TAYLOR BANK

Calvin B. Taylor Banking Company / P.O. Box 5, 24 N. Main St., Berlin, Maryland 21811/ 410-641-1700 / Member FDIC

Application for Sweep Overdraft Protection

Accountholder:
Accountholder:
Home Phone:
Street Address:
City / State / Zip:

Transfer TO account: Transfer FROM account:

In the event there are not sufficient funds in my "Transfer TO" account to cover any withdrawals presented against that account, I authorize Taylor Bank to automatically transfer funds from my "Transfer FROM" account in the amount needed to cover those withdrawals, and to maintain a $1.00 balance in the "Transfer TO" account. This transfer will not satisfy minimum balance requirements.

Fees:

Taylor Bank will assess a fee of $10.00 against my "Transfer TO" account for each time a transfer occurs. If this account is a Taylor Made Plus or Taylor Made 50 Plus account, the assessed fee will be $5.50.

If there are insufficient funds in the "Transfer FROM" account to cover items presented against the "Transfer TO" account, NSF fees will be assessed for each item not covered by a transfer.

Accounts having minimum balance requirements are subject to applicable minimum balance fees.

Thirty days notice will be provided to me prior to any change in fees or terms.

Transaction Limitations:

Transfers are subject to transaction limits imposed by federal regulation on Money Market and Savings Accounts. Please refer to your account disclosure for additional information.

Termination of this agreement:

I may terminate this agreement at any time by giving written notice to Taylor Bank. If the "Transfer FROM" account is closed, this agreement will no longer be in effect.

I understand and accept the terms of this agreement.

X_____ _____
Applicant's Signature Date

X_____ _____
Applicant's Signature Date

Bank Use Only:
Request Taken by _____Date_____
Approved by_____Date_____
Maintenance by_____Date_____