



# A2A Transfer Request

3418 MacCorkle Ave SE, Charleston, WV 25304

Phone: (304) 721-4145 Fax: (304) 342-3147

ElementFCU.org

## Transfers Between Accounts I Own - Type 1

A2A (Account-to-Account) transfers allow me to initiate transfers between my Element FCU accounts and accounts at other financial institutions. I want to be able to transfer funds between my Element FCU account and another account I own:

The name(s) on my Element FCU account is: \_\_\_\_\_ Account #: \_\_\_\_\_

The name of my my other financial institution is: \_\_\_\_\_

The name(s) on the account at my other financial institution is: \_\_\_\_\_

The routing number is: \_\_\_\_\_ The account number is: \_\_\_\_\_

This account is  checking  savings  loan.

I hereby request an A2A transfer relationship on the accounts identified above. By signing below, I agree to the terms and conditions of the "A2A Transfer Agreement and Disclosure" which is printed on page two of this form.

X \_\_\_\_\_ X \_\_\_\_\_  
My Signature Date

## Transfers Between My Account and Accounts I Don't Own - Type 2

A2A (Account-to-Account) transfers allow me to initiate transfers between my Element FCU accounts and third-party accounts at other financial institutions. I want to be able to transfer funds between my Element FCU account and a third-party account:

The name(s) on my Element FCU account is: \_\_\_\_\_ Account #: \_\_\_\_\_

The name of my the other financial institution is: \_\_\_\_\_

The name(s) on the account at the other financial institution is: \_\_\_\_\_

The routing number is: \_\_\_\_\_ The account number is: \_\_\_\_\_

This account is  checking  savings  loan.

I hereby request an A2A transfer relationship on the accounts identified above. By signing below, I agree to the terms and conditions of the "A2A Transfer Agreement and Disclosure" which are printed on page two of this form.

X \_\_\_\_\_ X \_\_\_\_\_  
My Signature Date

I hereby authorize an A2A transfer relationship with the accounts identified above. By signing below, I agree to the terms and conditions of the "A2A Transfer Agreement and Disclosure" which are printed on page two of this form.

X \_\_\_\_\_ X \_\_\_\_\_  
Third Party Accountholder Signature Date

STATE OF \_\_\_\_\_ COUNTY OF \_\_\_\_\_  
I, \_\_\_\_\_ a notary public in and for said state, do hereby certify that \_\_\_\_\_, whose name is signed to the writing above, has this day acknowledged the same before me.  
Given under my hand this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.  
My commission expires \_\_\_\_\_.

Notary Public Signature \_\_\_\_\_

notary stamp here



## A2A Transfer Request

3418 MacCorkle Ave SE, Charleston, WV 25304

Phone: (304) 721-4145 Fax: (304) 342-3147

[ElementFCU.org](http://ElementFCU.org)

### A2A Transfer Agreement and Disclosures

**A2A TRANSFERS:** Account to account transfer capabilities are divided into two types: (1) transfers between accounts of which you are a legal owner; (2) transfer to another account of which you are not a legal owner (Transfer between Third Parties). **In order to transfer available funds from one account to another, you must log on to ItsMe247 Home Banking site.**

**Type 1 – Transfers between accounts of which you are a legal owner:** You must complete and submit the *A2A Transfer Request* form to be authorized to transfer funds from one account to another. You must be a legal owner on all accounts identified. We will verify legal ownership on all accounts before transfer capabilities are permitted.

**Type 2 – Transfers to another account of which you are not a legal owner (Transfers to Third-Parties):** You must complete and submit the *A2A Transfer Request* form to be authorized to transfer funds between your account and a third-party account. This form must also be signed by the owner(s) of the third-party account, and her/his signature must be notarized. You will be permitted to transfer funds between your account and the account of the third party. However, you will not have access to, or the capability to review account balances or activity, or to perform other transactions on third party account. Transfers of funds made by you between third party accounts are non-revocable and cannot be reversed without the third party's written consent, even if you have made an error in the amount transferred or to the account to which the funds were transferred.

#### Third Party Accountholder Authorization

I understand and agree that I am authorizing an A2A transfer relationship with the Element FCU member ("Member") listed on this form. I understand Member will have the ability to send funds to my account or to take funds from my account at any time of her/his choosing. Member will not be able to see any of my account information or to perform any other types of transactions on my account. I will indemnify and hold harmless Element FCU from any and all claims, actions and judgments, including costs of defense and attorney's fees incurred in defending against same, arising from and related to disputes involving A2A transfers between Member's and my accounts.

Third party accountholder must initial here X \_\_\_\_\_

#### Other important notes regarding all types of A2A transfers

- There may be a fee associated with each transfer. The fee amount is disclosed in our fee schedule.
- There may be daily limits on the amounts I can transfer between accounts. Consult Element FCU for this information.
- Transfer requests submitted before 11:30 am, Monday through Friday, will be completed within 48 hours (excluding weekends and federal holidays). Transfer requests made after 11:30 am, Monday through Friday, will be completed within 72 hours (excluding weekends and federal holidays).
- With outgoing transfers, your money will immediately be removed from your account. Transfers will not be made if your account does not contain sufficient funds for the transfer. If you have selected overdraft protection, your account may be overdrawn to the limit established in that agreement.
- Incoming funds are not credited to your account until they arrive from the other financial institution, but the fee is debited at the time of the transfer. With incoming transfers, a \$0 transaction entry will appear in your account history when the transfer is made. When the actual transfer is made by the other financial institution, you will see the zero amount replaced with the amount of the transfer.
- Once the transfer is made, Element FCU cannot cancel the transfer. Transfers cannot be reversed.
- Element FCU is not responsible for disputed transfers made between the accounts you have authorized for A2A transfers. You agree to hold harmless Element FCU from any and all claims, actions and judgments, including costs of defense and attorney's fees incurred in defending against same, arising from and related to disputes involving A2A transfers between your A2A account relationships.