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APPLICATION FOR OVERDRAFT PROTECTION

PAYMENT OPTIONS

If you have a MoneyLine line-of-credit, either now or in the future, that account will automatically serve as overdraft protection even if you do not choose it here. You may also elect to use your Regular Share and/or Money Management Share Account(s) as your overdraft source(s). Please indicate below how any overdrafts should be handled. Indicate the account(s) to be used and, if more than one, **number the order** in which those accounts should be accessed.

- # MoneyLine personal line-of-credit
(increments of \$100, or available balance if less than \$100)
- # Regular Share Account
(increments of \$1)
- # Prime Money Management Share Account
(increments of \$100, or available balance if less than \$100)
- # Premiere Money Management Share Account
(increments of \$100, or available balance if less than \$100)

If you have a MoneyLine account, but do not choose it here, it will be set up as your last option.

NOTE: Federal Regulation D limits the number of pre-authorized transfers from a non-transaction account (Regular Shares or Money Management) to six per month. This includes transfers by phone, fax, internet instruction, wire and cable, as well as OVERDRAFT TRANSFERS TO CHECKING. More than six transfers per account - in any combination as defined under Regulation D - may result in share check and/or debit rejection.

Name	Account Number
Signature	Date

To apply for MoneyLine, complete our online loan application.

NOTE: Overdraft Protection will be activated for authorizations on your VISA Debit Card. If there are not enough funds in your checking account at the time the transaction is authorized, a hold will be placed on your overdraft accounts to cover the charge. If funds are still not available when the transaction posts, overdraft protection will be activated.

(09/07)