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Request Type:

- New Transfer Change Frequency Change Amount Change Institution Change Transfer Date

ACH ORIGATION

Outgoing ACH Transfer Request

I, _____ (hereafter, me or member) authorize Curis Financial Credit Union to originate an Electronic Funds Transfer from my Curis Financial Credit Union account listed below to

_____ beginning on _____ in the amount of \$ _____
Receiving Institution Name & Location MM/DD/YYYY
and continuing at the requested frequency until revoked by me in writing.

Select Transfer Frequency:

- Weekly Bi-Weekly one-Time Only Monthly Semi-Monthly (15th and 30th of each month)

TO Institution:

Receiving Institution Name

Account Type:

- Savings Checking

Account Name:

Receiving Party's Name

Routing Number:

9 Digits

Account Number:

FROM Institution:

Curis Financial Credit Union

Account Type:

- Savings Checking

Member Number:

Member Name:

AGREEMENT:

Member Signature: _____ Date: _____

Member Phone #: _____ Email: _____

Employee Signature: _____ Date: _____

Branch: _____

DISCLOSURES AND IMPORTANT INFORMATION

Your rights and responsibilities under the law are outlined in the Federal Reserve Board's Regulation E that governs a variety of electric transactions. In general, you are protected from loss providing you are responsible in reading your account statements and reporting any problems and errors promptly. You were provided with a Regulation E disclosure when you opened your account with us.

If we do not complete a transaction to or from your accounts on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable for the following:

- Through no fault of ours, you do not have enough money in your account to make the transactions.
- The money in your account is subject to an uncollected funds hold, legal process or any other encumbrance or agreement restricting a transaction.
- If you do not have sufficient funds available through overdraft protection.
- If circumstances beyond our control (such as fire or flood) prevent the payment transfer, despite reasonable precautions that we have taken.

Fifteen (15) Days advanced notice required to process initial setup, changes and revocation.

FUNDS COMING INTO CURIS FINANCIAL CU FROM ANOTHER INSTITUTION FOR A LOAN PAYMENT WILL BE DEPOSITED TO THE MEMBER'S SAVINGS ACCOUNT. AUTO DISTRIBUTION WILL TRANSFER THE PAYMENT FOR CURIS FINANCIAL CU LOANS.

Curis Financial CU will not reinitiate pre-notes if returned by RDFI because they cannot accept those entries.

If the requested transfer date is a holiday, items will be processed the next business day.

In the event that Curis Financial CU deposits/withdraws funds erroneously into my account, I authorize Curis Financial CU to reverse the transaction on my account for an amount not to exceed the original amount of the erroneous credit.

After **TWO (2)** returned items the ACH Origination item will be cancelled.