



# Share Savings Overdraft

On Tap Credit Union™ provides the option to preauthorize transfers from a chosen savings account(s) to pay overdrawn checks, debits, or Automated Clearing House (ACH) withdrawals.

## Are There Any Limitations?

*Accounts that can be used*

You may select as many available accounts as desired; including Money Market, You Name It or another checking account on your account or another authorized account number. You can set the transfer priority between multiple accounts. We will not use any funds below the minimum

balance required and the transfer may be subject to the minimum transfer requirements for the individual account. Please see current Rate and Fee Schedule for minimum balance requirements.

*Federal Regulation D*

For each Savings, You Name It and Money Market accounts, if applicable, you may make up to six (6) electronic transfers during any calendar month. Please see Financial Services or the Membership booklet for more information.

## How Do I Get This Started?

It's easy, either complete and return the form on the right or come by a branch and see Financial Services.

## What Are The Fees?

Each automatic transfer that is associated with an overdraft is subject to a \$1.00 Overdraft Transfer Share to Checking fee. This fee is charged for each item requiring the transfer even if they occur on the same day.

## Overdraft Authorization

I authorize overdraft transfers to my checking account number \_\_\_\_\_ from the following account(s)\*:

Acct #	Share	# Acct Description
_____	_____	_____
_____	_____	_____

\_\_\_\_\_  
Signature Date

\*You must be the owner or joint owner of each account selected. For more information please contact a Financial Service Provider at either branch location.

\*Each transfer is subject to \$1.00 transfer fee, and there is a maximum of 6 electronic transfers per savings account per month.

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