



Incoming & Outgoing Bank to Bank Transfer Service Disclosure

This Service allows you to transfer funds between your linked personal deposit accounts at the Westerly Community Credit Union ('Credit Union') and certain deposit accounts at other Financial Institutions. An inbound transfer moves funds into an account at the Credit Union from another Financial Institution. An outbound transfer moves funds from an account at the Credit Union into an account outside of the Credit Union. You will need to enroll each of your other Financial Institution accounts that you wish to use for this Service.

You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with the Westerly Community Credit Unions procedures. The verification process must be completed by you prior to using the Service. You will have 5 calendar days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.

Funds requested to be transferred will be debited/credited to your Credit Union account the business day following the day you initiate the transfer, provided you have met the Credit Unions cutoff time for submitting External Account transfers of 2:00 PM. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. Funds requested to be transferred will be debited/credited to the other Financial Institution account according to the receiving Financial Institutions availability and transaction processing schedule.

Request for immediate transfers of funds cannot be canceled. Future dated and recurring transfers can be cancelled by 2:00 PM the day prior to the scheduled transfer date. If the transfer status is in a succeeded status, you cannot cancel the transfer. Withdrawal transfers that bring balances below zero may result in Overdraft Fees.

There is no charge for this service. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and the Credit Union:

1. Inbound transfers per day not to exceed a total of \$1,000
2. Outbound transfers per day not to exceed a total of \$1,000

The above limits apply to the total of all External Account transfers of a specific type for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time.

Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the eBanking Service Agreement.

Please contact us at (401) 596-7000 or email us at eservices@westerlyccu.com with any questions you may have regarding the above Bank to Bank Transfer Service Agreement.