

## Terms and Conditions

Account to account (A2A) transfer service allows you to initiate transfers between accounts that you own. These accounts can be located at any institution, and you will be able to transfer funds anytime. You must be a legal owner on all accounts. You can set up as many accounts as you like.

In order to transfer available funds from one account to another, you must log on to the ItsMe247 online banking site.

- There may be a fee associated with each transfer. The fee amount is disclosed in our fee schedule.
- There may be daily limits on the amounts you can transfer between accounts.
- Transfer requests submitted before 5:00 pm Monday through Friday, will be completed within 48 hours (excluding weekends and federal holidays). Transfer requests made after 5:00 pm Monday through Friday, will be completed within 72 hours (excluding weekends and federal holidays).
- With outgoing transfers, your money will immediately be removed from your account. Transfers will not be made if your account does not contain sufficient funds for the transfer. If you have selected overdraft protections, your account may be overdrawn to the limit established in that agreement.
- Incoming funds are not credited to your account until they arrive from the other financial institution, but the fee is debited at the time of the transfer. With incoming transfers, a \$0 transaction entry will appear in your account history when the transfer is made. When the actual transfer is made by the other financial institution, you will see the zero amount replaced with the amount of the transfer.
- Once the transfer is made, South Bay Credit Union cannot cancel the transfer. Transfers cannot be reversed.
- South Bay Credit Union is not responsible for disputed transfers made between the accounts you have authorized for A2A transfers. You agree to hold harmless South Bay Credit Union from any and all claims, actions and judgments, including costs of defense and attorney's fees incurred in defending against same, arising from and related to disputes involving A2A transfers between your A2A account relationships.

I understand I may submit transaction and account requests using my computer, tablet, phone or credit union supplied computing device. I can initiate transactions and account requests from anywhere. South Bay Credit Union will verify my identity by the information I provide on the forms as well as physical identification verification if I complete my transaction in a branch. I agree to these processes.

**YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT**



This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. The credit union is not insured by any state government.