

FCU Online and Mobile Banking Transfer Policy

Account-to-Account Transfer Service.

1. Processing of Transfer Requests:

a. Transfers can be made in 2 ways, on a 1-time or recurring basis. One-time transfers may be immediate or scheduled for a future date. The recurring transfer feature may be used when a set amount is transferred at regular intervals. For example, a \$100 transfer from a checking to a savings account which occurs every 2 weeks. Recurring transfers may be scheduled for up to 1 year in advance

b. One-time immediate transfers can be made from a linked FCU checking, savings, money market or line of credit to most linked FCU accounts.

2. Transfers to/from linked FCU accounts: Scheduled and recurring transfers can be made from a linked FCU checking, savings, money market, or line of credit account to a linked checking, savings, money market, or credit account.

a. Transfers from a linked deposit account are immediately reflected in the account's available balance. Transfers from a line of credit account are immediately reflected in the account's available credit amount.

3. Scheduled and Recurring Transfers: Transfers scheduled for a weekend or a non-bank business day will be processed on the scheduled day. All other scheduled and recurring transfers will be processed from the funding account at the beginning of the business day requested.

4. Transfers to Credit Accounts: Funds transferred as a payment to a credit card, line of credit, installment loan or mortgage account before 11:59 p.m. ET will be credited with the date the payment is submitted. Transfer payments submitted after 11:59 p.m. ET will be credited with the next day's date. Updates to account balances, funds availability, and transaction posting may take up to 2 bank business days.

5. Transfers to Deposit Accounts: Funds transferred to a deposit account (excluding transfers from a credit card) prior to 10:45 p.m. ET on a business day will appear with the same day's date in the deposit account transaction history.

a. Transfers to an FCU checking account made after 10:45 p.m. as described above on a business day but before 11:59 p.m. will be included in the balance we use to pay transactions that night. This process may impact when fees apply to your account. Credits can help you avoid overdrafts, returned items and related fees. However, debits may cause you to incur overdrafts, returned items and related fees. Please note that although these transfers are included in the balance we use to pay transactions that night, they will appear with our next business day's date in the deposit account transaction history

6. Limitations and Dollar Amounts for Linked Transfers: Transfers made using Online Banking are subject to the following limitations:

a. One-time immediate transfers between linked FCU accounts can be for any amount between \$0.01 and \$25,000.

b. Scheduled and recurring transfers between linked FCU accounts can be for any amount between \$0.01 and \$25,000.

c. All transfer limits are subject to temporary reductions to protect the security of customer accounts and/or the transfer system.

d. At our discretion we may refuse to process any transaction that exceeds any of the above limits. In this case, you are responsible for making alternate arrangements or rescheduling the transfer within Online Banking.

Member-to-Member Transfers.

This service enables you to transfer funds to other FCU members (Unlinked Transfers). After you provide the identifying information requested, the designated account will be added to your list of destination accounts on the Manage Transfers tab. Scheduled and recurring transfers can be made from a FCU checking, savings, money market, or line of credit account to another member's checking, savings, money market, or credit account. By entering account number information, you are providing authorization to transfer funds. If the account number is entered incorrectly by you and the funds are not available when you discover the error, there is no recourse for reimbursement.

1. Unlinked transfers from a deposit account are immediately reflected in the account's available balance. Unlinked transfers from a line of credit account are immediately reflected in the account's available credit amount.

2. Scheduled and Recurring Unlinked Transfers: Unlinked transfers scheduled for a weekend or a non-bank business day will be processed on the scheduled day. All other scheduled and recurring unlinked transfers will be processed from the funding account at the beginning of the business day requested.

3. Unlinked Transfers to Credit Accounts: Funds transferred as a payment to a line of credit or installment loan account before 11:59 p.m. ET will be credited with the date the payment is submitted. Unlinked transfer payments submitted after 11:59 p.m. ET will be credited with the next day's date. Updates to account balances, funds availability, and transaction posting may take up to 2 bank business days.

4. Unlinked Transfers to Deposit Accounts: Funds transferred to a deposit account prior to 10:45 p.m. ET on a business day will appear with the same day's date in the deposit account transaction history.

a. Unlinked transfers to an FCU checking account made after 10:45 p.m. as described above on a business day but before 11:59 p.m. will be included in the balance we use to pay transactions that night. This process may impact when fees apply to your account. Credits can help you avoid overdrafts, returned items and related fees. However, debits may cause you to incur overdrafts, returned items and related fees. Please note that although these transfers are included in the balance we use to pay transactions that night, they will appear with our next business day's date in the deposit account transaction history

5. Limitations and Dollar Amounts for Unlinked Transfers: Unlinked Transfers made using Online Banking are subject to the following limitations:

a. One-time immediate unlinked transfers between FCU accounts can be for any amount between \$0.01 and \$25,000.

b. Scheduled and recurring unlinked transfers between FCU accounts can be for any amount between \$0.01 and \$25,000.

c. All transfer limits are subject to temporary reductions to protect the security of customer accounts and/or the transfer system.

d. At our discretion we may refuse to process any transaction that exceeds any of the above limits. In this case, you are responsible for making alternate arrangements or rescheduling the transfer within Online Banking.

Transfers outside FCU for Online Banking Customers.

Within Online Banking, you have the option of participating in Transfers outside FCU (External Transfers) which allows you to transfer funds between your linked personal deposit accounts at FCU and certain deposit accounts owned by you or someone else at other financial institutions. An Inbound transfer moves funds into an account you own at FCU from an account you own outside FCU. An Outbound transfer moves funds from an account you own at FCU to an account outside FCU that is owned by you or someone else. You will need to provide certain identifying information about each non-FCU account in order to register that account for this service. For Inbound transfers, you agree that you will only attempt to register non-FCU personal accounts that you own or for which you have the authority to transfer funds.

1. Types of domestic (U.S.) Outbound transfers:

a. FCU is not responsible for any failure of another financial institution to act in a timely manner as described above. As a result, FCU cannot guarantee the timely delivery or return of funds as a result of the failure of another financial institution to act in a timely manner.

b. You agree that FCU may use any means or routes which we in our sole discretion consider suitable to execute your transfer.

2. Initiating and Scheduling External Transfers:

a. Transfers can be scheduled on either a 1-time or a recurring basis. Processing of 1-time transfers may be initiated immediately or scheduled for initiation on a future date. Recurring transfers may be scheduled for up to 1 year in advance for domestic (U.S.) transfers only. The recurring transfer feature may be used when a set amount is transferred at regular intervals. For example, you may schedule a \$100 transfer from an account you own at another financial institution to your FCU checking account every 2 weeks.

b. Immediate, 1-time future-dated and recurring transfers will be available for both Inbound and Outbound transfers. You will be asked to pick the date that you want us to initiate the processing of the transfer.

c. 1-time future-dated or recurring transfers scheduled for a weekend or a non-business day will be processed on the prior business day.

3. Limitations and Dollar Amounts for External Transfers: External Transfers made using Online Banking are subject to the following limitations:

a. Scheduled and recurring external inbound/outbound transfers can be for any amount between \$0.01 and a predetermined transfer limit.

b. Predetermined transfer limits may range from \$1,000.00 to \$5,000.00 per transaction with a monthly limit ranging from \$2,500 to \$10,000.

c. All transfer limits are subject to temporary reductions to protect the security of customer accounts and/or the transfer system.

d. At our discretion we may refuse to process any transaction that exceeds any of the above limits. In this case, you are responsible for making alternate arrangements or rescheduling the transfer within Online Banking.

In addition, we offer an external transfer service through Bill Pay and is provided by a third-party vendor, not FCU. The terms regarding this service are provided in the "Bill Pay Terms of Service."

Transfer Authorization and Sufficient Available Funds:

1. You authorize FCU to withdraw, debit or charge the necessary funds from your designated account in order to complete all of your designated transfers.
2. You agree that you will instruct us to make a withdrawal only when a sufficient balance is or will be available in your accounts at the time of the withdrawal.
3. The completion of a transfer is subject to the availability of sufficient funds (including any overdraft protection plans) at the time the transaction is posted. If enough funds to complete the transfer are not available, we may either (i) complete the transaction and overdraw the account or (ii) refuse to complete the transaction. In either case, we may charge a non-sufficient funds (NSF), returned item, overdraft, or similar fee. Please refer to the applicable account agreement and fee schedule for details. If you schedule a transfer from an account maintained at another financial institution and there are insufficient funds in that account, you may be charged a fee by that financial institution.
4. At our option, we may make a further attempt to process the transfer request.
5. FCU is under no obligation to inform you if it does not complete a transfer because there are non-sufficient funds or credit in your account to process the transaction. In this case, you are responsible for making alternate arrangements or rescheduling the transfer within Online Banking.

Canceling Transfers.

If you direct us to begin processing a transfer immediately or a transfer's status is In Process or Processed, you no longer have the right to cancel it. However, the credit union at its option, may attempt to cancel the transaction, subject to limitations. Future-dated and recurring transfers can be canceled prior to midnight ET on the bank business day prior to the date the transfer is scheduled to be made. After you cancel a future-dated transfer, the status changes to Canceled. Canceled transfers remain under Transfer Activity.