

Funds Transfer Limits Explanation

All limits are the standard limits as defined in detail in the Funds Transfer Contract amendment, sections 5a-e for end user details. Financial Institution-level limits are defined in section 6 of the Funds Transfer amendment.

Service	Settlement Time	In & Outbound Combined Daily	In and Outbound Combined Outstanding Daily	In & Outbound Combined Monthly	Qualifiers
Standard Transfer	3 days	\$2000	\$2000	\$5000	None
Pay People	3 days to Receiver	\$500	\$500	\$1000	None
Standard Transfer – Higher Limits	3 days	\$15,000	\$15,000	\$25,000	Higher limits will be automatically enabled for users who meet the following criteria: <ul style="list-style-type: none"> o Established Funds Transfer user for 3 months. o No negative activity or NSF's related to Funds Transfer. o User has completed at least one \$1000 transfer from the external account to be enabled. Transfer must have been completed over 60 days in the past.
Premium Transfer	Next day	\$2000	\$2000	\$5000	Next Day processing will be automatically enabled for members who meet the following criteria: <ul style="list-style-type: none"> o Established Funds Transfer user for 3 months. o No negative activity or NSF's related to Funds Transfer. o User has completed at least one \$500 transfer from the external account to be enabled. Transfer must have been completed over 60 days in the past. <p>For next day processing, accounts must meet the following balance criteria:</p> <ul style="list-style-type: none"> o For Inbound transfers, Host account must have an Available Balance of \$750. o For Outbound transfers, Host account must have an Available Balance of \$750 + the amount of the transfer.

