



## **Cross Account Access Disclosure**

By accepting this disclosure, you agree to access a Cross Account Transfer feature which allows you to initiate or receive fund transfers between separate membership accounts. You also fully understand and agree to all terms and conditions as listed below:

- The ability to transfer funds to the account of another member is a one-way transfer and cannot be reversed.
- Cross-account transfers are not permitted to or from IRA, HSA or guardianship accounts or accounts that are otherwise restricted.
- The Credit Union is under no obligation to complete the transaction on the day it is requested.
- If any part or all transferred funds are required to satisfy any uncollectable or returned item, the Credit Union may, at its discretion, reclaim those funds from any account which I may now or hereafter have.
- This cross-account transfer of funds authorization will remain in effect until you request that the cross-account transfer of funds be terminated.
- I fully understand it is my responsibility to always keep account information secure. This includes, but it is not limited to account numbers, passwords, and balance information.
- I agree to all terms and conditions as outlined above and as stated in the Credit Union's Membership Agreement.