



Western Division FCU, 6750 Main St., Williamsville, NY 14221
It'sMe247 Online Banking
Account-to-Account (A2A) ACH Authorization Agreement

Effective as of the _____ day of _____, 20____, _____
 _____ (individually or collectively, Member) hereby agrees as follows.

The Member has requested that Western Division FCU (WDFCU) permit Member to initiate electronic credit and debit entries to accounts and/or from accounts maintained at WDFCU and other financial institutions, by means of the automated clearing house network (ACH Network). WDFCU is willing to provide such services to Member in accordance with the terms and conditions contained herein. Furthermore, the services provided under this agreement are covered under the WDFCU "Electronic Funds Transfer Disclosure."

Member hereby authorizes WDFCU to: (choose one)

- Establish A2A ACH access for WDFCU to process Member-initiated electronic credit and debit entries to accounts and/or from accounts maintained at WDFCU and other financial institutions. Furthermore, Member authorizes WDFCU, if necessary, to initiate debit and/or credit entries and adjustments for any ACH entries processed in error using the account information indicated below.
- Cancel previously established A2A ACH access. This cancellation authorizes WDFCU to revoke all previously established A2A ACH permissions.

Depository Name: _____ Branch: _____

City: _____ State: _____ Zip: _____

ABA/Routing #: _____ Account #: _____ Type: Checking/Savings
 (circle one)

Note: A voided check or other sufficient documentation evidencing Member's affiliation with the aforementioned account must accompany this agreement. If Member is not affiliated with aforementioned account, A2A ACH access CANNOT be granted.

To the fullest extent permitted by law, Member shall indemnify WDFCU against any loss, liability, or expense (including attorney fees and associated expenses) resulting from any claim that WDFCU is responsible for any act or omission of the Member or any other person or entity associated with or affected by the services to be performed hereunder, including but not limited to any receiver, receiving depository financial institution (RDFI), or federal reserve financial institution. Furthermore, WDFCU shall not be liable for any loss or expense associated with, or failure to process, electronic transactions initiated by Member.

This authorization shall remain in full force and effect until WDFCU has received written notification from Member of Member's termination of this authorization in such time and in such manner as to afford WDFCU a reasonable opportunity to act on it. Member acknowledges and agrees that any electronic transactions that Member initiates shall comply with all applicable state and federal laws.

Member Number: _____ Date: _____

Member Signature: _____

Member Signature: _____