

MASTERCARD CASH ADVANCE REQUEST AND AUTHORIZATION (OVERDRAFT TRANSFERS)

Avidia Bank 42 Main Street Hudson, MA 01749		MASTERCARD CREDIT CARD ACCOUNT NUMBER
BANK'S NAME AND ADDRESS	MASTERCARD ACCOUNTHOLDER'S NAME AND ADDRESS <small>"I" includes each person above, jointly and severally</small>	AVIDIA BANK CHECKING/NOW ACCT #

THE MASTERCARD CREDIT CARD ACCOUNTHOLDER(S) NAMED ABOVE ("I") have opened both the MASTERCARD Credit Card Account and the Checking or NOW Account described above at Avidia Bank (the "Bank"). I hereby request and authorize the Bank to complete any payment transaction from my Checking or NOW Account (including but not limited to the payment of any checks or drafts, ATM withdrawals or transfers, Point of Sale transactions, ACH transactions, or other withdrawal request) that exceeds the balance of available funds in the Account and to make a cash advance from my MASTERCARD Account to cover the resulting overdraft. I understand that:

1. The cash advance will be for the amount by which the payment instructions exceed the balance of available funds in my Checking or NOW Account, rounded up to the next higher multiple of \$100. In other words, if my Account has an available balance of \$100 and I make an ATM withdrawal for \$250 (overdrawing the Account by \$150), the Bank will make a MASTERCARD cash advance to my Checking or NOW Account in the amount of \$200. The portion of the cash advance not needed to pay the overdraft will remain in my Checking or NOW Account for my use.
2. The Bank is not required to pay the overdraft or to make a cash advance from the MASTERCARD Account if any of the "Limits on Advances" stated in the MASTERCARD Credit Card Agreement apply (such as that I do not have sufficient available credit on my credit line or my MASTERCARD Account is in default).
3. No overdraft fee will be charged to the Checking or NOW Account as a result of the cash advance. A cash advance fee (\$10) will be charged to the MASTERCARD Account and finance charge (interest) will accrue on the balance of all advances in the MASTERCARD Account, as provided in the MASTERCARD Credit Card Agreement.
4. I can cancel this authorization at any time by calling the Bank at 1-800-221-5920, writing to the Bank at 42 Main Street, Hudson, Massachusetts 01749, or speaking to a customer service representative at any branch office of the Bank.

Cardholder Signature	Date	Cardholder Signature	Date
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