



Member Name	Account Number
Call-in/Transfer Code	Account Number

The purpose of this Agreement is to enable a member to move monies between accounts to/from their Belco account to an External financial institution. Otherwise, this service is available thru our online banking service where the Belco member will enroll in the Interbank Transfer Service and will require a separate Service Agreement acknowledgement. This Agreement only applies to direct contact with the member whether in the branch or via a telephone call on a recorded line thru the Member Service Center.

You may enroll for Interbank Transfers Transfer Service by stopping in a branch or contacting the Member Service Center. This Service allows you to transfer funds between your personal accounts where you are an owner, including joint owners, or an authorized signer at Belco and certain deposit accounts at other financial institutions (Eligible Accounts). An inbound transfer moves funds into an account at Belco. An outbound transfer moves funds from an account at Belco to an account outside of Belco. You will need to enroll each of your Belco accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this service will be verified in accordance with Belco procedures.

Eligible Accounts are:

Belco checking accounts, savings accounts, money market checking or savings.

Checking accounts, savings accounts, money market checking or savings accounts held at another bank or credit union in the United States that are able to accept ACH transfers.

Funds requested to be transferred will be debited/credited to your Belco account on the specified business day on the ACH Authorization form. Transfers completed after 2:00 PM will be processed the next business day. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. Funds requested to be transferred to/from will be debited/credited at the non-Belco account at the external financial institution according to their availability and transaction processing schedule.

Requests for immediate transfer of funds cannot be canceled. Future dated and recurring transfers can be canceled by 5:00 PM on the prior business date of the scheduled effective date. Belco observes the Federal Reserve Banks' holiday schedule and non-processing days. Transfer requests for a settlement date on a holiday or non-processing day will be posted on the first business day after the holiday or non-processing day. Currently there is not a fee for this service, however fees are subject to change.

Transfers are subject to a limit of \$5,000.00/day unless agreed to by you and Belco. The limit applies to the total of all Interbank Transfers of a specific type for all accounts listed. We may change your dollar limits and transfer limits at any time.

This service remains in effect until terminated by you or Belco. You may cancel your service at any time by notifying us by stopping at your local branch, calling into the Member Service Center or writing to the address below.

Belco Community Credit Union
449 Eisenhower Blvd. Ste 200
Harrisburg, PA 17111

717-232-3526 in Harrisburg area; 717-393-1116 in Lancaster area; 800-642-4482 outside of calling area

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Belco has no obligation to honor any instruction, in whole or in part, that (a) we reasonably believe is used for an illegal or improper purpose; (b) exceeds the available funds in your account; (c) we have reason to believe the transaction was not authorized by you; (d) involves funds subject to a hold, dispute or legal process; (e) violates any law, rule or regulation applicable to Belco; or (f) for our protection or yours where we have reasonable cause not to honor the transaction.

If Belco encounters a problem with your use of the Service such as the inability to debit your accounts or collect regarding any of your interbank transfers, or other reasons, we may suspend your service immediately and without prior notice to you. You agree that suspension is reasonable in order to protect Belco from loss. You may request resumption of your service by contacting your nearest branch or calling into the Member Service Center.

NO WARRANTIES: BELCO MAKES NO WARRANTY, EXPRESS OR IMPLIED, WITH RESPECT TO INTERBANK TRANSFER SERVICES, AND DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. BELCO MAKES NO WARRANTY THAT ANY EXTERNAL FINANCIAL INSTITUTION WILL CREDIT/DEBIT THE ACCOUNT TO WHICH YOU ATTEMPT TO TRANSFER FUNDS.

Limitation of Liability: You agree that Belco will not be liable for any costs, fees, losses or damage of any kind incurred as a result of 1) Belco's verification of any accounts selected for the Services; 2) your debit/credit to any account or you inability to debit/credit to any account in accordance with your interbank transfer instructions; 3) any inaccurate or incomplete information received from you or an external financial institution in connection with an interbank transfer; 4) any charges imposed by an external financial institution holding an account where you seek to make transfers to or from such account; and 5) any transfer limits set by an external financial institution holding an account where you seek to make transfers to or from such account. IN NO EVENT SHALL BELCO BE RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXPENSES RELATED TO YOUR INTERBANK TRANSFER REQUEST.

I have read and agree to the terms set forth above.

x

Customer Signature (A facsimile signature is a true and binding contract.)

Date

Method of request receipt: In Person Written Verbal (Telephone)

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