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ALPENA ALCONA AREA CREDIT UNION ACCOUNT-TO-ACCOUNT (A2A) TRANSFER AGREEMENT & AUTHORIZATION

Account to Account (A2A) Transfers allow you to transfer money to or from another financial institution. Alpena Alcona Area Credit Union ("AAACU") 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 attach a voided check (no starter checks accepted) or statement from your other financial institution that includes your FULL ACCOUNT NUMBER.**

1. The daily limit on the amounts you can transfer between accounts is \$2,000. 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, AAACU cannot cancel or reverse the transfers.

New Change Delete AAACU Account # _____

Your Name _____ Email Address _____

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

Financial Institution Name: _____ Routing ABA Number: _____

Name on the Account: _____ Account Number & Suffix: _____

Account Type: Checking Savings Loan

How would you like this account to be described in our system? (ex: John's Checking Account, Jane's Car Loan Payment, John & Jane's Savings Account) _____

Financial Institution Name: _____ Routing ABA Number: _____

Name on the Account: _____ Account Number & Suffix: _____

Account Type: Checking Savings Loan

How would you like this account to be described in our system? (ex: John's Checking Account, Jane's Car Loan Payment, John & Jane's Savings Account) _____

Financial Institution Name: _____ Routing ABA Number: _____

Name on the Account: _____ Account Number & Suffix: _____

Account Type: Checking Savings Loan

How would you like this account to be described in our system? (ex: John's Checking Account, Jane's Car Loan Payment, John & Jane's Savings Account) _____

TERMS AND CONDITIONS: I hereby accept the terms and conditions stated in this Agreement & Authorization and AAACU 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 AAACU Account Agreement and Disclosure, Funds Availability Policy and Electronic Funds Transfer Act Notice (Reg E) also apply. I authorize AAACU to originate (debit or credit) entries to the accounts listed. 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 AAACU has received a written revocation from me and has had a reasonable time to act on it. I hereby authorize AAACU to charge my eligible AAACU account for any A2A transfer request to a verified account stated above and from a verified account stated above to my eligible AAACU account including any related fee, subject to any applicable limit as to dollar amount and in accordance with the procedures established by AAACU. I understand and acknowledge that AAACU 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 AAACU will initiate a funds transfer request for me only after I access my eligible AAACU accounts through Online Banking using the established login credentials. I acknowledge and agree that AAACU has established 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 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 AAACU to verify my Third Party Account. Once the verification process is successful, each Third Party Account will become a verified account. AAACU reserves the right to reject my funds transfer request. AAACU 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 AAACU account for the amount of the A2A transfer, plus any applicable fee, if my request is incomplete or unclear, if AAACU identifies a security risk related to a requested transfer or if AAACU is unable to fulfill my request for any other reason.

Member's Signature: _____

Date: _____

FOR CREDIT UNION USE ONLY:

Processed By: _____ Emp ID: _____ Date: _____

Verified By: _____ Emp ID: _____ Date: _____