

CROSS-ACCOUNT AUTHORIZATION FORM

Cross Account access allows a member to log in to an account (Login Account) through Digital Banking and make transfers to another account (Access Account) within the same session. The primary member of the Login Account must authorize use of Cross Account.

CROSS-ACCOUNT AUTHORIZATION

I hereby authorize Cross Account access using the Credit Union's Digital Banking system for the Login Account and Access Account listed below.

| LOGIN ACCOUNT Account number | |
|---|------|
| Primary member name | |
| Username | |
| Primary member signature | Date |
| ACCESS ACCOUNT | |
| Account number | |
| Primary member name | |
| ☐ Add Cross Account access ☐ Remove Cross Account acces | SS |

1) All transactions on your accounts pursuant to your use of Cross Account access constitute agreement with the Credit Union's Digital Banking Terms and Conditions and with the Electronic Funds Transfer Agreement and Disclosure. Disclosures are available for review at esfcu.org/Disclosures. 2) Authorization of this access may be removed by the owner of the Login Account through written notification to us via this form. 3) Note that you are not required to be a joint owner on the Access account, but if you are not a joint owner, you will not have access to those funds after your transfer has been made. 4) Educational Systems Federal Credit Union is not liable for any loss of funds or unauthorized access to or use of your personal information (including financial and account information) due to your decision to authorize this Cross Account access.

| For Credit Union Use Only | | |
|---------------------------|----------------|---------------|
| Received by: | Date processed | Processed by: |