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Overdraft Transfer Agreement

This service links your checking account to another account you choose, such as a savings account, deposit account, or line of credit. If your checking account does not have enough available funds to cover a transaction, we may automatically transfer funds from the available balance in your linked overdraft transfer account to cover the insufficiency. Transactions that may cause insufficient funds include checks, ACH payments, debit card purchases (both PIN and signature-based), or a combination of these. We generally charge an overdraft transfer fee for each transfer. However, at our discretion, we may limit the number of daily fees or set a minimum transaction amount before a fee is charged. Funds you deposit into your linked overdraft transfer account may not be available immediately for overdraft transfer. By clicking "I agree", you consent to the Overdraft Transfer terms and conditions outlined in consumer [Membership and Account Agreement](#) or the [Business Membership and Account Agreement](#), according to your account type. Fees for overdraft transfers are disclosed in the consumer [Schedule of Fees and Charges](#) or the [Business Fee Schedule](#), according to your account type.