



P.O. Box 14864 - Reading, PA 19612

ACH Authorization Agreement

Account Number

This will serve as my standing authorization to participate in the Automated Clearing House (ACH) program administered by Utilities Employees Credit Union (UECU) to initiate deposits or withdrawals between the designated External Account and any account (some exceptions apply to loans and IRA's) under specified account number at UECU. Requests made after 2:00 PM ET are processed the next business day. If a transaction is initiated on a holiday or weekend, funds will be remitted on the next business day.

1. UECU Account Information

Primary Owner/Business Name	Joint Owner/Authorized Signer Name	Joint Owner/Authorized Signer Name
Home Phone Number	Work Phone Number	Cell Phone Number
Email Address -- necessary for home banking and emergency contact		

2. What Would You Like to Do?

- ☐ Add a New External Account
- ☐ Replace the Following Existing Account _____ (Enter Account Number)
- ☐ UPDATE - You authorize UECU to update the existing ACH authorization(s) as directed.
- ☐ CANCEL - You authorize UECU to cancel the existing ACH authorization(s) as directed.

3. External Account Information

Financial Institution Name	Account Owner/Authorized Signer Name(s)	
Routing Number	Account Number	Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings

4. Transaction You are Authorizing

By signing this form, you are authorizing UECU to initiate deposits or withdrawals to and from the specified External Account upon your request (subsequent entries). Subsequent entries will only be initiated upon your request. You may request the initiation of a subsequent entry via phone, online banking or in person. At least one owner of the External Account must be an owner of the UECU account to initiate withdrawals from the External Account. In addition, you may set up recurring transactions by completing the sections below (you will not be required to request initiation of recurring transactions after completion of this agreement):

Type of Transfer (Select One) <input type="checkbox"/> To a UECU Account: <input type="checkbox"/> From a UECU Account:	Type: <input type="checkbox"/> Share <input type="checkbox"/> Checking ID # _____ Type: <input type="checkbox"/> Share <input type="checkbox"/> Checking	Start Date
Frequency: (Select One) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annualy <input type="checkbox"/> Annually		Amount

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Attach a Voided Check, Deposit Slip, Copy of Bank Statement, or Letter from External Account financial institution that clearly displays the COMPLETE account and routing number as well as the name(s) of the account owner(s). This is required to verify information. You will be unable to initiate a subsequent entry or establish a recurring transaction for 2 business days from the date UECU receives this agreement to allow for account validation.

6. SIGNATURES (ALL UECU ACCOUNT OWNERS MUST SIGN)

DO NOT SIGN BELOW UNLESS YOU HAVE READ AND UNDERSTAND ALL TERMS AND CONDITIONS ON THE BACK OF THIS DOCUMENT.

Signature 1	Print Name	Date
Signature 2	Print Name	Date
Signature 3	Print Name	Date

ACH Authorization Agreement

This will serve as my/our authorization to participate in the Automated Clearing House (ACH) transfer service administered by Utilities Employees Credit Union (UECU) to transfer funds between the designated External Account and my/our accounts (some exceptions apply to IRA's) under a specified member number at UECU. You must be a U.S. citizen or permanent resident and at least 18 years old to use this service.

Terms and Conditions

This agreement explains the terms and conditions governing your access to and use of the ACH transfer service (the "Service"). The terms "our", "we", "us", and "Credit Union" refer to Utilities Employees Credit Union ("UECU"). The terms "you", "your" and "member" refer to each and all account owners, signers, or agents under the specified UECU Membership Account number and anyone whom you have authorized to use the service. An "External Account" is a personal checking or savings account at another financial institution.

It is your responsibility to ensure you enter a valid and correct ABA routing number and External Account number. You are responsible for verifying any restrictions regarding transfers to or from any External Account that you designate. The Credit Union is not responsible for direct, indirect, special, or consequential costs, fees, losses, penalties, or other damages resulting from transfers that are not permitted under restrictions of other financial institutions or those imposed by applicable laws and regulations.

You certify that the information provided is true and correct and that you are an authorized owner, signer, or agent with full permission to access the provided External Account. We have procedures in place to validate your account and confirm ownership of your External Account depending on how you enroll in the Service. If you submit this agreement in person or through the mail, we will ask you to confirm ownership of your External Account by attaching a voided check, deposit slip, copy of bank statement, or letter from the other financial institution that clearly displays the complete account and routing number as well as the names of the account owners. Starter checks will not be accepted. UECU will further perform account validation by initiating a prenotification (prenote). A prenote is a zero-dollar test to validate the External Account information you provide. The prenote will be sent to your External Account financial institution to ensure the account information you provide is valid before allowing deposits or withdrawals to be initiated. If you submit this agreement via mobile and online banking, we will ask you to validate and confirm ownership of your External Account by verifying one or more small test transfers that will be credited to and debited from your External Account. Your ACH transfer requests will not be honored until you validate the test transfers. Another option to validate and confirm ownership of your External Account via mobile and online banking is to validate your online banking login credentials with the External Account financial institution. Your External Account financial institution will validate the online banking login credentials. Your External Account financial institution may require you to grant them authority to share your account data with UECU. This validation option may be limited and not available for all financial institutions. When using this validation method, you will not be able to utilize the External Account for 1 calendar day after online banking login credential validation is successfully performed. If any transfer from an External Account is returned or rejected for insufficient funds or any other reason, you authorize the Credit Union to collect sufficient funds from any of your Credit Union accounts to cover the transaction and any applicable fees. If any transfer to an External Account is returned to the Credit Union for any reason, the Credit Union will credit the funds to your UECU Membership Account within a reasonable time. UECU reserves the right to utilize any verification methods identified in this agreement to confirm ownership and perform account validation of External Accounts, regardless of enrollment method. Your UECU accounts are governed by the terms and conditions of the Account Agreement and Disclosures and our current Fee Schedule.

You agree to release UECU and its agents from all liability and indemnify and hold harmless the same from any and all losses, damages, or costs for acting in good faith in accordance with oral, written or electronic instruction or authorization or information provided by you under or pursuant to this agreement. You agree to release UECU and its agents from liability in the event UECU makes an error which underpays or overpays your account and authorize UECU to debit or credit your account as necessary to correct any errors.

This Service is performed by us in accordance with the rules of the National Automated Clearing House Association ("NACHA") as such rules are amended from time to time. We reserve the right to change the terms and conditions described in this agreement. We reserve the right to terminate your access, or any access, to this Service, to cancel any and all transactions, and remove any designated External Account(s) for any reason, including without limitations: fraud, misuse, kiting, ACH transaction rejects and returns, any unauthorized access or use of the Service, or any violation or intent to violate law or regulation. Your authorization to transact on an External Account will continue until terminated by any account owner by notification in writing to UECU, by submitting a change via mobile and online banking or upon notification from a financial institution of an invalid or closed External Account. Termination will be effective as soon as UECU, upon receipt, has had reasonable time to act upon it. External Accounts not used to originate a transfer for eighteen consecutive months will be considered dormant and will be expired. All UECU originated withdrawals from an External Account, that are then deposited to an eligible UECU account will have a 3-business day hold on deposited amounts over

\$2,500.00. For new accounts, all UECU originated withdrawals from an External Account, that are then deposited to an eligible UECU account, will have a 3-business day hold placed on the full amount of the deposit for the first 30 business days after establishing the account. For Green Light Checking account holders, all UECU originated withdrawals from an External Account, that are then deposited to an eligible UECU account, will have a 3-business day hold placed on the full amount of the deposit. Transfers are subject to internal review by UECU based on the amount of the transaction, your relationship with UECU, destination accounts, fraud screening and such other factors that UECU may apply from time to time. In the event we determine that there are risks associated with a transfer, we may delay or cancel the transfer and contact you or direct you to contact us to provide additional details on the transfer before it is initiated or funds are released.

By signing and accepting this agreement, you agree to be bound by these terms and conditions. We reserve the right to change the terms under which this Service is offered at any time; however, we will notify you of any material change to the terms. We reserve the right to notify you by e-mail or by conventional mail. You agree that if you continue to use the Service after we notify you of any change, you thereby accept the changes to the terms and agree to be bound by this agreement, as amended.

Additional Information

- A. A new form must be completed when changing External Account information, Credit Union account information, and/or money amount information.
- B. Complete one form for each External Account.
- C. UECU, as Custodian for an IRA account, may not authorize distributions through this form.
- D. UECU, as Custodian for an IRA account, will only authorize current year IRA contributions through this form.
- E. For questions about this form or this service, contact Member Service at 800-288-6423 or 610-927-4000, in the Reading, PA area. You may also contact us via email at advantages@uecu.org