



For official use.

ID Verification: _____
MSR/#: _____
DOB Verified: _____

## Cross Member Transfer Authorization

### Primary Member Information

Name \_\_\_\_\_ Account Number \_\_\_\_\_

Check box if under 18.       Custodial Account

### Transfer Information

If you wish to transfer sums of money TO the following Tower members' accounts through Tower's online Home Banking or Tower Talk 24 telephone service, please indicate below by selecting Add. To discontinue an existing transfer agreement, please select Delete. Transfer accounts previously submitted do not need to be listed again unless you would like them deleted.

	Transfer To Member Name		Transfer To Member Account Number
<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
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<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
<input type="checkbox"/> Add <input type="checkbox"/> Delete	_____		_____
 <input type="checkbox"/> Delete <b>ALL</b> previously requested account numbers.			

By signing below, I authorize Tower Federal Credit Union to transfer sums of money as designated by me from my account or the Custodial account to the account numbers listed above and their associated accounts/loans when requested through Tower's online Home Banking or Tower Talk 24 telephone service.

I understand and agree that this Subsequent Account Agreement amends and supplements my Membership Application and Account Agreement and any other prior requests or authorizations. I have read Tower's Cross Member Transfer Authorization Disclosures on the reverse side of this form and I will abide by its terms and conditions. I agree that I have also reviewed Tower's Electronic Funds Disclosure and Agreement, Schedule of Fees and/or information applicable to each account type opened or changed.

I hereby hold Tower Federal Credit Union harmless for any and all loss and liability incurred due to these transfers made by myself or anyone to whom I have supplied my Personal Identification Number (PIN). Any additions or deletions must be requested in writing or in Home Banking to become effective.

With the aforementioned conditions fully understood, in addition to the terms and conditions in the Credit Union's current full Disclosure and Membership Application, I hereby request Cross Member Transfer authorization to the recipient membership number(s) listed above.

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Adult Joint Owner's Signature (Required if primary member is under age 18.)

\_\_\_\_\_  
Date

*(over, please)*

## Cross Member Transfer Agreement and Disclosures

The Cross Member Transfer service allows you to use your Home Banking or Tower Talk 24 telephone service to transfer money from your account to the accounts of other Tower Federal Credit Union members. This is a one-way transfer and you cannot transfer funds from another member's account back to your account. **Only main or primary members 18 years old or older may authorize Cross Member Transfers using Tower's Electronic Cross Member Transfer Authorization Form.** Members under the age of 18 are required to complete a paper authorization form with an adult joint owner's signature.

When activated, the accounts you have registered will appear in the drop-down box within the account transfer option in Home Banking. When you complete a Cross Member Transfer, you cannot reverse it, even if you have made an error in the amount or the account to which you made the transfer.

**Circumstances in Which Information Will Be Disclosed to Third Parties.** If you transfer funds from your accounts to the accounts of other members via Cross Member Transfer in Home Banking or Tower Talk 24, Tower will disclose the following information to the account holder(s) to whom you make the transfer: your account number, suffix, and the transfer amount.

You authorize Tower Federal Credit Union to transfer sums of money as designated from your account to the account numbers listed on the Cross Member Transfer Authorization form when requested through online Home Banking or Tower Talk 24 service. When you authorize Cross Member Transfer in Home Banking, you automatically authorize Tower Talk 24 Cross Member Transfer. Tower's Home Banking and Tower Talk 24 agreements apply to Cross Member Transfers.

**PIN/Password Use:** The Credit Union will issue you an initial PIN/password to use when you access Tower Talk 24 for the first time. You will then be prompted to change your PIN.

Your Tower Talk 24 PIN/password will be your PIN/password for Home Banking. Login and change your Home Banking PIN/password to one of your own choosing immediately after your Home Banking service is activated. If you do not use Home Banking, it may become inactive until you contact the Credit Union to reactivate your Home Banking service.

For the security of your accounts, we recommend changing your PIN/password at least every 90 days. The Credit Union will have no record of the PIN/password you select. You should not write your PIN/password on any paper which identifies what it is or on any paper with your account numbers or Social Security number. You agree not to give or make available your PIN/password to any other individuals. If you elect to share your PIN/password with any other person, including, but not limited to, the joint owner of your account, you do so at your risk, and not at Tower's risk. By electing to share your PIN/password with another person, you have authorized that person to conduct transactions with your accounts, including transferring funds out of all of your accounts. You are liable for these transactions; Tower is not. If you give your PIN/password to the joint owner of your account, the joint owner will have access to all of your other Tower accounts, even accounts which are not joint accounts or which are joint with other persons.

The PIN/password is a "security procedure". You agree that this security procedure is commercially reasonable and is designed to authenticate your transactions. You agree that use of your member number/username and PIN/password shall constitute sufficient verification of your identity.

If you believe that your PIN/password has been compromised, you must immediately change your PIN/password and notify Tower that your password was compromised. Contact Tower immediately at **301-497-7000** or **800-787-8328**.

Your PIN/password may only be used to access those accounts that you have requested and the Credit Union has approved for access through Tower Talk 24 and Home Banking. If by mistake, the use of your PIN/password permits you to withdraw funds from any account that you should not be allowed to use, the Credit Union may charge the amount involved to a valid account. Your PIN/password may not be used to overdraw any account. If you use your PIN/password to overdraw an account, then you owe the Credit Union the amount immediately—plus any service charge. The Credit Union also may deduct, without prior notification to you, the amount owed from any of your Tower accounts, or, if you have a Tower loan account, the overdrawn amount will be considered as a request for a loan advance, at the discretion of the Credit Union.