



invested in you®

P.O. Box 1937 Portland, OR 97207-1937

Automatic Clearing House (ACH) Transfer Request

Account Number:

Notice Date:

Instructions: Please complete the following information.

Section A.	Section B.	Section C.		Section D.	
New	Amount	Savings	_____	Transfer Amount: _____	Day: 5 th 15 th 25 th
Modify	Date	Checking	_____	Starting Month: _____	
Cancel	Institution or Account	Loan	_____	Institution: _____	
		Loan	_____	(Enter: Financial Institution Name)	

ACH TRANSFER DISCLOSURE

- 1) **Cancellation of ACH Transfer**
 - a) **Cancellation of the ACH Agreement** – To cancel an agreement with the Credit Union for an ACH transfer, you must notify the Credit Union orally or in writing up to 3 business days before the scheduled date of transfer.
 - b) **Liability for Failure to Cancel Agreement** – If you order us to stop an ACH transfer in writing 3 business days or more before the scheduled date of transfer, and we do not do so, we will be liable for your losses or damages.
 - c) **Changing Receiving Account information** – If you need to change the account information for the receiving account of an ACH transfer and the agreement is with the Credit Union, you must notify the Credit Union in writing 10 business days before the scheduled date of transfer. Changes in receiving account information may interrupt the ACH service.
 - d) **Loan Payoff** – When a receiving loan of an ACH transfer is paid in full, the ACH may not automatically be stopped unless we hear from you.
- 2) **Right to Receive Documentation**
 - a) **Periodic Statements** – Any account that is involved in an ACH transaction or is a transaction account will receive a monthly statement. Otherwise, you will receive a statement at least once every quarter.
- 3) **Credit Union Liability for Failure to Make Transfers** – If we do not complete a transfer on time or in the correct amount according to our Agreement with you, we will be liable for losses or damages. However, there are some exceptions we will not be liable for:
 - a) If, through no fault of ours, your account does not contain enough funds to make the transaction.
 - b) If circumstances beyond our control (such as fire, flood, or power failure) prevent the transaction.
 - c) If the money in your account is subject to legal process or other claim.
 - d) If your account is frozen because of a delinquent loan.
 - e) If there are other exceptions as established by the Credit Union.
 - f) If our ability is otherwise limited by law, regulation, or agreement.
- 4) **EFT/ACH Billing Errors** – In case of errors or questions about your electronic transfer call Unitus at (503) 227-5571 or send us written notice that you believe there is an error in your statement or receipt, or that you need more information about a transfer. We must hear from you no later than 60 days after the first statement on which the problem appears.
 - a) Tell us your name and account number.
 - b) Describe the transfer you are unsure about, and explain why you believe it is an error, or why you need more information.
 - c) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint in writing within 10 business days. We will report the result of our investigation within 10 days after we hear from you and will promptly correct any error. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will adjust your account within 10 business days for the amount you think is an error, so that you will have use of the money during the time it takes us to complete our investigation.
 - d) If we ask you to put your complaint or questions in writing and we do not receive it within 10 business days, we may not adjust your account. If we decide after our investigation that an error did not occur, we will deliver or mail you an explanation of our investigation. If you request, we will provide you copies of documents (to the extent possible without violating other member's right of privacy) relied upon to conclude our decision.
- 5) I acknowledge that the origination of ACH transaction to my account must comply with the provisions of U.S. Law and that I am authorized to conduct transactions on all accounts involved in the transfer.

Please Attach Your Voided Pre-Printed Check

I authorize Unitus Community Credit Union to debit my account listed above on the scheduled day and on that same day each month thereafter. If the transfer date falls on a weekend or holiday, the transfer will occur on the following business day. This authorization is to remain in effect until I have given written notification to terminate this authorization. Notification of termination must be received by Unitus Community Credit Union at least 3 business days prior to the scheduled transfer.

Member Signature _____

Date: _____