

ACCOUNT-TO-ACCOUNT (A2A) TRANSFER AGREEMENT



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A2A TRANSFER AGREEMENT & AUTHORIZATION

Account to Account (A2A) Transfers allow you to transfer money to or from another financial institution through *It'sMe247* Online Banking. ICCU only allows transfers between accounts of which you are a legal owner. Please review the following information about account-to-account (A2A) transfers:

Proof of account ownership is required to set up Account to Account (A2A) Transfers. Please attach a voided check or statement from your other financial institution that includes your full account and routing number along with all applicable signers.

1. The daily limit on the amounts you can transfer between accounts is \$4,000 2. Excluding weekends and federal holidays, transfer requests will be completed within 3 business days. 3. For outgoing transfers, your money will be immediately removed from your account. 4. Transfers will not be made if your account does not have sufficient funds for the transfer. 5. Once the transfer is made, ICCU cannot cancel or reverse any transfers in progress. 5. The 30-day rolling maximum limit on the amounts you can transfer between accounts is \$25,000.

New Change Delete ICCU Member #: _____ Member Name: _____

Financial Institution Information for Account-to-Account (A2A) Transfer Access:

Financial Institution:	<input type="text"/>	Routing 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		
Financial Institution:	<input type="text"/>	Routing 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		
Financial Institution:	<input type="text"/>	Routing 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		

TERMS & CONDITIONS: I hereby accept the terms and conditions stated in this Agreement & Authorization and allow ICCU to establish an account-to-account transfer relationship between the account(s) listed above. I hereby certify that I am an authorized account holder on the account(s) listed above. I understand that the terms of the ICCU Member Service Agreement, 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 ICCU has received written notice of revocation from me and has had a reasonable amount of time to act on it. I hereby authorize ICCU to charge my eligible ICCU account(s) for any A2A transfer request to a verified account stated above and from a verified account stated above to my eligible ICCU account. 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 ICCU will initiate a funds transfer request for me only after I access my eligible ICCU accounts through *It'sMe247* using the established login credentials. I acknowledge and agree that ICCU has established appropriate and reasonable security procedures for the A2A transfer service. I understand that the security procedures are designed to authenticate and validate my identity before accepting and requesting an A2A transfer and not to detect errors in the contrast of my instructions. After accepting the Terms & Conditions to this Agreement and providing any additional information requested, I may enroll accounts that I establish and control at other financial institutions (i.e., "Third Party Account") in the A2A transfer service. I authorize ICCU to verify my Third-Party Account, if necessary. Once the verification process is successful, each Third-Party Account will become a verified account. ICCU reserves the right to reject your funds transfer request. ICCU may reject my request if the dollar value of one or more of my transfer requests exceeds my daily or monthly transfer limit or if I have insufficient available funds in my eligible ICCU account for the A2A transfer, plus any applicable fees.

Member Signature: _____ **Date:** _____

Office Use Only	_____	_____	_____	_____
	Employee Name	CU*Base ID	Member SSN	Date