



## PERSONAL OVERDRAFT PROTECTION PROGRAM AGREEMENT

You are electing to enroll in Radius Bank's optional Overdraft Protection Program. Please complete and return this form to Radius Bank following the instructions provided below.

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### SECTION 1: ACCOUNT SELECTION

**Master Checking Account #:**

*(This is the checking account you'd like to protect from overdrafts)*

#### OVERDRAFT PROTECTION ACCOUNT OPTIONS

Accounts eligible to provide overdraft protection:

- Checking accounts\*
- Money Market accounts\*
- Savings accounts
- Overdraft Protection Line of Credit\*\*

*\*If you wish to use another checking or money market account for protection in combination with a savings account and/or line of credit, you must list the checking or money market as the Primary Protection Account below.*

*\*\*A line of credit can only be linked to the original Master Checking Account that it was established to protect when you applied for the line of credit.*

**Primary Protection Account #:**

**Secondary Protection Account #:**

**Tertiary Protection Account #:**

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### SECTION 2: RETURNING THIS FORM

There are two options for returning this form:

- **via secure message through Online Banking**

If sending via secure message through Online Banking, you do not have to complete section 3 below. Complete section 1 above, then save this PDF document and attach it to a secure message in Online Banking.

How to send a secure message in Online Banking: Initiate a [new conversation](#) by selecting "Messages" from the Online Banking menu.

- **via regular mail** to the address listed below:

Radius Bank  
ATTN: Customer Service Department  
PO Box 55063  
Boston, MA 02205-8031

If sending via regular mail, you must complete section 3 below.

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### SECTION 3: AUTHORIZATION

Complete this section if you are returning this form via regular mail (see section 2 above for details).

By signing below, I authorize my Master Checking Account to be linked to the deposit accounts listed above for overdraft purposes.

**Name** *(Printed)*

**Signature**

**Date**

**Name** *(Printed)*

**Signature**

**Date**



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### SECTION 4: FREQUENTLY ASKED QUESTIONS

KEEP THIS PAGE FOR YOUR REFERENCE

#### **Are there any fees associated with the Overdraft Protection service?**

If you elect to link a Checking, Savings or Money Market account to your Master Checking Account for overdraft protection, there are no fees associated with a transfer of funds to cover an overdraft. However, if funds get pulled from a Savings account that causes that account balance to fall below the pre-established minimum to avoid fees, the Savings account may be charged a maintenance fee. There are fees associated with the Overdraft Protection Line of Credit. Please contact us at 800.242.0272 for the Line of Credit Terms & Conditions.

In the event that your protection accounts do not have sufficient funds to cover the overdraft, the transfer will not take place and your Master Checking Account may be assessed an Overdraft Fee. Please see your Terms & Conditions and Schedule of Fees for more information regarding our overdraft policy. Funds deposited into your Checking, Savings or Money Market account are subject to our standard Funds Availability policy and may not be immediately available for transfer to the Master Checking Account.

#### **What deposit accounts are eligible to protect my Master Checking Account?**

All Checking and Money Market accounts are eligible to protect your Master Checking Account. All Savings accounts EXCEPT the Passbook Savings and Holiday Club Savings are eligible to provide protection.

#### **What transactions are covered by the Overdraft Protection service?**

The following transactions will be covered by this service: ACH debits, ATM withdrawals, Checks, Debit Card debit purchases (PIN-based transactions) and Debit Card credit purchases (signature-based transactions). The following transactions will NOT be covered by this service: online external transfers to accounts at other financial institutions.

#### **What are the overdraft transfer limitations?**

Under Federal Law, only six (6) pre-authorized transactions from a Savings or Money Market account are permitted per statement period. There are no limitations for transfers from a Checking account or Line of Credit. However, excess transfers may result in cancellation of this agreement and possible closing of the protection accounts.

#### **I already have an Overdraft Line of Credit (LOC) linked to a checking account. Can I link this LOC to another checking account or multiple checking accounts?**

An Overdraft Line of Credit is established to protect one checking account. If you already have an LOC protecting a checking account, you cannot request to link it to another checking account. To have LOCs protect other checking accounts, you must apply for each additional LOC.

#### **How do I obtain an Overdraft Line of Credit application?**

To obtain an Overdraft Protection Line of Credit application, email us at [customerservice@radiusbank.com](mailto:customerservice@radiusbank.com), call us at 800.242.0272, or send us a secure message through your Online Banking account. This service is subject to credit approval.

#### **Can the bank cancel my Overdraft Protection service?**

Yes, the bank can cancel this service at any time for any reason and will provide you with written correspondence if we elect to cancel the service.

#### **How do I cancel this service once enrolled?**

Contact us at 800.242.0272 to cancel this service.