

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. COPFCU 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 \$5,000.
- There is a 30-day rolling maximum transfer limit of \$10,000.
- 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.
- For incoming transfers, your money will be credited when the funds are received, within 72 hours.
- Once the transfer is made, COPFCU **cannot** cancel or reverse the transfers. If there is not money available in your foreign account to make the transfer, you will be subject to a member deposited item return fee, as listed on the current fee schedule.

Proof of account ownership is required. Please attach a voided check or form from your other financial institution noting your account number and routing number.

COPFCU Member Number: Member Name:

New Change Delete

I would like to transfer funds to/from these accounts in COPFCU's It'sMe247 Online Banking:

Financial Institution Name #1:

Routing ABA Number:

Name of the Account:

Account Number:

Account Type:

Financial Institution Name #2:

Routing ABA Number:

Name of the Account:

Account Number:

Account Type:



Financial Institution Name #3:

Routing ABA Number:

Name of the Account:

Account Number:

Account Type:

TERMS AND CONDITIONS:

I hereby accept the terms and conditions stated in this A2A Transfer Agreement & Authorization and authorize Cincinnati Police Federal Credit Union (COPFCU) 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 COPFCU Account Agreement and Disclosure, Funds Availability Policy and Electronic Funds Transfer Act (Reg E) also apply. I acknowledge that I may not originate transactions to or from my accounts 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 COPFCU to charge my eligible COPFCU account for any A2A transfer request to a verified account stated above and from a verified account stated above to my eligible COPFCU account including any related fee, subject to any applicable limit as to dollar amount and in accordance with the procedures established by COPFCU. I understand and acknowledge that COPFCU has no obligation to execute any request for a transfer using A2A transfers that are 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 the Agreement & Authorization as amended from time to time.

I agree that COPFCU will initiate a funds transfer request for me only after I access my eligible COPFCU accounts through COPFCU's It'sMe247 Online Banking using the established log in credentials. I acknowledge and agree that COPFCU 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 for an A2A transfer and not to detect errors in the contrast of my instructions.

After accepting 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") in the A2A transfer service. I authorize COPFCU to verify my Third-Party Account. Once the verification process is successful, each Third-Party Account will become a verified account.

COPFCU reserves the right to reject your funds request. COPFCU 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 COPFCU account for the requested transfer or if COPFCU is unable to fulfill my request for any other reason.

Member's
Signature:

Date: