

**ARROWHEAD CREDIT UNION
AUTHORIZATION AGREEMENT FOR ORIGINATING CREDITS AND DEBITS TO ANOTHER
FINANCIAL INSTITUTION**

Please read the following information carefully before proceeding.

In order to complete this setup, we will make a small deposit and withdrawal to your account at your other financial institution. When you have verified that the transaction has taken place, enter the amount of that transaction by clicking on the Payees tab and clicking the gear and selecting "Verify".

The verification transaction will take up to 3 business days to appear on your account. Once the transaction has been processed you will have 30 days to verify the amount.

I hereby authorize Arrowhead Credit Union to transfer funds between my accounts at Arrowhead Credit Union and another financial institution, and if necessary, make adjustments on funds returned from a receiving financial institution. Arrowhead Credit Union will be responsible for the transfer of funds in accordance with this authorization. Once a transfer is made to another financial institution, Arrowhead Credit Union will have no further responsibility or liability for the deposit or withdrawal of such funds.

I acknowledge that the origination of ACH transactions 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.

I authorize Arrowhead Credit Union to make a small (\$1.00 or less) deposit and withdrawal of the same amount, on the same day, to the above listed account. I understand that Arrowhead Credit Union does not control the order of posting of this deposit and withdrawal and that I must therefore ensure that a minimum of \$1.00 is available for transfer from this account. I agree that Arrowhead Credit Union is not responsible for any overdraft, insufficient funds, or other fees that result solely as a result of my failure to make at least \$1.00 available for transfer.

I understand this agreement is in full force and effect until I delete the above account from my accounts transfer list.

*We recommend that you print this disclosure and keep it for your records.