



800.825.3641 | 3riversfcu.org

3RIVERS FEDERAL CREDIT UNION External Online Transfers and ACH Agreement

In order to complete this setup, Three Rivers Federal Credit Union (“3Rivers”) will make two small deposits and one withdrawal from an account at your other financial institution. When you have verified that the transactions have taken place, enter the amounts of the deposits by returning to the “Settings” page, clicking the “Accounts” tab, and clicking the “Confirm” link next to the ACH/external account name.

Verification of these transactions will take up to 2 to 3 business days to appear on your other financial institution’s account. Once the transactions have been verified, you may begin transferring funds between your accounts.

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

I hereby authorize 3Rivers to transfer funds between my accounts at 3Rivers and those at another financial institution, and, if necessary, to make adjustments to any errors. I understand that 3Rivers will be responsible for the transfer of funds in accordance with this authorization. Once a transfer is submitted to my other financial institution, 3Rivers will have no further responsibility or liability for the deposit or withdrawal of such funds.

I acknowledge that the origination of ACH transactions to and from my accounts 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 3Rivers to make the small account verification transactions as described above and understand that the withdrawal amount will be the total of the two separate deposits to be posted within the same day to my account at my other financial institution. I understand that 3Rivers does not control the order of posting of these deposits and withdrawals, and that I must therefore ensure that a minimum of \$1.00 is available for transfer from this account. I agree that 3Rivers 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.