

A2A Transfers

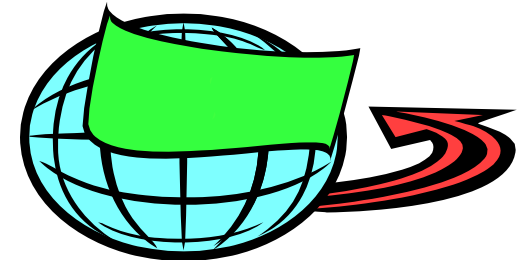
The ability to transfer money from your credit union to another financial institution.

**TAHQAMENON AREA
CREDIT UNION**

* P.O. Box 485

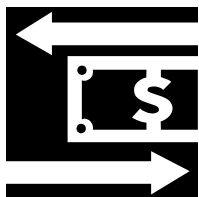
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- What is it?
- Why do I need it?

- A2A or Account to Account transfers makes it possible for you to initiate a transfer to and/or from your credit union account and an account you may have at another financial institution. This service uses the popular ACH(Automated Clearing House) process, so is secure, and relatively fast. The transfer can happen as fast as next day.
- Some of the reasons other members have used A2A are: I have my checking account at another bank, but the credit union has a lower interest rate for my next vehicle loan, so I transfer my payment from my other bank to my loan at the Tahquamenon Area Credit Union. I spend a few months out of the year where it's warmer, and want the convenience of an account there, so I use A2A to easily get money there.



How secure is it?

Since it uses the same system that Direct Deposit uses, it is just as secure.

How does it work?

There are a few requirements to use this convenient service, you need:

1. To be a member of the Tahquamenon Area Credit Union
2. To have access to It's Me 247 Online Banking
3. To sign our enrollment form
4. To provide proof of the owner of the account at the other financial institution (such as a bank statement)

Once these requirements are met, and the credit union has processed your enrollment form, it's as easy as making a transfer from savings to checking:

1. Logon to It's Me 247 Online Banking
2. Click on Transfer Money from the list on the left side
3. Then complete the simple wizard

A couple of things to keep in mind:

1. Timing matters. If you want the money transferred on the next business day, you will need to make sure that you initiate your transfer before 12:00pm EST.
2. Transfers are not made on weekends or national holidays, go to www.frbservices.org/holidayschedules for more information.
3. Transfers may take 3-5 days under certain circumstances



How much does it cost?

This is a pay as you use it service:

1. All transfers to or from the Tahquamenon Area Credit Union are 75 cents each.

There are no monthly service costs, or enrollment fees.

We at Tahquamenon Area Credit Union are proud to offer this convenient service at a low cost to our members! If you have further questions, please contact any one of our five convenient locations listed on the back panel of this brochure.



Q&A

- Q. Will I be able to schedule future transfers with A2A?
- A. At this time, A2A transfers cannot be scheduled. You will need to initiate each transfer.
- Q. Can I set up an A2A transfer to an account that I'm not the owner of?
- A. The owner of the other account would need to sign the enrollment form with the understanding that they are providing permission for you to both deposit and withdraw from their account.
- Q. Is there a limit on how much I can transfer?
- A. Yes. The current daily limit is \$3,000.00.
- Q. If I want to delete an A2A relationship, how do I do that?
- A. We need a written statement to discontinue this A2A relationship.