



# e-Transfer Agreement

e-Transfer is a service provided to you by Xplore FCU. With e-Transfer, you must be enrolled in Home Banking. e-Transfer allows you to transfer funds between your account with Xplore FCU and your account at any other financial institution located in the United States. International transfers are not allowed at this time. An inbound transfer moves funds into an account you own at Xplore FCU from an account you own outside Xplore FCU. An outbound transfer moves funds from an account you own at Xplore FCU to an account outside Xplore FCU that is owned by you. Your initial use constitutes your acceptance of the terms and conditions set forth to you in this disclosure.

Xplore FCU reserves the right to deny you access to e-Transfer if we cannot verify your identity, you participate in unauthorized transfers or have transactions returned to Xplore FCU. Xplore FCU reserves the right to collect additional information from you so we may insure you are not using e-Transfer in violation of the law, including bank fraud, wire fraud, money laundering or transferring to or from accounts that are blocked by Office of Foreign Asset Control (OFAC).

By using e-Transfer with Xplore FCU, you understand that you are granting Xplore FCU access to debit or credit your account at your financial institution on your behalf. You agree that transfers will only be completed between consumer accounts that you are an authorized signer. By using this product you will need to provide certain information about each non- Xplore FCU account in order to register that account for this service or you will authorize us to validate the account through the use of a test transfer, in which a low value payment will be credited to and debited from the account. Once the test transfer is complete, we may ask you to verify the test entry.

e-Transfer is not an immediate transfer of funds. Delivery speeds for domestic (U.S.) transfers are 3-business-Days or Next-Business Day (Expedited). Any transfer initiated on a day that is not a business day begins processing on the following business day Xplore FCU will not be held liable for any fees associated with the timing of transfers, the debit and/or credit or inability to debit and/or credit the account in accordance with your instructions, any inaccuracy, incomplete or misinformation, or limits set by the financial institution. Not all types of accounts are eligible to transfers; it is up to you, the account holder, to verify with the financial institution there are not restrictions. By clicking "Submit", you agree that you have provided accurate information on the

accounts that you wish to be affected by the transfer. Xplore FCU cannot retrieve any account numbers, or other information, with any other institution; this is your responsibility, as the member and requestor. You can edit or cancel the transfer only if the transaction is in a pending status. All other transfers are available on a view-only basis.

To be eligible for Next-Business Day transfer service, your account must meet the following conditions:

- Your account must be in good standing.
- You must not have any Non sufficient Funds (NSF) experience in the previous Months from the registration date of the e-Transfer service.
- You must not have had any negative experience with the e-Transfer product. Negative experience shall include, without limitation, NSF, Account closed (debit only), Authorization Revoked by customer, Payment Stopped, Account Frozen.
- To be eligible for the Next-Business Day (Expedited) service, the non-host account to which you are transferring money to is required to make a successful inbound transfer of \$500 to your account at least 60 days prior to the date of a Next-Business Day transfer.
- For an inbound transaction, your account must have a minimum available balance of \$750.
- For an outbound transaction, your account must have a minimum available balance of \$750 after adjusting for the current transaction. Current transactions shall include all transfers that are open and have not been released by the e-Funds Transfer vendor.
- For Outbound next-business day transfers, there is a \$3.00 transfer fee.

You can access e-Transfer by logging into home-banking with your user ID and password. You must keep your information confidential. Xplore FCU will NEVER request this information from you. You agree to notify us immediately if you believe your login ID and/or password may have been compromised. Please refer to our Electronic Funds Disclosure.