



Within eBranch you may set up external accounts to transfer to and from ("Service"). This Service allows you to transfer funds between your linked deposit accounts at Heritage Family Federal Credit Union and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at Heritage Family Federal Credit Union. An outbound transfer moves funds from your account at Heritage Family Federal Credit Union to an account outside of Heritage Family Federal Credit Union. You will need to enroll each of your non-Heritage Family Federal Credit Union 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 Heritage Family Federal Credit Union procedures. The verification process must be completed by you prior to using the Service. You will have 30 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 Heritage Family Federal Credit Union account within three business days following the day you initiate the transfer, provided you have met the financial institutions cutoff time for submitting external account transfers (both HFFCU's and the external financial institution). The cutoff time for initiating transfers is 4:00 pm on business days only. Funds requested to be transferred will be debited/credited to the non-Heritage Family Federal Credit Union 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 canceled two days prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer. Transfers are subject to the following limits unless otherwise agreed upon by you and Heritage Family Federal Credit Union:

1. Inbound and outbound transfers per day not to exceed a total of \$6,000 across all external accounts
2. Inbound and outbound transfers per month not to exceed at total of \$10,000 across all external accounts
3. Inbound transfers have an individual limit of \$3,000 each
4. Outbound transfers have an individual limit of \$3,000 each

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 master eBranch Services Agreement signed by you when opening your eBranch account or any amendments thereto. A current copy of the eBranch Agreement can be viewed by selecting

**Disclosures** from the footer navigation within your eBranch account or visiting <https://www.hfcuvt.com/disclosures>.

By clicking **I Agree**, you agree to the terms of the External Account Service Agreement and the eBranch Services Agreement.