

**Heritage Family Federal Credit Union
Member to Member Transfer Agreement**

Within eBranch you may set up other member accounts to transfer to ("Service"). This Service allows you to transfer funds between your personal deposit accounts at Heritage Family Federal Credit Union and the account of a specific member at HFFCU. You will need to enroll each member account that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the permission 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. For member to member transfers, you will need the Primary Member's first and last name, as well as their complete account number with suffix (i.e. S01, L20, etc.) The other member must provide this information to you and will not be provided by HFFCU staff.

Funds requested to be transferred will be debited/credited to your Heritage Family Federal Credit Union account the day you initiate the transfer. In the case of a future dated or recurring transfer, these time limits will be the scheduled date of the transfer.

Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer. If you made a mistake on the amount transferred or the date the amount was transferred and notice after the transfer has occurred, you will need to ask the member to whom you transferred funds to contact HFFCU. They can either call, submit a secure message on their eBranch, or visit their local branch.

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 on **I Agree** , you agree to the terms of the Member to Member Transfer Agreement and the eBranch Services Agreement.