

## AUTOMATED FUNDS TRANSFER REQUEST

Account # \_\_\_\_\_

Account Owner Information <small>*All information is required*</small> (Please Print Clearly)				
Last Name	First	Middle	My Preferred Contact Method Is <input type="checkbox"/> Phone <input type="checkbox"/> E-mail <input type="checkbox"/> Paper Mail	
Physical Address (No PO Box)		Apt/Unit #	Cell Phone # (Include Area Code)	
City	State	Zip	Work Phone # (Include Area Code)	
Mailing Address (if different from Home Address – Include City, State & Zip)			Home Phone # (Include Area Code)	
Home E-mail Address	Work E-mail Address	My Preferred E-mail Is <input type="checkbox"/> Home <input type="checkbox"/> Work	My Preferred Phone Number Is <input type="checkbox"/> Cell <input type="checkbox"/> Work <input type="checkbox"/> Home	

Transfer Instructions	
Account Suffix:	<input type="checkbox"/> This is a new transfer request <input type="checkbox"/> This is a change request <input type="checkbox"/> Delete this transfer
Amount: \$	Starting on: _____ (At least 10 business days from current date)
This transaction should happen: <input type="checkbox"/> Once <input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Monthly: transfer on the _____ & _____ each month	
Financial Institution Name: _____	
Routing Number (9 digits): _____	Account Number (up to 17 digits): _____
Choose one: <input type="checkbox"/> Pull funds from a <b>savings</b> account at another institution <input type="checkbox"/> Pull funds from a <b>checking</b> account at another institution	

For a Home Equity Line of Credit (HELOC) or Variable Rate Loan

\_\_\_\_\_ (Initial Here) I authorized RiverLand Federal Credit Union to automatically adjust my Automated Funds Transfer Request Amount at any time a rate change or loan advance causes the loan payment amount to be increased or decreased. Please see the credit agreement for your loan for more information about payment amount changes.

This authority is to remain in full force and effect until I notify the Credit Union of its cancellation. Such notification will be in writing and allow the Credit Union reasonable time to act upon my request. Once the loan has been paid in full, the Automated Funds Transfer payment will be cancelled.

Disclosure and Authorization

I/we hereby authorize RiverLand Federal Credit Union to originate PPD ACH credit/debit entries to my account as indicated above. This authorization is to remain in full force and effect until RiverLand Federal Credit Union has received written notification from me of its termination in such manner as to afford RiverLand Federal Credit Union a reasonable opportunity to act on it (no less than 10 days prior to transfer date). I/we acknowledge that our origination of ACH entries under this agreement must comply with United States law.

1. All items or Automatic Clearing House ("ACH") transfers to your account are provisional and subject to our receipt of final payment. If final payment is not received, we reserve the right to charge your account for the amount of those items or ACH transfers and impose a return charge on your account. After we have received final payment, we refer to these deposits as collected items. If the Credit Union incurs any fee to collect any item the Credit Union may charge such fee to your account. The Credit Union reserves the right to refuse or to return all or any items or funds transferred.
2. If on any transfer date you attempt to originate an ACH debit and there are not sufficient funds in your account to cover the transfer, overdraft will not be utilized to provide additional funds. The transfer will attempt to pull for 10 business days. If, during that time, there have not been sufficient funds to debit your account, we will cancel your ACH origination. If an ACH credit has posted to your account but has insufficient funds at the other institution, then we will debit your account, return the credit, and the transfer will not occur for that particular transfer date. The transfer will not attempt to pull again until the next regularly scheduled date. If the credit continues to be NSF for three consecutive occurrences, then we will cancel your ACH origination. In the event of cancellation, the only way to reinstate your ACH origination is to contact the credit union and initiate a new origination.
3. Where ACH transfers are made for the transfer of making loan payments, the monitoring of the loan balance, the final payoff amount, and the cancellation of the ACH Agreement are the responsibility of the member. The Credit Union is not liable for transfers made or any costs incurred by the member in the event that the ACH Agreement is not canceled at the time a loan is paid off.
4. The Credit Union reserves the right to audit your compliance with this agreement.

Please refer to the RiverLand Federal Credit Union Membership and Account Agreement for further disclosures and information.

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

RiverLand Federal Credit Union Use Only

Date Received \_\_\_\_\_ Received By \_\_\_\_\_ Branch Location \_\_\_\_\_