automatically overdraft from your PSL.

**If you do not choose any overdraft option, PSECU will automatically set up overdraft to your Regular Shares.**

If you do not have a line of credit established with PSECU, please visit our Web site at psecu.com to complete a LOANLINER® application or call a PSECU service representative at 800.LOAN.555.

Federal law (Regulation D) limits overdraft transfers from Shares to six per month, therefore share overdraft transfers should only be used to protect yourself in case of a miscalculation of your Checking balance.

### 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 on your Checking (S4) Shares.

I would like to overdraft to the following shares/loans in the order indicated below: Place a number beside the share/loan which you would like funds to be used, i.e. "1" for first option, "2" for second option, etc... Note that each share has a limit of six overdraft transfers per month.

- |                                   |                                     |                    |
|-----------------------------------|-------------------------------------|--------------------|
| _____ Regular Shares (S1)         | _____ Money Market (S7)             | _____ Share 5 (S5) |
| _____ Vacation Shares (S2)        | _____ Holiday/Christmas Shares (S3) |                    |
| _____ Visa* (choose below)(L9) OR | _____ PSL** (choose below)(L1)      |                    |

**Please note: You cannot select both your Visa and your Personal Service Loan (PSL). If you choose both of these options, PSECU will automatically overdraft from your PSL.**

- \*I elect to overdraft to my PSECU Visa®, The Capitol Card®. This election is subject to the existing credit limit, agreement and disclosure, and current loan policy at the time of the overdraft. I understand that an overdraft will be considered the same as a cash advance on my PSECU Visa credit card and that the current annual percentage rate of interest for cash advances will apply.
- \*\*I elect to overdraft to my PSECU Personal Service Loan (PSL). This election is subject to the existing credit limit, agreement and disclosure, and current loan policy at the time of the overdraft.

Member Name \_\_\_\_\_ Member Account Number \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_

### Removing Overdraft Transfer Service

I would like to remove the following shares/loans from overdraft transfer service on my Checking Shares:

- |                            |                                     |                    |
|----------------------------|-------------------------------------|--------------------|
| _____ Regular Shares (S1)  | _____ Money Market (S7)             | _____ Share 5 (S5) |
| _____ Vacation Shares (S2) | _____ Holiday/Christmas Shares (S3) |                    |
| _____ Visa (L9)            | _____ PSL (L1)                      |                    |

Member Name \_\_\_\_\_ Member Account Number \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_