

Texas Trust Credit Union
External Account Transfer Service Agreement

Within Online Banking you may separately enroll for the *External Account Transfer* service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at Texas Trust Credit Union and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at Texas Trust Credit Union. An outbound transfer moves funds from an account at Texas Trust Credit Union to an account outside of Texas Trust Credit Union. You will need to enroll each of your non-Texas Trust Credit Union accounts that you wish to use for this Service. **You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds.** All accounts requested to be used as part of this Service will be verified in accordance with Texas Trust Credit Union procedures. The verification process must be completed by you prior to using the Service. You will have 7 days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process. Funds requested to be transferred will be debited/credited to your Texas Trust Credit Union account the business day following the day you initiate the transfer, provided you have met the FI's cutoff time for submitting an *External Account Transfer*. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer.

The cutoff time for initiating transfers is 7:30 pm CST. Funds requested to be transferred will be debited/credited to the non-Texas Trust Credit Union account according to the receiving FI's availability and transaction processing schedule. Requests for next-day transfer of funds cannot be canceled. Future dated and recurring transfers can be canceled by 4:00 pm the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer.

There currently are no fees for the Service. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and Texas Trust Credit Union:

1. Two inbound transfers per day not to exceed a total of \$1,500
2. Two outbound transfers per day not to exceed a total of \$3,000

The above limits apply to the total of all *External Account Transfer* of a specific type for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time.

Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the master Membership and Account Agreement signed by you when opening your NetTeller Online Banking account or any amendments thereto. A current copy of the Membership and Account Agreement can be obtained by visiting our website at TexasTrustCU.org

By clicking on **I Agree** below, you agree to the terms of the *External Account Transfer Service Agreement* and the Membership and Account Agreement.