

**ARROWHEAD CREDIT UNION
AUTHORIZATION AGREEMENT FOR ORIGINATING 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 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 ACU to make a deposit and withdrawal for the same amount, on the same day, to the account provided. I understand that ACU does not control the order of posting of this deposit and withdrawal 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 Manage Accounts list.

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 / or save this disclosure for your records.

(04/2019)