



OVERDRAFT SOURCE

NAME: _____

ACCOUNT NUMBER: _____

ACCESS SOURCE	ACCOUNT NUMBER	SUFFIX	SHARE/ LOAN
1			
2			
3			
4			

ACCESS SOURCE	ACCOUNT NUMBER	SUFFIX	SHARE/ LOAN
5			
6			
7			
8			

Overdraft protection is available from a variety of sources: MoneyMaster Line of Credit, Regular Share Account or Money Market Account on the primary account, OR MoneyMaster Line of Credit, Regular Share Account, Share Draft Account or Money Market Account on a related account. You may designate the access order of your overdraft source up to a total of eight (8) sources.

1. All signers on the share draft account must be vested on all overdraft sources.
2. Funds will be transferred to cover drafts presented for payment in multiples of \$200.00 from shares or money market accounts and \$50.00 from the MoneyMaster Line of Credit.
 - Line of credit advances will not exceed the approved credit limit.
 - Funds will not transfer if any outstanding loan is delinquent
 - Regular share, share draft, or money market account advances will not exceed the available funds on deposit.
3. The balance in the regular share account will not drop below the required \$5.00 minimum balance.
4. Should there be insufficient transfer multiples, a lesser amount will be transferred if the draft presented could be paid with the lesser amount.
5. Regulation D stipulates that there is a maximum of six (6) transfers per month from each savings overdraft source. This includes transfers by Call 24, pre-authorized loan or share transfers. When the maximum of six transfers has been reached, no additional overdraft transfers will be processed from the share or money market accounts. This could result in share drafts being returned unpaid.
6. Use of the regular share and money market accounts as an overdraft source may affect dividend earnings.
7. There is no fee for any overdraft transfers.

Signature
NGFCU 220 (11/07)

Date