PSECU℠

OVERDRAFT PROTECTION TRANSFER SERVICE

Overdraft Protection Transfer Service (OPTS) will protect your account from creating a negative account balance and incurring Courtesy Pay fees. Once established, OPTS will automatically transfer the funds needed to cover the amount of the transactions 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 OPTS option, PSECU will automatically transfer funds 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**.

Share **OPTS** transfers should only be used to protect yourself in case of a miscalculation of your Checking balance.

ADDING/CHANGING 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 Protection Transfer Service transfers on your Checking share. 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.

		*CHECK BOX BELOW	***CHECK BOX BELOW**
_____ Regular Share		_____ Visa Classic Card	_____ Visa Founder's Card
_____ Vacation Share		_____ Millersville Alumni Classic Card	_____ Millersville Alumni Founder's Card
_____ Holiday/Christmas Share		_____ Penn State Alumni Association Classic Card	_____ Penn State Alumni Association Classic Card
_____ Additional Share			
Share Name _____			
Share Number _____			
_____ Money Market			
_____ Savings Goal			

☐ *I elect to set up Overdraft Protection Transfer Service to pull funds from my PSECU Visa in the event my checking account does not have sufficient funds to cover incoming check (including Bill Payer Check), ACH and Electronic Bill Payer transactions. This election is subject to the existing credit limit, agreement and disclosure, and current loan policy at the time of the overdraft protection transfer. I understand that an overdraft protection transfer 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	_____ Visa Founder's Card
_____ Vacation Share	_____ Millersville Alumni Classic Card	_____ Millersville Alumni Founder's Card
_____ Holiday/Christmas Share	_____ Penn State Alumni Association Classic Card	_____ Penn State Alumni Association Founder's Card
_____ Additional Share		
Share Name _____		
Share Number _____		
_____ Money Market		
_____ Savings Goal		

_____   _____   _____
MEMBER NAME   MEMBER ACCOUNT NUMBER   DATE

_____
SIGNATURE