

Unitus Community Credit Union

ACH Terms and Conditions

PLEASE READ THE FOLLOWING INFORMATION CAREFULLY BEFORE PROCEEDING.

There are two ways to add an external account. If you select the instant verification option, you will be required to enter your username and password for the external financial institution. If you choose the manual option, we will make two small deposits and withdrawals to your account at your other financial institution. When verified that the transaction has taken place, enter the amount of that transaction by clicking on the Settings widget, Accounts tab, and clicking the Confirm Button next to the account in the ACH Accounts section.

The verification transaction will take up to 2 to 3 business days to appear on your account. Once the transaction has been processed you will have 45 days to verify the amount.

Authorization agreement for originating credits and debits to another financial institution.

I hereby authorize Unitus Community Credit Union to transfer funds between my accounts at Unitus Community Credit Union and another financial institution, and if necessary, to make adjustments to any errors. Unitus Community Credit Union will be responsible for the transfer of funds in accordance with this authorization. Once a transfer is made to another financial institution, Unitus Community Credit Union will have no further responsibility or liability for the deposit or withdrawal of such funds.

I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law and that I am authorized to conduct transactions on all accounts involved in the transfer.

I authorize Unitus Community Credit Union to make a small (\$1.00 or less) deposit and withdrawal of the same amount, on the same day, to the above listed account. I understand that Unitus Community Credit Union does not control the order of posting of this deposit and withdrawal and that I must therefore ensure that a minimum of \$1.00 is available for transfer from this account. I agree that Unitus Community Credit Union is not responsible for any overdraft, insufficient funds, or other fees that result solely as a result of my failure to make at least \$1.00 available for transfer.

I understand this agreement is in full force and effect until I delete the above account from my accounts transfer list.

*We recommend you print this disclosure and keep it for your records.

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