

Account to Account (A2A) Transfers

Agreement and Authorization



Account to Account (A2A) Transfers allow you to initiate a funds transfer to or from another financial institution through Online Banking or at our branches. Commodore Perry 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:
 - Online Banking or Mobile App: Incoming – Free; Outgoing – Free
 - Phone or In-Branch: Incoming – \$5 per transfer; Outgoing – \$5.00 per transfer
- The limit on the amounts you can transfer between accounts is:
Incoming – \$2,500 per day; \$15,000 maximum in the past 30 days
Outgoing – \$2,500 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, Commodore Perry Federal Credit Union cannot cancel or reverse the transfer.

NEW CHANGE DELETE

Name: _____ Account Number: _____

I would like to transfer funds to/from these accounts at other financial institutions using online banking or in person at any branch of Commodore Perry Federal Credit Union.

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

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

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

TERMS AND CONDITIONS:

I hereby accept the terms and conditions stated in this A2A Transfer Agreement & Authorization and authorize Commodore Perry Federal Credit Union (CPFCU) 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 CPFCU 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 CPFCU to charge my eligible CPFCU account for any A2A transfer request to a verified account stated above and from a verified account stated above to my eligible CPFCU account including any related fee, subject to any applicable limit as to dollar amount and in accordance with the procedures established by CPFCU. I understand and acknowledge that CPFCU 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 CPFCU "It's Me 247" online banking account using my established log in credentials. I acknowledge and agree that CPFCU 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 CPFCU to verify my Third Party Account. Once the verification process is successful, each Third Party Account will become a verified account.

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

Member Signature

Date