



LINE OVERDRAFT PROTECTION SERVICE AGREEMENT AND DISCLOSURE

LINE OF CREDIT ACCOUNT EXISTING NEW

OBLIGOR NUMBER (IF EXISTING)	OBLIGATION NUMBER (IF EXISTING)	DATE
BORROWER'S NAME		TAX ID NUMBER

CHOOSE ONE: ESTABLISH NEW SERVICE ADD ACCOUNTS CHANGE PRIORITY ORDER

Note: Please list all accounts- even those that may already be linked. Checking account Tax ID number(s) must match the Tax ID number associated with the line of credit.

PAYMENT PRIORITY ORDER	CHECKING ACCOUNT NUMBER	ACCOUNT NAME
#1		
#2		
#3		
#4		
#5		
#6		
#7		
#8		
#9		
#10		

OVERDRAFT PROTECTION ADVANCE NOTIFICATIONS (Please answer for all requests)

Would you like an Overdraft Protection Advance Notice to be mailed to you? YES NO

DELETE ACCOUNTS FROM AN EXISTING LINE OVERDRAFT PROTECTION SERVICE

List Checking Account Numbers that you would like removed from this service

CANCEL LINE OVERDRAFT PROTECTION SERVICE

Canceling Line Overdraft Protection Service will remove overdraft protection from all linked checking accounts

CHANGE OVERDRAFT PROTECTION ADVANCE NOTIFICATIONS OPTION

Would you like an Overdraft Protection Advance Notice to be mailed to you? YES NO

To make this authorization effective, the line of credit ("Line") and linked checking account(s) ("Accounts") must have the same ownership, and this authorization must be signed by an authorized signer on the Line. By signing below, you acknowledge receipt and agree to the Line Overdraft Protection Service Disclosure attached to this form. The capability to access the Line through overdraft protection on the Accounts is subject to bank approval and may be changed at any time. If you select "Cancel Line Overdraft Protection Service" above, overdraft protection will be removed from all Accounts. A confirmation of execution of this request will be mailed to you upon completion. This authorization will remain in effect until it is superseded by an updated request or canceled. Both such requests must be a written notice from an authorized signer on the Line.

ACCEPTED AND AGREED TO BY (NAME):	PHONE NUMBER
SIGNATURE	DATE

- For new AFS Lines, please return this form with your executed loan documents
- For existing AFS Lines or changes to an existing Overdraft Protection Service, please send this form to BOS, mail code V03-955
- CCSU Managed Accounts: For all requests, please send this form to CCSU Onboarding, mail code V03-011

BANK USE ONLY

SALES EMP #	SALES EMPLOYEE NAME	PHONE NUMBER	BRANCH #
REFERRING EMP #	REFERRING EMPLOYEE NAME		BRANCH #
BUSINESS BANKING EMP #	BUSINESS BANKING EMPLOYEE NAME		BRANCH #

SPECIAL INSTRUCTIONS- If required, please provide approving officer name/number

BANK USE ONLY - COMMERCIAL TEAM (IF NEW LINE OF CREDIT IS BEING ESTABLISHED)

NEW OBLIGOR NUMBER	NEW OBLIGATION NUMBER
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LINE OVERDRAFT PROTECTION SERVICE DISCLOSURE

For the accounts you have identified, you authorize MUFG Union Bank, N.A. ("We", "Us", or "Our") to make automatic advances from your eligible line of credit ("Line") to cover Items authorized or presented for payment against insufficient funds to one or more designated eligible checking accounts (each an "Account" and collectively, "Accounts") up to the available balance of your Line or \$50,000.00, whichever is less. This service will only cover Items posting at end of day and may advance to cover payments that are owed directly on the Line or other Union Bank credit products. When an advance occurs to cover such a payment, you will begin to accrue interest (at the interest rate on your Line) for the entire amount of that advance, which may include principal and accrued interest owed on the Line or other credit product, and any applicable fees. This service will not be used to authorize payment of transactions on the Accounts during the day, including, but not limited to, ATM or Debit Card transactions. This service cannot be added to checking accounts that are already linked for overdraft protection with a Business Cash Reserve Account or Business Deposit Account.

Each day an advance occurs from your Line to cover Items presented against the Accounts as insufficient funds, we will charge a daily advance fee ("Fee") to each Account in which Item(s) were covered. Advances from the Line are made in the exact amount to cover the shortfall in the Accounts' Available Funds plus the Fee. In addition, at the time of advance from the Line, you will begin to accrue finance charges on the Line (at the interest rate on your Line) for the amount of the advance, as well as any other charges pursuant to your Line's credit agreement. If, on the day an Item is authorized or presented for payment on one of your Accounts, you do not have sufficient availability on your Line to cover the shortfall amount, no automatic advance will be made that day and that Account will be subject to an overdraft fee for each Item presented against the Account as insufficient funds. If the Account remains overdrawn and any funds are available in the Line on a later date, Bank will advance funds from your Line to cover or partially cover the overdraft and any overdraft fees. No Fee will be charged.

If you link your Line for Line Overdraft Protection Service to more than one Account, we will cover overdrafts in the Accounts in the priority order you specify. In some instances, an Item in a lower priority Account will be covered because there were insufficient funds available in the Line to cover an Item in a higher priority account. If you do not specify a priority order, we will cover Accounts in any order we choose.

Persons authorized to perform advances directly on the Line may differ from those persons authorized to write a check, or perform any type of withdrawal, on the Accounts. You acknowledge and agree that by adding this service to your Line, you will be responsible for advances from your Line to cover checks, or any type of withdrawal made from the Accounts by persons who are authorized signers on the Accounts, but may not be a signer on the Line. You acknowledge and agree that the capability to access the Line through overdraft is subject to bank approval and may be changed or canceled at any time.