



HEARTLAND
CREDIT UNION
Bank like You own the Place.

**A2A TRANSFER AGREEMENT & AUTHORIZATION
- IT'S ME 247 ONLINE BANKING**

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. HCU 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. Fees are disclosed in our fee schedule.
The current fees are: Incoming = Free; Outgoing = Free.
- > The daily limit on the amounts you can transfer between accounts is \$2,500 and the monthly limit is \$5,000.
- > Excluding weekends and federal holidays, transfer requests will be completed within 72 hours.
- > 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.
- > Once the transfer is made, HCU cannot cancel or reverse the transfers.

Proof of account ownership is required. Please attached a voided check, deposit slip, or monthly statement from your other financial institution.

NEW CHANGE DELETE

HCU Member Number: Member Name:

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

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

TERMS AND CONDITIONS:

I hereby accept the terms and conditions stated in this A2A Transfer Agreement & Authorization and authorize Heartland Credit Union (HCU) 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 HCU 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.

CONTINUED >

TERMS AND CONDITIONS (CONTINUED):

I hereby authorize HCU to charge my eligible HCU account for any A2A transfer request to a verified account stated above and from a verified account stated above to my eligible HCU account including any related fee, subject to any applicable limit as to dollar amount and in accordance with the procedures established by HCU. I understand and acknowledge that HCU 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 HCU will initiate a funds transfer request for me only after I access my eligible HCU accounts through HCU's It's Me 247 Online Banking using the established log in credentials. I acknowledge and agree that HCU 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 HCU to verify my Third Party Account. Once the verification process is successful, each Third Party Account will become a verified account.

HCU reserves the right to reject your funds transfer request. HCU 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 HCU account for the amount of the A2A transfer, plus any applicable fee, if my request is incomplete or unclear, if HCU identifies a security risk related to a requested transfer or if HCU is unable to fulfill my request for any other reason.

PRIMARY MEMBER'S SIGNATURE Date

FOR OFFICE USE ONLY

Setup completed by Employee: DATE

Signature Verified Type of Proof of Ownership Attached: Deposit Slip Voided Check Monthly Statement

