



Member to Member 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 another member within the Credit Union. An outbound transfer moves funds from your account at the Credit Union into another member's account within the Credit Union. You will need to verify the account you wish to transfer funds to.

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 prior to using the Service.

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 account.

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.

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