



A2A TRANSFER REQUEST

101 Gray Rd, Falmouth, ME 04105
Phone: (207) 878-3441 Fax: (207) 878-5327
www.mycfcu.com

Transfers Between Accounts I Own- Type 1

A2A (Account-to-Account) transfers allow me to initiate transfers between my Cumberland County FCU accounts and accounts at other financial institutions. I want to be able to transfer funds between my Cumberland County FCU accounts and another account(s) that I own:

The name(s) on my Cumberland County FCU account is: _____ Account #: _____

The name of my other financial institution is: _____

The name(s) on the account at my other financial institution is: _____

*Proof of account ownership required

The routing number is: _____ The account number is: _____

This account is a CHECKING OR SAVINGS OR LOAN

I hereby request an A2A transfer relationship on the accounts identified above. By signing below, I agree to the terms and conditions of the "A2A Transfer Agreement and Disclosures" printed on page two of this form.

X _____ X _____

Account Owner Signature (Member)

Date

Transfers Between My Account and Accounts I Don't Own- Type 2

A2A (Account-to-Account) transfers allow me to initiate transfers between my Cumberland County FCU accounts and third-party accounts at other financial institutions. I want to be able to transfer funds between my Cumberland County FCU accounts and a third-party account:

The name(s) on my Cumberland County FCU account is: _____ Account #: _____

The name of the other financial institution is: _____

The name(s) on the account at the other financial institution is: _____

*Proof of account ownership required

The routing number is: _____ The account number is: _____

This account is a CHECKING OR SAVINGS OR LOAN

I hereby request an A2A transfer relationship with the accounts identified above. By signing below, I agree to the terms and conditions of the "A2A Transfer Agreement and Disclosures" printed on page two of this form.

X _____ X _____

Account Owner Signature

Date

I hereby request an A2A transfer relationship with the accounts identified above. By signing below, I agree to the terms and conditions of the "A2A Transfer Agreement and Disclosure" which are printed on page two of this form.

X _____ X _____

Third Party Accountholder Signature

Date

STATE OF _____ COUNTY OF _____

I, _____ a notary public in and for said state, do hereby certify that the Third Party Accountholder, _____, whose name is signed to the writing above, has this day acknowledged the same before me.

Given under my hand this _____ day of _____, 20____.

My commission expires _____.

Notary Public Signature _____.

Internal Use Only:
Contact Phone#: _____
Transfer Description _____
__ ID Verified __ ABA Validated
__ Proof of Ownership
Completed By: _____ Date _____

notary stamp here

A2A Transfer Agreement and Disclosures

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A2A TRANSFERS: Account to account transfer capabilities (“A2A”) are divided into two types: (1) transfers between accounts of which you are a legal owner; (2) transfers between your account(s) and another account of which you are not a legal owner (Transfer between Third Parties). **In order to transfer available funds from one account to another, you MUST log on to the ItsME247 Home Banking Site.**

Type 1 – Transfers between accounts of which you are a legal owner. You must complete and submit the A2A Transfer Request form to be authorized to transfer funds from one account to another. You must be a legal owner on all accounts identified. We will verify legal ownership on all accounts before transfers are permitted.

Type 2 – Transfers to another account of which you are not a legal owner (Transfer to Third-Parties): You must complete and submit the A2A Transfer Request form to be authorized to transfer funds between your account and a third-party account. This form must also be signed by the owner(s) of the third-party account, and her/his signature must be notarized. You will be permitted to transfer funds between your account and the account of the third party. However, you will not have access to, or the capability to review, account balances or activity, or to perform other transactions on third party account. Transfers of funds made by you to and from third party accounts are non-revocable and cannot be reversed without the third party’s written consent, even if you have made an error in the amount transferred or the account to which the funds were transferred.

Third Party Accountholder Authorization

I understand, acknowledge and agree that the Cumberland County FCU member (“Member”) listed on the reverse side of this form is authorized to make transfers to and from my account. I understand Member will have the ability to deposit funds into my account and to withdraw funds from my account at any time of her/his choosing. I further understand, acknowledge and agree that Cumberland County FCU has no responsibility or liability in connection with any overdrafts, and I will indemnify and hold harmless Cumberland County FCU from any and all losses, damages, claims, actions and judgments, including costs of defense and attorney’s fees incurred in defending against the same, arising from or related to A2A transfers involving my account(s).

Third party accountholder must initial here X _____

Other terms and conditions applicable to all A2A transfers

- Transfers may only be made to or from accounts at financial institutions in the United States.
- A2A is available between “Natural Person” accounts; no business, trust, or organizational accounts.
- There may be a fee associated with each transfer. Refer to our Rate and Fee Schedule for current fees.
- There may be daily and/or monthly limits on the amounts I can transfer between accounts. See the EFT disclosures.
- Transfer requests submitted before 11:45 am EST, Monday through Friday, will be completed within 72 hours (excluding weekends and federal holidays).
- For transfers from your account at Cumberland County FCU, your money will immediately be debited from your account. Transfers will not be made if your account does not contain sufficient funds for the transfer. If you have an overdraft protection agreement with us, your account may be overdrawn to the limit established in that agreement.
- Incoming funds are not credited to your account until they arrive from the other financial institution, but the fee is debited at the time of the transfer request. With incoming transfers, a \$0 transaction entry will appear in your account history when the transfer request is made. When the funds are credited to your account at Cumberland County FCU, another transaction labeled “ACH/Cumberland Count”- extended description says “TRANSFER” will show as a separate transaction with the posted dollar amount.
- Once the transfer is made, it cannot be cancelled or reversed.
- Cumberland County FCU is not responsible for transfers made between the accounts you have authorized for A2A transfers. You agree to hold harmless Cumberland County FCU from any and all losses, damages, claims, actions and judgments, including costs of defense and attorney’s fees incurred in defending against same, arising from and related to A2A transfers.

ELECTRONIC FUNDS TRANSFER DISCLOSURES

A2A TRANSFERS

These Disclosures apply to Electronic Funds Transfers made under your A2A Transfer Agreement with Cumberland County Federal Credit Union ("CCFCU").

Consumer Liability. Tell us **AT ONCE** if you believe that any method of access to your CCFCU account(s) ("Account") has been lost or stolen. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your Account, plus your maximum overdraft line of credit, if applicable. If you tell us within two (2) business days after you learn of the loss or theft, you can lose no more than Fifty Dollars (\$50.00) if someone accessed your Account without your permission.

If you do you **NOT** tell us within two (2) business days after you learn of the loss or theft and we can prove that we could have stopped someone from accessing your Account without your permission if you had told us, you could lose as much as five hundred dollars (\$500.00).

Also, if your statement of Account ("Statement") shows transfers that you did not make, tell us at once. If you do not tell us within sixty (60) days after the Statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time.

If a good reason, such as a long trip or hospital stay, kept you from telling us, we will extend the time periods.

Contact in the Event of Unauthorized Transfer. If you believe that any method of access to your Account(s) has been lost or stolen or that someone has transferred or may transfer money from your Account(s) without your permission, call us at 207-878-3441, or write to us at CCFCU, 101 Gray Rd, Falmouth, ME 04105.

Business days. For purposes of these Disclosures, our business days are Monday through Friday. Holidays are not included.

Transfer Limitations. For any Account in which transfer limitations apply, no more than six (6) transfers may be made from these Accounts to another Account of yours or to a third party in any month. If you exceed these limitations, your Account may be subject to a fee or be closed. Also a daily maximum limit of \$5,000 and a maximum monthly limit of \$10,000 are in place for each A2A Incoming Transfer and separate but same maximum monetary daily & monthly limits are set for each A2A Outgoing Transfer as well. Your A2A Transfer will be denied if these maximum limits are met or exceeded

Fees. Refer to our Rate and Fee Schedule for current fees.

Confidentiality. We will disclose information to third parties about your Account(s) or transfers:

- 1) Where it is necessary for completing transfers, or
- 2) In order to verify the existing and condition of your Account(s) for a third party, such as a credit bureau or merchant, or
- 3) In order to comply with government agency or court orders, or
- 4) If you give us your written permission, or
- 5) Where permitted or required under applicable law.

Periodic Statements. You will receive a quarterly Statement on share Accounts. You will receive a monthly Statement on share Accounts if any EFT or a Supervisory Committee audit occurs during that month. You will receive a monthly Statement on share draft/checking Accounts.

Credit Union Liability. If we do not complete a transfer to or from your Account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

If, through no fault of ours, there is not enough money in an Account to make the transfer.

If the transfer would go over the credit limit on your overdraft line with CCFCU.

If the system was not working properly and you knew about the breakdown when you started the transfer.

If circumstances beyond our control such as fire or flood prevent the transfer, despite reasonable precautions that we have taken.

If we have reason to believe that transactions involving your Account may be unauthorized, fraudulent, illegal or otherwise improper.

Error Resolution. In case of errors or questions about Electronic Funds Transfers under your A2A Agreement, telephone us at 207-878-3441, or write to us at CCFCU, 101 Gray Rd, Falmouth, Maine 04105, as soon as you can if you think your Statement is wrong or you need information about a transfer listed on the Statement. We must hear from you no later than sixty (60) days after we sent the FIRST Statement on which the problem or error appeared.

Tell us your name and Account number.

Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty five (45) days to investigate your complaint or question. If we decide to do this we will credit your Account within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) business days, we may not credit your Account.

For errors involving new Accounts, we may take up to ninety (90) days to investigate your complaint or question. For new Accounts, we may take up to twenty (20) business days to credit your Account for the amount you think is in error.

We will tell you the results within three (3) business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.