



Cross Account Transfer Authorization Summit Access Line and E-Banking

In order for cross account transfers to occur, all **to** and **from** accounts must be signed up for access. **All owners/signers on each "from" account must sign the form below.** Please list all accounts that you will want transferred from and to; for example: husband's account to wife's account and wife's account to husband's account, we would need both account numbers listed as to and from.

Transfer From: _____ Transfer To: _____

Transfer From: _____ Transfer To: _____

Transfer From: _____ Transfer To: _____

Transfer From: _____ Transfer To: _____

Transfer From: _____ Transfer To: _____

Signature(s) _____

Account Disclosures and Regulations

I/We, the undersigned, authorize Credit Union of the Rockies to recognize transfers from my/our account to the account(s) listed above via the Summit Access Line and E-Banking.

By Signing above, I/We understand and agree to the following:

- The PIN grants all share owners access to all sub-accounts including shares, checking, money markets, IRA, CD's, holiday club, Overdraft LOC and all loan sub-accounts (even if individually owned) on my/our account and I/we agree to be responsible for all transactions initiated by the PIN.
- By disclosing the PIN, I/we authorize ALL JOINT OWNERS of the account to access the Summit Access Line and E-Banking.
- As an owner of the account, I/we will be wholly responsible for transfers from my/our account and will in no way hold the credit union liable for transfers that are completed incorrectly.
- Some transfers may not be allowed or may subject to Regulation D (see the credit union's Regulation D disclosure pamphlet for information)
- If my/our account is set up with multiple signatures required to conduct transactions, by all parties signing above we waive such requirements with respect to any transaction initiated through the Summit Access Line and E-banking.
- I/we have read and agree to be bound by the terms and conditions contained herein, in the credit union's Electronic Funds Transfer Agreement and Disclosure.