With Overdraft Protection Transfer Service (OPTS), you can avoid the embarrassment and hassle of accidentally overdrawing your account. Once established, OPTS will automatically transfer the funds needed to honor a check if your Checking Share does not have enough funds available. This will occur provided there are enough funds or credit available in the shares and/or loan that you designate.

In the section below, simply choose the order in which you would like the funds to be deducted. Overdraft Protection Transfer Service is limited to shares/loan under the same member’s account number. Visa® for the OPTS 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 any overdraft option, PSECU will automatically set up overdraft from your Regular Share.

If you do not have a Visa line of credit established with PSECU, please visit psecu.com to complete an application or call PSECU 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.

**ADDITIONS/CHANGINGS OVERDRAFT PROTECTION 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 Share.

I would like to overdraft to the following shares/loan 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 Share
- Visa Classic Card® (check box below)
- Money Market
- Savings Goal
- Vacation Share
- Visa Founder’s Card® (check box below)
- Holiday/Christmas Share
- Additional Share (Share Name __________________________  Share Number _____ )

□ I elect to overdraft to my PSECU Visa. 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.

MEMBER NAME __________________________  MEMBER ACCOUNT NUMBER __________________________  DATE ________________

SIGNATURE __________________________________________________________

**REMOVING OVERDRAFT PROTECTION TRANSFER SERVICE**

I would like to remove the following shares/loans from Overdraft Protection Transfer Service on my Checking Share:

- Regular Share
- Visa Classic Card® (check box below)
- Money Market
- Savings Goal
- Vacation Share
- Visa Founder’s Card® (check box below)
- Holiday/Christmas Share
- Personal Service Loan
- Additional Share (Share Name __________________________  Share Number _____ )

MEMBER NAME __________________________  MEMBER ACCOUNT NUMBER __________________________  DATE ________________

SIGNATURE __________________________________________________________