

**AUTHORIZATION TO MAKE AUTOMATIC TRANSFERS FROM A CHECKING OR SAVINGS ACCOUNT TO
A NOW/CHECKING ACCOUNT (SWEEP TRANSFER)**

Name(s) _____

Address _____

Phone # _____ Cell # _____

NOW/Checking Account No. _____

NOW/Checking or Savings Account No. _____

I/we hereby authorize **Slovenian Savings & Loan Association** ("Bank") to make transfers from my (our) above stated NOW/Checking or Savings Account to above numbered NOW/Checking Account subject to the following terms and conditions:

1. Bank will transfer funds in the exact dollar and cent amounts to cover Checking drafts on such account which are presented to this Bank which would reduce said Checking Account balance to an overdraft status; but only to the following extent:
 - A. The exact dollar and cent amounts necessary to cover the drafts in the checking account.
 - B. At no time should the withdrawals from the stated NOW/Checking or savings account assigned exceed the "amount available" in such NOW/Checking or savings account. The "amount available" is defined as the balance of such NOW/Checking or savings account less any loans against such account, check hold amounts, encumbrances, charges or liens thereon placed on such account by the Bank or other party during the normal course of Bank business.
2. Bank or me (us), by written notice, may terminate this Agreement, but such action shall not affect any Checking Account drafts or other items properly drawn and issued or negotiated by me (us) or Bank prior to termination.
3. If in the event of my (our) death, assignment for the benefit of creditors or bankruptcy proceedings by or against me (us), or should Bank otherwise deem itself insecure, Bank may at its option terminate its obligation to make withdrawals to me (us) hereunder or otherwise terminate this Agreement in part or in full all without notice or demand which are waived, but such action shall not affect any Checking Account drafts or other items properly drawn and issued or negotiated by me (us) or Bank.
4. I (we) will not assign or transfer any rights herein to any other person or entity.
5. This Agreement may be amended by Bank by giving written notice thereof at least 15 days prior to the effective date. However, such an amendment shall not alter or affect my (our) or Bank's rights to terminate this agreement as herein provided.
6. Joint accounts require the signature of all customers to this Agreement and it shall be the joint and several obligation of all such signatories without limitation.
7. I (we) understand and agree that a fee for each transfer will be charged in accordance with the Bank's Fee Schedule. I (we) also agree that every transfer shall be at my (our) risk and also agree not to hold the Bank liable for any refusal or failure to make a transfer whether due to a lack of funds necessary to make the transfer not being in the account, or whether due to inadvertence, error caused by similarity of accountholder names or any other mistake, as long as the Bank acted in good faith.

Signature of Accountholder exactly as it appears on Account Records Date

Signature of Accountholder exactly as it appears on Account Records Date