

Overdraft Protection Plus

Complete Overdraft Protection for your Account.

American Heritage Bank's Overdraft Protection Plus service helps protect your account from becoming overdrawn.

Overdraft Protection Plus is designed to work when your checking account does not have enough money to cover a check, ACH or other debit transaction by transferring funds from a separate account (designated by you) to cover the outstanding balance.

Overdraft Protection Plus Information:

- Transfers occur once per day in increments of \$25.00.
- The fee per day is \$5.00 if a transfer occurs and will be charged to the "Transfer To" account.
- If the balance in the "Transfer From" account (the account funds sweep from) is not enough to satisfy the full amount needed to cover the incoming debit transactions, including fee(s), the sweep will not occur.

Please complete the reverse side of this form to sign up for this service and return it to your local Personal Banker or by mail to:

American Heritage Bank
PO Box 1408
Sapulpa, OK 74067

If you have any questions concerning this service, please visit one of our locations, or contact your Personal Banker at (918) 224-3210.

AMERICAN HERITAGE BANK

Overdraft Protection Plus Agreement

GUIDELINES AND CHARGES:

- Transfers will occur once per day in increments of \$25.00.
- The fee per day is \$5.00 if a transfer occurs and will be charged to the "Transfer To" account.
- For "Transfer To" and "Transfer From" accounts with different account owners, all parties must sign this Authorization form in order for the Sweep Arrangement to be in effect.
- Transfers from Savings Accounts should not exceed 6 during a calendar month.*
- Allow three (3) business days for the Overdraft Protection Plus service to be set up and activated.

* Transaction Limitations: You may make no more than six (6) preauthorized withdrawals, telephone transfers, automatic transfers, or other similar transactions from your account per calendar month or similar period of at least four (4) weeks. Exceeding these limits may result in the loss of transfer capabilities or the need to open a different type of account. A fee of \$5.00 may apply to transactions over six (6). Teller-assisted transactions are unlimited.

AUTHORIZATION

"Transfer To" Account Information:

Account Number: _____

Type of Account: _____

Name on Account: _____

Signature: _____

Signature: _____

"Transfer From" Account Information:

Account Number: _____

Type of Account: _____

Name on Account: _____

Signature: _____

Signature: _____

Internal Use Only

CSR: _____ Branch: _____ Date: _____

Setup by: _____ Date: _____

Verified by: _____ Date: _____

Image Locations: Scan in Image as "Sweep". Check back and keep original at branch for 2 months, then shred.

All Other Locations: Fax to Data Center. Keep a copy to check back.