

<b>ACCOUNT HOLDER(S)</b>	<b>FINANCIAL INSTITUTION</b>
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## Automatic Transfer Authorization

In this authorization, the words "we," "our," or "us" mean the Financial Institution and the words "you" or "your" mean the Account Holder(s). Text following a box which is not checked does not apply to this agreement. You authorize us to make the following transfer of funds:

<p style="text-align: center;"><b>From Debited Account:</b></p> <p><b>Account No.:</b> <b>Account Title:</b></p> <p><b>Type</b>  <input type="checkbox"/> Savings/Share    <input type="checkbox"/> Checking/Share Draft    <input type="checkbox"/> NOW  <input type="checkbox"/></p>	<p style="text-align: center;"><b>To Credited Account:</b></p> <p><b>Account/Loan No.:</b> <b>Account Title/Loan Description:</b></p> <p><b>Type</b>  <input type="checkbox"/> Savings/Share    <input type="checkbox"/> Checking/Share Draft    <input type="checkbox"/> NOW    <input type="checkbox"/> Club Acct.  <input type="checkbox"/> Safe Deposit Fee    <input type="checkbox"/> Mortgage Loan Payment  <input type="checkbox"/> Installment Loan Payment  <input type="checkbox"/></p>
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We will make transfers on the following basis:

**PERIODIC TRANSFERS.**

Amount to be Transferred \$ \_\_\_\_\_ Effective Date \_\_\_\_\_ Termination Date \_\_\_\_\_  
Frequency:  Weekly     Monthly   

If a transfer date is a non-processing day for us then the transfer will be made on the first processing day  before  after the scheduled transfer date.

**MAINTENANCE TRANSFER OF FUNDS.**

You authorize us to access your Debited Account when the account balance of your Credited Account falls below a minimum of \$ \_\_\_\_\_ and to transfer and deposit funds from the Debited Account to the Credited Account. The amount we can transfer shall equal the amount necessary to raise your Credited Account balance to equal or exceed the minimum balance (if any). We will make all transfers in multiples of \$ \_\_\_\_\_.

In addition, you authorize us to charge your  Debited Account  Credited Account \$ \_\_\_\_\_ for each \_\_\_\_\_.

**INSUFFICIENT FUNDS TRANSFER.**

You authorize us to access your Debited Account and to transfer and deposit money into your Credited Account to cover each overdraft on your Credited Account. We will make all transfers in multiples of \$ \_\_\_\_\_.

In addition, you authorize us to charge your  Debited Account  Credited Account \$ \_\_\_\_\_ for each \_\_\_\_\_.

By signing below, you agree to all the terms and conditions, and acknowledge receipt of a copy, of this Authorization.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Authorization Number:

Date:

**TERMINATION OF THIS AGREEMENT.** Any one of you may cancel this agreement by giving us written notice. Your notice will be effective ( ) days after we receive it.

Effective (date) the undersigned cancels this Automatic Transfer Authorization.

Signed \_\_\_\_\_

**GENERALLY.** The accounts listed in this Authorization are covered by their individual terms and conditions, unless modified by this Authorization. If a transfer is made from a savings account, we reserve the right to require not less than 7 days written notice of withdrawal.

You agree to keep enough money in your Debited Account to cover the transfers you request by this Authorization. If your Debited Account balance is insufficient to cover the transfers you authorize, we may cancel this Authorization immediately without notice. We may use our rights and remedies under applicable law and our rules and regulations governing these types of accounts. These may include returning your checks or drafts unpaid and closing your account(s) by mailing a proper notice to you with a check or draft equal to the balance in the account.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss occurring due to the dishonor of any check or draft presented which results from any transfer or charge made or refused to be made by us under this Authorization. You agree to abide by our rules and regulations governing your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary (such as recording telephone transfer conversations) without notice to you.

**LOAN PAYMENT AUTHORIZATION.** If your Credited Account listed in this Authorization is a debt you owe us (e.g. a mortgage or installment loan), then you agree that we may continue to charge the Debited Account until the loan is paid or until you provide us with written notice of cancellation. You also agree that the Amount to be Transferred may be adjusted from time-to-time to reflect future changes in the payment amount (for example, for interest rate changes). We will provide you notice of any adjustments to the Amount to be Transferred as required by law.

If your Debited Account does not have a sufficient balance on a day that a payment is to be debited, we may stop further efforts to debit your Debited Account and ask you for the payment and all subsequent payments until all payments under the loan are current. We will not use the availability of any credit line that you may have with us in determining whether your Debited Account has a sufficient balance. At our option and discretion, we may resume charging the Debited Account without further instruction from you once all payments are current. If we do not resume charging your Debited Account, we will notify you in writing that we have cancelled this Authorization. Cancellation of this Authorization does not excuse you from making timely payment under the terms of the loan.

**AMENDMENTS AND TERMINATION.** We will give you reasonable notice when we amend this Authorization. If this Authorization needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. If no termination date is specified in this Authorization, this Authorization will remain in effect until terminated by any one of you. We may terminate this Authorization by giving you written notice at the address stated in this Authorization. Any notice will be effective immediately when mailed or delivered by us. Notice to any one of you is notice to all of you.