



## ACCOUNT-TO-ACCOUNT (A2A) TRANSFER AGREEMENT & AUTHORIZATION

### A2A TRANSFER AGREEMENT & AUTHORIZATION

Account to Account (A2A) Transfers allow you to transfer money to or from another financial institution through It's Me 247 Online Banking. BTCU only allows transfers between accounts of which you are a legal owner. Please review the following information about A2A Transfers:

**Proof of account ownership is required. Please attached a voided check (no starter checks accepted) or statement from your other bank.**

1. The daily limit on the amounts you can transfer between accounts is \$3,000. 2. Excluding weekends and federal holidays, transfer requests will be completed within 72 hours. 3. For outgoing transfers, your money will be immediately removed from your account. Transfers will not be made if your account does not have sufficient funds for the transfer. 4. Once the transfer is made, BTCU cannot cancel or reverse the transfers.

NEW    CHANGE    DELETE   BTCU ACCT #    YOUR NAME:   
EMAIL ADDRESS (REQUIRED):

**I WOULD LIKE TO TRANSFER FUNDS TO/FROM THESE OTHER ACCOUNTS IN ONLINE BANKING:**

Financial Institution Name: <input type="text"/>	Routing ABA Number: <input type="text"/>
Name on the Account: <input type="text"/>	Account Number: <input type="text"/>
Account Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan	

  

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TERMS AND CONDITIONS: I hereby accept the terms and conditions stated in this Agreement & Authorization and BTCU to establish a 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 BTCU Personal 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 BTCU to charge my eligible BTCU account for any A2A transfer request to a verified account stated above and from a verified account stated above to my eligible BTCU account including any related fee, subject to any applicable limit as to dollar amount and in accordance with the procedures established by BTCU. I understand and acknowledge that BTCU 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 agree that BTCU will initiate a funds transfer request for me only after I access my eligible BTCU accounts through Online Banking using the established login credentials. I acknowledge and agree that BTCU has established a commercially-reasonable security procedures for the A2A transfer service. I understand that the security procedures are designed to authenticate my identity before accepting and requesting for an A2A transfer and not to detect errors in the contrast of my instructions. After agreeing to this Agreement and providing any additional information requested, I may enroll accounts that I establish and control at other financial institutions (each, a "Third Party Account") in the A2A transfer service. I authorize BTCU to verify my Third Party Account. Once the verification process is successful, each Third Party Account will become a verified account. BTCU reserves the right to reject your funds transfer request. BTCU 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 BTCU account for the amount of the A2A transfer, plus any applicable fee, if my request is incomplete or unclear, if BTCU identifies a security risk related to a requested transfer or if BTCU is unable to fulfill my request for any other reason.

MEMBER'S SIGNATURE       Date

**FOR OFFICE USE ONLY** 11/2016  
Completed by:       DATE       Verified by:       DATE   
 Signature Verified    Type of Proof of Ownership Attached:  Voided Check    Monthly Statement    Scanned in ProDOC