



Account to Account (A2A) Agreement Form

Use this form to set up relationship with your external bank account to transfer money back and forth between accounts. **YOU MUST BE A LEGAL OWNER ON BOTH ACCOUNTS and YOU MUST PROVIDE A VOIDED CHECK OR CREDIT UNION/ BANK STATEMENT WITH PROPER ACCOUNT FORMAT.**


BEFIT FINANCIAL FCU ACCOUNT INFORMATION

Member Name: _____ Account Number: _____
Contact Phone#: _____ Contact Email Address: _____

OTHER FINANCIAL INSTITUTION ACCOUNT INFORMATION

Checking/ Savings Account

Checking Savings
Name on Acct _____
Bank Name _____
Account Number _____
Bank Routing # _____
Bank City/State _____



Terms and Conditions

Account to account (A2A) transfer service allows you to initiate transfers between accounts that you own. These accounts can be located at any US institution, and you will be able to transfer funds anytime. You must be a legal owner on all accounts. You can set up as many accounts as you like.

In order to transfer available funds from one account to another, you must log on to Befit Financial FCU's Online Banking.

- There may be daily limits on the amounts you can transfer between accounts.
- Transfer requests submitted before 4:00 pm Monday through Friday, will be completed within 48 hours (excluding weekend and federal holidays).
- Transfer requests made after 4:00 pm 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 overdraft protection, your account may be overdrawn to the limit established in that agreement.
- Incoming funds are not credited to your account until we receive credit from the other financial institution. 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 \$0 amount replaced with the amount of the transfer.
- Once the transfer is made, Befit Financial FCU cannot cancel the transfer. Transfers cannot be reversed.
- Befit Financial FCU is not responsible for disputed transfers made between the accounts you have authorized for A2A transfers. You agree to hold harmless Befit Financial FCU from any and all claims, actions, and judgements, 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.
- I understand I may submit transaction and account requests using my computer, tablet, phone, or credit union supplied computing device. I can initiate transactions and account requests from anywhere. Befit Financial FCU will verify my identity by the information I provide on the forms as well as physical identification verification if I complete my transaction in a branch. I agree to these processes.

- I agree to the above Terms and Conditions
- I am the legal owner on BOTH accounts

Signature: _____ Date: _____

CU ONLY: Received by _____ Bank Statement/Voided Check Collected _____
Entered by _____ E-mail Confirmation sent by _____