

UTFCU A2A TRANSFER AGREEMENT & AUTHORIZATION

Account to Account (A2A) Transfers allow you to initiate a funds transfer to or from another financial institution through It's Me 247 Online Banking or over the counter at our credit union office. University of Toledo Federal Credit Union only allows transfers between accounts of which you are a legal owner. Please review the following information about A2A Transfers:

- There may be a fee associated with each transfer.
The current fees are: Incoming – Free; Outgoing - \$1.00 per transfer.
- The limit on the amounts you can transfer between accounts is:
Incoming - \$5,000 per day; \$15,000 maximum in the past 30 days
Outgoing - \$5,000 per day; \$15,000 maximum in the past 30 days.
- Excluding weekends and federal holidays, transfer requests should be completed within 72 hours.
- For outgoing transfers, your money will be immediately deducted from your account. Transfers will not be made if your account does not have sufficient funds for the transfer.
- **Once the transfer is made, University of Toledo federal Credit Union cannot cancel or reverse the transfer.**

NEW CHANGE DELETE

UTFCU Member Number: Member Name:

I WOULD LIKE TO TRANSFER FUNDS TO/FROM THESE ACCOUNTS AT OTHER FINANCIAL INSTITUTIONS USING ITS ME 247 ONLINE BANKING OR AT THE CREDIT UNION OFFICE.

Financial Institution Name:

Routing ABA Number:

Name on the Account:

Account Number:

Account Type: Checking Savings Loan

Financial Institution Name:

Routing ABA Number:

Name on the Account:

Account Number:

Account Type: Checking Savings Loan

Financial Institution Name:

Routing ABA Number:

Name on the Account:

Account Number:

Account Type: Checking Savings Loan

UTFCU TERMS AND CONDITIONS:

I hereby accept the terms and conditions stated in this A2A Transfer Agreement & Authorization and authorize University of Toledo Federal Credit Union (UTFCU) to establish an A2A transfer relationship between the accounts listed above. I hereby certify that I am an authorized account holder on the accounts listed above. I understand that the terms of the UTFCU Membership Account Agreement and Disclosure, Funds Availability Policy, and Electronic Funds Transfer Act Notice (Reg E) also apply. I acknowledge that I may not originate transactions to or from my account(s) that violate U.S. law. This authorization is to remain in effect until the Credit Union has received a written revocation from me and has had a reasonable time to act on it.

I hereby authorize UTFCU to charge my eligible UTFCU account for any A2A transfer request to a verified account stated above and from a verified account stated above to my eligible UTFCU account including any related fee, subject to any applicable limit as to dollar amount and in accordance with the procedures established by UTFCU. I understand and acknowledge that UTFCU has no obligation to execute any request for a transfer using A2A transfer that is not initiated in accordance with such procedures. I further acknowledge that the acceptance and processing for an A2A transfer request is subject to the terms and conditions stated in this Agreement & Authorization as amended from time to time.

I acknowledge that I can initiate a funds transfer request over the counter at the credit union or through my UTFCU "It's Me 247" online banking account using my established log in credentials. I acknowledge and agree that UTFCU has established a commercially reasonable security procedure for the A2A transfer service. I understand that the security procedures are designed to authenticate my identity before accepting and requesting an A2A transfer and not to detect errors in the contrast of my instructions.

After agreeing to the terms and conditions of this Agreement and providing any additional information requested, I may enroll additional accounts that I establish and control at other financial institutions (each, a "Third Party Account") in the A2A transfer service. I authorize UTFCU to verify my Third-Party Account. Once the verification process is successful, each Third-Party Account will become a verified account.

University of Toledo Federal Credit Union reserves the right to reject the funds transfer request. UTFCU may reject my request if the dollar value of one or more of my transfer request exceeds my daily or monthly transfer limit or if I have insufficient available funds in my eligible UTFCU account for the amount of the A2A transfer, plus any applicable fee, if my request is incomplete or unclear, if UTFCU identifies a security risk related to a requested transfer or if UTFCU is unable to fulfill my request for any other reason.

Member's Signature

Date