



Working together to create a stronger financial future for all healthcare professionals.

A2A (Account to Account) Agreement Form

Please use this form to establish a connection between your external bank account and your account with us for transferring funds between the two. **You must be a legal owner on both accounts**, and you are required to provide either a **voided check** or a **bank/credit union statement** that clearly displays the **correct account and routing number format**.

Befit Financial Federal Account Information

Member Name: _____ Account Number: _____

Contact Phone #: _____ Contact E-Mail Address: _____

Other Financial Institution Account Information

☐ Checking

☐ Savings

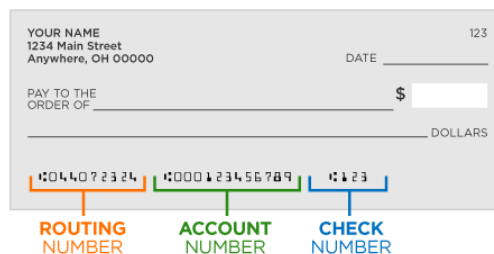
Name on Account: _____

Bank Name: _____

Account Number: _____

Bank Routing #: _____

Bank City/State: _____





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Terms and Conditions

The Account-to-Account (A2A) transfer service allows you to transfer funds between your Befit Financial FCU account and accounts you legally own at other U.S. financial institutions. You may link multiple external accounts for this purpose.

How It Works:

- Transfers can be initiated through **Online or Mobile Banking**.
- Daily transfer limits may apply.
- Requests submitted **before 4:00 PM (Monday–Friday)** are typically completed within **48 hours**, excluding weekends and federal holidays.
- Requests submitted **after 4:00 PM (Monday–Friday)** may take up to **72 hours** to process, excluding weekends and federal holidays.
- Outgoing transfers will immediately debit your Befit account. Transfers will not process if there are insufficient funds, unless you have overdraft protection in place.
- Incoming transfers will not be credited until funds are received from the other financial institution. A placeholder transaction of \$0 may appear in your account history until the funds post.

Please Note:

- Transfers are **final and cannot be canceled or reversed** once initiated.
- Befit Financial FCU is **not liable** for any disputes between your linked accounts. You agree to release and hold the credit union harmless from any claims, losses, or legal actions—including attorney fees—arising from such disputes.
- You may access and use this service via a personal device or credit union-provided device. Your identity will be verified through the information provided and, if applicable, in-branch identification.

By signing below, you acknowledge and agree to these terms and confirm that you are the legal owner of **both accounts** involved.

☐ I agree to the above Terms and Conditions

☐ I am the legal owner on BOTH accounts

Signature: _____ Date: _____