

**RABUN COUNTY BANK *QuickLine* and *NetLine*
AUTHORIZATION TO TRANSFER FUNDS**

Date _____

Customer Name: _____

Customer Address: _____

City _____ State _____ Zip _____

Phone Number: _____

**LIST ALL ACCOUNT NUMBERS
FUNDS CAN BE TRANSFERRED
(SENDING) FROM:**

**LIST ALL ACCOUNT NUMBERS
FUNDS CAN BE TRANSFERRED
(RECEIVING) TO:**

From: _____ To: _____, _____, _____, _____

From: _____ To: _____, _____, _____, _____

From: _____ To: _____, _____, _____, _____

From: _____ To: _____, _____, _____, _____

From: _____ To: _____, _____, _____, _____

Special notice regarding transfers to and from loan accounts:

Payments can be made on all types of loan accounts by using the transfer feature in QuickLine or NetLine. Please specify above the loan account numbers you would like to transfer payments to. Lines of Credit, such as Home Equity Lines of Credit or Commercial Revolving Lines of Credit, are the only type of loan accounts that transfers can be made from. Commercial Revolving Lines of Credit require Loan Officer approval.

I authorize Rabun County Bank to transfer funds between the account(s) listed above through Rabun County Bank's automated telephone response system, QuickLine, and through Internet Banking, NetLine. I acknowledge receipt of disclosures indicating applicable fees. I understand that withdrawal limitations and withdrawal fees associated with the type of account(s) I hold at Rabun County Bank apply to transfers initiated through QuickLine and NetLine. Transfers from a Regular Savings account or Christmas Savings account to another account or to third parties by preauthorized, automatic, telephone or computer transfer or by debit card or by similar order to third parties are limited to six per month. A per item withdrawal fee of \$7.00 will be charged for each withdrawal in excess of three during a quarter. Transfers from a Super Saver or Money Market Growth account to another account or to third parties by automatic, preauthorized, telephone or computer transfer or check, draft, debit card, or similar order to third parties are limited to six per statement cycle. A per item withdrawal fee of \$7.00 will be charged for each withdrawal that exceeds these transaction limitations during a statement cycle. Transfers are not permitted from Certificates of Deposit. I understand that if there are not sufficient funds in my account(s) to complete the transfer that the transfer will not be completed. Any transfer requests made after 9:00 P.M. may not be credited until the next business day. You must be an authorized account owner or authorized signer on all of the above listed accounts to request a transfer.

Signature _____ Signature _____

Effective 12/31/10 – 12/31/12 all funds in noninterest-bearing transaction accounts are fully insured by the FDIC according to the Frank Dodd Act. Funds in an interest-bearing deposit account, and funds swept by pre-arranged or automated transfer from a noninterest-bearing transaction account to an interest-bearing deposit account will not be eligible for full deposit insurance coverage.