



Enhanced Transfer Authorization Disclosure

You have requested the ability to transfer funds from your Beach Municipal FCU account to other Beach Municipal FCU accounts. This service, called Enhanced Transfer, will allow you to transfer money to requested accounts using Virtual Bank Home Banking.

- An Enhanced Transfer Authorization Form must be completed and signed by the primary owner of the sending account as evidence of the request and authorization for this service. Joint owners are not allowed to authorize or terminate this service.
- Termination of this service is allowed at the request of the primary owner of the sending account by submitting an Enhanced Transfer Termination form.
- All authorized suffixes/sub-accounts are linked and available through Virtual Branch Home Banking.
- This access is limited to transfers between Beach Municipal FCU accounts. Check withdrawals or other types of withdrawals, such as ATM or debit transactions, are not allowed through Enhanced Transfer.
- If you give your Virtual Branch Home Banking password to someone not authorized on your account, the Credit Union is not liable for any transactions that result from such action.
- Overdraft Protection applies only within the Primary Account and its suffixes/sub-accounts. Accounts authorized for Enhanced Transfers are not linked for Overdraft Protection; therefore, no automated transfers will occur between linked accounts to clear items being presented.
- Transfers between authorized accounts are subject to any federal regulations, including Regulation D limitations of six (6) per month. These transfers include automated transfers to cover drafts, debits and other checking account withdrawals.
- Other terms and conditions and your rights and responsibilities as found in the Electronic Funds Transfer Agreement and Disclosure shall govern this agreement.