

OVERDRAFT PROTECTION AUTHORIZATION

I authorize Iowa State Bank and Trust Company of Fairfield, Iowa to make automatic transfers to another account. Automatic transfers from a savings account or a HiFi Market account for overdraft protection are limited to 6 per month.

ACCOUNT NUMBER
TO TRANSFER FROM: _____ ACCOUNT TITLE: _____

ACCOUNT NUMBER
TO TRANSFER TO: _____ ACCOUNT TITLE: _____

TRANSFER AMOUNT _____
(Minimum of \$50.00)

NOTE: The original terms and conditions of the above accounts are not changed by this agreement. You will receive notice by mail when funds are automatically transferred between accounts. This agreement will remain in effect until a termination notice is given by any one of us or one of the accounts is closed.

Signature Name (please print) Date

Signature Name (please print) Date

Account Address _____

City _____ State _____ Zip _____

For Office Use Only:	Accepted: _____ <small>(Date)</small>	By: _____ <small>(Employee initials)</small>
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Overdraft protection can come from another checking account or savings account in Iowa State Bank. If an account is overdrawn, the system will pull in \$50. increments. The fee for that transfer is \$5/day. The fee is withdrawn from the protected account.

When a savings account is used for overdraft protection, you need to know the following:
Transfers from your savings are considered preauthorized and are limited to six (6) per monthly statement cycle by federal regulations. A fee is imposed for each debit transaction after two during a statement cycle. Transfers from Hifi Market accounts are also considered preauthorized and are limited to six (6) per monthly statement cycle. A fee is imposed for each debit transaction in excess of six during a statement cycle. Transfers from Executive Hifi Market Accounts are limited to (6) per monthly statement cycle by federal regulations. A fee in imposed for each debit transaction in excess of two (2) during a statement cycle.