

SAVINGS & CHECKING
OVERDRAFT AUTHORIZATION



FIRST REPUBLIC BANK
It's a privilege to serve you®

First Republic Bank is hereby authorized to cover all overdrafts on my/our Checking Account (referenced below) by a transfer from my/our Money Market Savings Account (Statement Savings) or my/our First Republic Checking Account (referenced below). The transfer of funds will take place as long as there are sufficient cleared funds on deposit in the Savings Account or the Checking Account at the time of transfer. I/We further understand that each transfer will be subject to the 6 transfers/withdrawals per month limitation applicable to Savings and Checking Accounts. I/We understand that a fee of \$3.00 will be deducted from my/our checking account per daily transfer. Transfers will be made in the exact amount of the overdraft (including the transfer fee). I/We agree that this authorization shall be governed by the terms of my/our Checking and Savings Account and Signature Card. I/We acknowledge receipt of First Republic's deposit account rules and regulations and current schedule of service charges and fees, and agree to all service charges now in effect or hereafter established. I/We also agree that this request supercedes any prior instructions from me/us for overdraft protection. First Republic Bank or the undersigned may terminate this authorization at any time.

From: Savings/Checking Account # _____

To: Checking Account # _____

Name: _____ Signature: _____

Name: _____ Signature: _____

Reviewed by: _____ Date: _____

TERMINATION OF SAVINGS OVERDRAFT AUTHORIZATION

I hereby authorize First Republic Bank to terminate the Savings Overdraft Authorization described above effective immediately.

Date: _____ Signature: _____

Date: _____ Signature: _____