



Account to Account (A2A) Agreement Form

Authorization Agreement

By completing and signing this form, you authorize Academic Federal Credit Union to establish transfers from or to your ACADEMIC FEDERAL CREDIT UNION account. **Note: If form is incomplete, transfer will not occur.**

- One account must be an ACADEMIC FEDERAL CREDIT UNION account, and the other must be a non-commercial checking account at another financial institution within the jurisdiction of the United States.
- You must be an owner of the “From” checking account.
- You may use this form to authorize transfers:
 - From your external checking account at another financial institution to pay an ACADEMIC FEDERAL CREDIT UNION loan, including a consumer loan, credit card, or home equity line of credit. You must be the owner or joint owner of the receiving account.
 - From your ACADEMIC FEDERAL CREDIT UNION checking account to a non-commercial checking account at another financial institution only.
 - You may not use this form to establish transfers to an ACADEMIC FEDERAL CREDIT UNION savings account, checking account, money market account, certificate, IRA, an external commercial account, or an account at a financial institution outside United States jurisdiction.
- Transfer requests will be processed on the day requested, unless the scheduled date falls on a weekend or federal holiday. In this event, the transfer will be made on the business day preceding the weekend or federal holiday, when possible. If the request is made on a weekend, the first transfer will occur on the first business day after the request. For transfers to a checking account at another financial institution, we cannot guarantee when the receiving financial institution will make the funds available. Typically, the funds you are transferring will be available to the recipient within two (2) to three (3) business days.
- If the automatic transfer is returned for any reason, including non-sufficient funds, ACADEMIC FEDERAL CREDIT UNION may assess a fee as specified in ACADEMIC FEDERAL CREDIT UNION’s Schedule of Fees and Charges.
- Transfers to an account at another financial institution may be requested to a maximum of \$5,000 per calendar day and a maximum limit of \$30,000 over the last 30 days. Transfers into accounts at ACADEMIC FEDERAL CREDIT UNION are unlimited.

Further, you agree not to hold ACADEMIC FEDERAL CREDIT UNION responsible for any delay or loss of funds due to incorrect or incomplete information supplied by you, or by your financial institution, or due to an error on the part of your financial institution in depositing funds to or from your account.

This agreement will remain in effect until ACADEMIC FEDERAL CREDIT UNION receives a written notice of cancellation from you.

ACADEMIC FEDERAL CREDIT UNION has the right to terminate this authorization agreement for any reason.

Account Information

Academic FCU Member# _____

Legal Name on Account: _____

Name of Financial Institution: _____

Routing Number***: _____

Account Number***: _____ Checking | Savings

Authorized Signature (Primary): _____ Date: _____

Authorized Signature (Joint): _____ Date: _____

*** The Routing and Transit Number can be found at the bottom of a check from the financial institution. It is always nine digits long and is always bracketed by the computer symbol that looks like a vertical line followed by two dots. The other two sets of numbers are the bank account number and the check number.

