



A2A ONLINE TRANSFER AGREEMENT

Scope of Agreement

This agreement covers all funds transfers using the A2A Online Transfer service initiated by me through Service 1 Federal Credit Union's Online banking service. The agreement sets forth the terms and conditions under which you may request a transfer of funds in your Service 1 Federal Credit Union account(s) to an account you own at another financial institution or a transfer from that account to your Service 1 Federal Credit Union account(s).

Description of Service

The A2A service enables me to request a transfer of funds: (1) from my eligible Service 1 Federal Credit Union account to an authorized account I hold at another financial institution; or (2) from an authorized account I hold at another financial institution to my eligible Service 1 Federal Credit Union account. Service 1 Federal Credit Union uses the Automated Clearing House (ACH) Network to execute my A2A requests. All requests to add an authorized financial institution must be made at Service 1 by completing and signing the A2A Transfer Authorization Form. After the authorized financial institution has been added to my approved account transfer list, all requests for funds transfers must be completed by me using the transfer option available in It's Me 247 Online Banking. All requests are subject to the terms of this A2A Online Transfer Agreement, other agreements, applicable laws and regulations.

Authorization to Transfer Funds Using A2A Service

I hereby represent and warrant to Service 1 Federal Credit Union's directors, employees and agents that I own each eligible Service 1 account and authorized outside financial institution account and that I have full right and authority to all the funds on deposit therein. In addition, I authorize Service 1 to execute and charge my eligible Service 1 account(s) for any A2A transfer request to an authorized account and from an authorized account to my eligible Service 1 account, including any related fee, subject to any applicable limit as to dollar amount, time delays to complete certain types of transfers when my A2A transfer requests are made in accordance with the procedures established by Service 1. I understand and acknowledge that Service 1 has no obligation to execute any request for a transfer using A2A that is not initiated in accordance with such procedures. I further acknowledge that the acceptance and processing of an A2A transfer request is subject to the terms and conditions stated in this Agreement, as amended from time to time. This authorization shall remain in full force and effect until I have informed Service 1 by written notice that I have revoked my authorization and you have a reasonable opportunity to act on it. I understand that my written notice may be delivered to any Service 1 location or mailed to Service 1 at: PO Box 810, Muskegon, MI 49443.

Information Relied Upon by Service 1 Federal Credit Union

I acknowledge and agree that Service 1 Federal Credit Union is relying upon the information I provided in originating an A2A transfer on my behalf. Any errors in the information, including incorrect or inconsistent account names and numbers or the ABA routing number or name of the financial institution holding my authorized account, are my responsibility. Although I represent and warrant to you that I am the owner of each authorized account and describe it to you by name and account number (or any other number), I understand and agree that the A2A transfer instructions identify an authorized account by name and account number, the relevant financial institution may execute those instructions by reference to the account number only, even if such number does not correspond to the name. I understand that financial institutions holding my authorized account may not investigate discrepancies between names and account numbers. In addition, I agree that Service 1 Federal Credit Union has no responsibility to investigate discrepancies between names and account numbers. I ACKNOWLEDGE AND AGREE THAT WHEN SERVICE 1 FEDERAL CREDIT UNION ORIGINATES A REQUEST FOR A TRANSFER USING THE A2A SERVICE, SERVICE 1 FEDERAL CREDIT UNION IS ACTING AS MY AGENT. I AGREE TO IDEMNIFY AND HOLD HARMLESS SERVICE 1 FEDERAL CREDIT UNION AS MY AGENT UNDER THIS A2A ONLINE TRANSFER AGREEMENT.

Security Procedures

I agree that Service 1 Federal Credit Union will initiate a funds transfer request for me only after I access my eligible Service 1 account(s) through their It's Me 247 Online Banking service using my user name, personal identification number (PIN), and by answering my online banking security question(s). Service 1 shall not be liable for any delay in processing my A2A transfer request if I fail to comply with this security procedure (or any other procedure that may be established by Service 1). I acknowledge and agree that Service 1 has established commercially-reasonable security procedures for A2A services. I understand that the security procedure is designed to authenticate my identity before accepting a request for an A2A transfer and not to detect errors in the content of my instruction.

A2A Transfers – Processing Time and Limits

I understand that funds from transfer requests should be credited to the designated account within 3 (three) business days. Furthermore, I understand that "business day" means any day that is not a Saturday, Sunday or federal holiday. Also, I am aware that the following daily and monthly transaction amount limits are in place and can be changed without requiring Service 1 Federal Credit Union to notify me:

<u>Transfer</u>	<u>Amounts</u>
Daily Limit	\$5,000.00
Monthly Limit*	\$25,000.00

*For purposes of the "monthly" transfer limits for the A2A service, a month means the thirty (30) calendar days immediately prior to the date on which an A2A transfer request is completed by me.

Service Fees and Charges

I understand and agree that I am responsible for paying any and all fees associated with my use of the A2A service. I authorize Service 1 Federal Credit Union to charge my eligible Service 1 account (or any other of my accounts at Service 1) for any service fees and charges applicable to transfers requested through the A2A service in accordance with Service 1's Fee Schedule in effect at the time I make an A2A transfer request. Service 1 reserves the right to change the fees charged for the use of the A2A service.

Actions Taken Upon an Unsuccessful A2A Transfer

If a requested funds transfer could not be completed, I will contact the financial institution where my authorized account is held in order to understand the reason for such failure. I understand that it is not the responsibility of Service 1 to make sure the transfer is successful. Furthermore, I understand that Service 1 has the right to reject my funds transfer request. You may reject my request if the dollar value of one or more of my transfer requests exceed my daily or monthly transfer limit (as more fully described above), if I have insufficient funds available in my eligible Service 1 account for the amount of the A2A transfer, plus any applicable fee, if my request is incomplete or unclear, if you identify a security risk related to a requested transfer or if you are unable to fulfill my request for any other reason.

Cancellations, Amendments, Recalls, Delays or Non-Execution of an A2A Transfer Request

I understand that once a transfer has been made, Service 1 Federal Credit Union cannot cancel or stop the transfer. I further understand and agree that the request to recall or amend the funds transfer will be effective only with the voluntary consent of the financial institution holding the authorized account. If I decide to recall or amend my funds transfer and my request has already been executed by Service 1, I understand that it is my responsibility to contact the financial institution holding my authorized account in order to receive the funds back. I agree that Service 1 shall not be liable to me for any loss resulting from them not being able to stop my transfer request. Furthermore I agree that Service 1 shall not be responsible for any delay, failure to execute, or miss-execution of my funds transfer request due to circumstances beyond Service 1's reasonable control; including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of my funds transfer request to the financial institution or execution of such request by the financial institution, whether caused by strikes, power failures, equipment malfunctions, or acts or omissions of any intermediary financial institution or beneficiary financial institution. SERVICE 1 FEDERAL CREDIT UNION MAKES NO WARRANTIES, EXPRESSED OR IMPLIED – INCLUDING THE FAILURE OF ANY INTERMEDIARY FINANCIAL INSTITUTION OR BENEFICIARY FINANCIAL INSTITUTION TO CREDIT MY BENEFICIARY WITH THE AMOUNT OF THE FUNDS TRANSFER AFTER RECEIPT OF SAME WITH RESPECT TO ANY MATTER.

Unauthorized A2A Transfers

I understand that if I think someone else has learned my access credentials for Service 1 Federal Credit Union's It's Me 247 Online Banking service or an unauthorized A2A transfer or other type of online transaction has been made from one of my accounts, I must notify you immediately by telephone at (800) 879-9697, or if I am unable to telephone you, in writing to: Service 1 Federal Credit Union, PO Box 810, Muskegon, MI 49443. By providing such prompt notice, I may limit my personal liability for unauthorized transfers.

Currency of Funds Transfer

The A2A service is available for funds transfers to authorized accounts in the United States only and is made in U.S. dollars only.

No Unlawful or Prohibited Use

As a condition of using the A2A service, I warrant to Service 1 Federal Credit Union that I will not use the A2A service for any purpose that is unlawful or is not permitted, expressly or implicitly, by the terms of this Agreement or by any applicable law or regulation. I further warrant and represent that I will not use the A2A service in any manner that could damage, disable, overburden, or impair the A2A service or interfere with any other party's use and enjoyment of such service. I may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the A2A service. I agree that these warranties and representations will remain in full force and effect even if this Agreement terminates for any reason.

Service Changes and Discontinuation

Service 1 Federal Credit Union may modify or discontinue the A2A service, with or without notice, without liability to me at any time. Service 1 reserves the right, subject to applicable law and regulation, to terminate my right to use the A2A service at any time and for any reason, including, without limitation, if Service 1, in its sole judgment, believes I have engaged in conduct or activities that violate any of the terms of this Agreement or, if I provide you with false or misleading information or interfere with other users or in the administration of the A2A service.

Indemnity

In consideration of the Agreement by Service 1 Federal Credit Union to act upon my request to make an A2A transfer in the manner provided in this Agreement, I agree to indemnify and hold Service 1, its directors, officers, employees and agents harmless from and against any and all claims, suits, judgments, executions, liabilities, losses, damages, costs and expenses – including reasonable attorney's fees – in connection with or arising out of Service 1 acting upon A2A transfer instructions pursuant to this Agreement. This indemnity shall not be effective to relieve and indemnify Service 1 against its gross negligence, bad faith, or willful misconduct.

Claims: Limitation of Liability: No Warranty

I agree that within thirty (30) days of the A2A transfer, I will tell you of any errors, delays, or other problems related to my request. If my funds transfer request is delayed or erroneously executed as a result of Service 1 Federal Credit Union's error, Service 1's sole obligation to me is to pay or refund such amounts as may be required by applicable law. Any claim for interest payable by Service 1 shall be at Service 1's published savings account rate in effect on the account from which the funds transfer was made. In any event, if I fail to notify you of any claim concerning my funds transfer within sixty (60) days of the A2A transfer, any claim by me shall be barred under applicable law.

Amendments

I agree that Service 1 Federal Credit Union reserves the right to change the terms and conditions of this Agreement as required by law or policy. Unless otherwise required by law, you may amend this Agreement without prior notice to me. If you choose to notify me of an amendment or are required to do so by law, you may ask me to agree to an amended version of this Agreement electronically, or mail or deliver a separate notice, statement message or electronic message to me at the last address or e-mail address you have on file for me.

xxx

Member Name _____ **Email Address** _____

Authorizing Signature _____ **Date** _____

FOR CREDIT UNION USE ONLY

Signature verified by: _____ Date: _____ Teller # _____

Additional verification used if not received in person: _____

A2A account relationship updated/processed by: _____ # _____ Date: _____



A2A Transfer Authorization Form

Account/Contact Information

Name of Outside Financial Institution _____

Account Description (i.e.-Nickname) _____

Routing ABA Number _____ Account Number _____

Name of Account Holder _____

This is a: Checking
(Check One) **Savings**
Loan

Authorization Agreement

By signing this form, I hereby authorize Service 1 Federal Credit Union to initiate debit and/or credit entries between my Service 1 Federal Credit Union account listed below and the outside financial institution account listed above. I certify that I am legally allowed to issue said authorization. Furthermore, I understand that the terms of Service 1 Federal Credit Union's A2A Online Transfer Agreement (which I have previously read and agreed to), Membership Agreement and Account Agreement, including the terms of the Wire Transfers, Automated Clearing House (ACH), and other payment order transaction sections, are incorporated into this authorization. I understand that I may request a written copy of Service 1 Federal Credit Union's A2A Online Transfer Agreement at any time. Service 1 Federal Credit Union will not be liable or otherwise responsible for any loss resulting from improper information provided by me. I acknowledge that I may not originate ACH transactions to or from my account(s) that violate U.S. law and that if I do so, I am solely liable. This authorization is to remain in full force until the credit union has received a written revocation from me and has had a reasonable amount of time to act on it. I acknowledge that once a transfer has been made the credit union cannot cancel or stop the transfer and that transaction(s) may take up to three (3) business days to post to my account.

Authorization/Signature

Member Name _____ Service 1 FCU Account # _____

Daytime Phone Number _____ Email Address _____

Authorizing Signature _____ Date _____

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Signature verified by: _____ Date: _____ Teller # _____

Additional verification used if not received in person: _____

A2A account relationship updated/processed by: _____ # _____ Date: _____