



External Transfer (A2A) Terms & Conditions

You authorize Evergreen Credit Union ("ECU") to transfer funds or make a payment to a loan account by automated clearing house ("ACH") or other means between the accounts listed and to make any adjusting entries or transfers ("Transfer").

- A Transfer may take up to 4 business days to process.
- Funds from an incoming transfer to your ECU share account will not be available for withdrawal for up to 4 business days from date posted.
- If you are making a payment to a loan account, it will be effective on the day it is initiated (subject to cutoff times). However, you may not be able to reborrow the payment amount for up to 7 days.

If you are making a Transfer to an external account, you agree and certify that this transfer is to an account at a domestic financial institution (financial institution located in the U.S.) and will not be forwarded to an account at a foreign financial institution. You further understand and agree that transfers to external accounts are subject to monetary limits of \$1,500 per day, \$5,000 per week and \$10,000 per month for a personal account and \$5,000 per day, \$7,500 per week and \$15,000 per month for a business account. Transfers exceeding the limits will not be processed.

Your authorization is irrevocable and cannot be cancelled or terminated once submitted. ECU is not responsible for any fees that are incurred at the external financial institution based upon the Transfer that will take place, and you agree to pay these fees. For each Transfer sent or received by Evergreen Credit Union, you represent to ECU that (i) you are an owner of or authorized signer on the account from which funds will be used to settle the Transfer (ii) you are authorized to make the requested Transfer and your authorization has not been terminated, in whole or part, by operation of law or otherwise, and (iii) the Transfer information you provided is true and correct.

Contact our Member Service Center Team with any questions or inquiries regarding your Transfer at (207) 221-5000.

ECU may modify or discontinue the ECU External Transfer Service, with or without notice, without liability to me at any time. You reserve the right, subject to applicable law and regulation, to terminate my right to use the ECU External Transfer Service at any time and for any reason, including, without limitation, if ECU, in its sole judgment, believes I have engaged in conduct or activities that violate any of the terms of this Agreement or, if I provide you with false or misleading information or interfere with other users or in the administration of the ECU External Transfer Service.



By clicking "Link Account" I assent to the above Authorization Terms in order to "Transfer Now" your requested Transfer for processing. Use of our UserID and PIN on Online Banking will authenticate you and be your signature for this authorization form. ECU will fully prosecute fraudulent activity to the extent of the law.