

**ARROWHEAD CREDIT UNION  
AUTHORIZATION AGREEMENT FOR ORIGINATING  
AUTOMATED CLEARING HOUSE (ACH) CREDITS AND DEBITS  
WITH ANOTHER FINANCIAL INSTITUTION**

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

I acknowledge that the origination of Automated Clearing House (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.

For adding an account instantly, I willingly use my credentials to login and authorize ACU to verify in real time that I own the account being linked. I authorize ACU to use this information to establish a secure connection with my financial institution in order to link accounts.

For adding an account manually, I authorize ACU to make two deposits and withdrawals for the different amounts, on the same day, to the account provided. I understand that ACU does not control the order of posting of these deposits and withdrawals and that I must therefore ensure a minimum of \$1.00 is available for transfer from this account. I agree that ACU 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 will remain in full force and effect until I delete the account provided from my Accounts list within Settings.

I understand and agree that ACU shall not be responsible for any act or failure to act on their part, except in the case of gross negligence or willful misconduct. Furthermore, I agree to hold ACU harmless from any claims, liabilities, attorneys and other cost and expense which I may incur as a result of ACU's performance under this authorization agreement.

We recommend that you print and save this disclosure to retain for your records.