

CROSS-MEMBER TRANSFER APPLICATION

Applies to Telephone Banking, Online Banking, and Mobile Banking

PLEASE COMPLETE a separate application form for each membership that will be involved in cross-member transfers.

The **primary owner** is the person whose name is listed first on the membership. Dividends earned are reported under their tax ID number. They don't have to sign this application, but the person doing so must be at least a joint owner on every account listed.

Example: John Doe and his wife, Jane, have a joint membership at Velocity Community Credit Union. Their son, Jack, also has a membership, with both parents listed as joint owners. However, Jack is not a joint owner on his parents membership. Either John or Jane can complete and sign two forms, one with John as primary and the second with Jack as Primary, allowing cross-member transfers between the two memberships. (Jack can't sign either form, since he is not joint on his parents' accounts.) John or Jane can then use Telephone Banking to transfer money back and forth between the two memberships. Jack would be able to transfer money from his membership to his parents, but not vice versa.

Member Number:

Primary Owner of this membership:

Please check "yes" or "no" to indicate whether or not they are a joint owner on the cross-member memberships listed below.

Memberships to be linked for transfer authorization

Member Number	Primary Name <i>on that membership</i>	Y	N
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

NOTE: I agree to the following terms and conditions:

1. That I will not disclose my Personal Identification Number (PIN) or otherwise make it available to anyone not authorized to sign on my account.
2. That I understand the Velocity Community Credit Union has the right to terminate my ability to use the Telephone banking, Online Banking, or Mobile Banking if
 - a. I (or any user of my PIN) breach this or any other agreement with Velocity Community Credit Union.
 - b. Velocity Community Credit Union has reason to believe that there has been unauthorized use of my PIN.
 - c. I notify Velocity Community Credit Union that this agreement is canceled.
3. That I understand that all the terms and conditions associated with my savings, checking, money market, holiday, "You name It," or loan accounts which are affected by or accessed through Telephone Banking, Online Banking, or Mobile Banking are incorporated by this agreement.
4. That Velocity Community Credit Union has the right to change the terms and conditions of this agreement and I will be notified.
5. Regulation D may apply.

Signature _____ Date _____

CU Staff Teller Number:



2801 PGA Boulevard
Palm Beach Gardens, FL 33410
VCCU-ES-006-1115

(561) 775-2525 | (800) 872-4517
Fax: (561) 624-1753
VelocityCommunity.org