



Internal Use – Check Method Collected:

By Mail	By Fax	ID # Verified:
In Person	By Email	Date ID Expiration:
Staff Member Initials:		

External Transfers Request Form

Name: _____ Savings Account Number: _____

Disclosure—This is subject to the availability of the External Transfers feature within the Service. You must separately sign up within the Service for the option of transferring funds between your Bangor Federal accounts and accounts at other financial institutions. This agreement as well as any disclosures displayed on the Service’s site shall apply to your use of External Transfers. This agreement and any amendment hereto shall control and supersede the same, but only to the extent necessary to resolve the conflict. Each of your non-Bangor Federal Credit Union accounts that you wish to use for External Transfers will need to be registered and verified separately. External Transfers are subject to dollar limits that will be established from time to time. We reserve the right to amend these dollar limits from time to time.

External Transfers will be charged an Outgoing External Transfer Fee as published in our Rate and Fee Schedule.

You agree that you will only register eligible non-Bangor Federal Credit Union accounts on which you are an individual or a joint owner, and you will only use External Transfers for transferring funds between your **consumer** Bangor Federal Credit Union accounts and your **consumer** accounts at other financial institutions. External Transfers are not to be made to or from **business** accounts. You will instruct us to make a withdrawal only when a sufficient balance is or will be available in your account at the time of the withdrawal. If you do not have a sufficient balance, including available credit under any overdraft protection plan, you agree that we may, in our sole discretion, either complete the transfer or payment – creating an overdraft – or refuse to complete your transfer or payment. In both cases, we reserve the right to impose a fee.

External transfers may be either inbound or outbound transfers. A fee, as disclosed in our Fee Schedule, will be assessed per outgoing transfer. They can be scheduled on a one-time or recurring basis. External Transfers scheduled for a weekend or a non- Business Day will be processed on the next Business Day. The delivery date of External Transfers is governed by the terms and conditions displayed in the Service. We reserve the right to limit what types of accounts are eligible for External Transfers at our sole discretion. You agree that we may change the dollar limits on External Transfers or terminate your eligibility to make future External Transfers (including cancelling scheduled future-dated transfers) without prior notice to you (other than any notice required by applicable law). In addition to a breach of the terms and conditions described above, the following are other instances that could disqualify you for this service.

- Any of your Accounts with us are not current or are not in good standing.
- Any External Transfers involving accounts at other financial institutions are canceled, revoked or returned due to insufficient funds, revoked authorization, stopped payment, frozen accounts, or any other reason.
- You attempt to use the External Transfer feature to transfer funds between your eligible Bangor Federal accounts with non-consumer accounts at other financial institutions.

The Service works by:

1. Request BFCU enable the service for you.
2. Login to Online Banking and add an external account.
3. Two small deposits are sent to the account at the other FI, you will need to wait a couple of days for those deposit amounts to hit, then find out how much they were.
4. Log back into our Online Banking, click on verify the account and enter the two small deposit amounts to complete the process.
5. You are now ready to set up transfers to or from the external account (transfers can be set up on a recurring basis as well).

Member Signature

Date