

## A2A TRANSFER AGREEMENT & AUTHORIZATION - ONLINE BANKING

Account to Account (A2A) Transfers allow you to initiate a funds transfer to or from another financial institution through Online Banking. Bridge Credit Union only allows transfers between accounts of which you are a legal owner. Please review the following information about A2A Transfers:

- The daily limit on the amounts you can transfer between accounts is \$3,000. With a 30 day maximum limit of \$10,000.
- Excluding weekends and federal holidays, transfer requests will be completed electronically 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, Bridge Credit Union cannot cancel or reverse the transfers.

NEW    CHANGE    DELETE

Bridge 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 Bridge Credit Union 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 Bridge Credit Union is not responsible should inaccurate account information be provided nor for any mis-postings by the other Financial Institutions. Errors of such kind will be disputed with the other institution. I understand that the terms of the Bridge Credit Union 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 Bridge to perform account to account (A2A) requests to an account owned or controlled by me, subject to any applicable limit as to dollar amount and in accordance with the procedures established by Bridge Credit Union. I understand and acknowledge that Bridge 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 Bridge will initiate a funds transfer request for me only after I access my eligible Bridge accounts through Bridge's Online Banking using the established log in credentials or by phone assistance. I understand I will be subject to any fees Bridge may now, or in the future assess. I will be notified of such fees before entering into an agreement. I acknowledge and agree that Bridge 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. 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 Bridge to verify my Third Party Account, as applicable. Transfers made to accounts owned by another individual can be made through Bridge's bill pay service. I understand that transfers can only be made to financial institutions within the United States.

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

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SIGNATURE:

DATE:

**FOR OFFICE USE ONLY**

Setup completed by Employee:

DATE