



Unilever Federal Credit Union

EZ ACH APPLICATION KIT

EZ ACH is a **faster and safer way to receive your money** instead of having a check mailed to you.

How does EZ ACH work?

Simply call 1-800 975-3328 and speak to a Credit Union representative, tell us the amount you need and the funds will be **electronically transferred** to your local checking or savings account. With EZ ACH, you will have your money deposited directly to your bank of record within 48 hours.

IF you are interested in this **FREE** program, fill out the paper work and mail it to:

**Unilever FCU (mail code A-71)
800 Sylvan Avenue
Englewood Cliffs, NJ 07632**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

US PATRIOT ACT

To help the government fight the funding of terrorism and money laundering activities, Federal Law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

WHAT THIS MEANS TO YOU

When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



Unilever Federal Credit Union
EZ ACH Instructions & Guidelines
ACH Transfers to Outside Checking/Savings Accounts

1. The terms **ACH** means the Automatic Clearing House and **(EFT)** means electronic fund transfers. The "ACH transfers to outside account " process has been established to transfer funds between your Credit Union Account and your "outside" bank account.
2. Routing instructions must be set up before any monetary transfer can be made so that your bank's routing number – ABA number and checking or savings account number – can be set up in the system. For checking, you must provide the Credit Union with a **blank or voided check** (not a deposit slip.) Monetary transfers cannot be processed until the procedure has been established.
3. It is your responsibility to notify the Credit Union of any changes you make in your banking arrangements.
4. Requests made by phone by 10:30AM, Eastern Time, will be processed that business day. Requests received after 10:30AM, Eastern Time, will be processed the next business day.
5. **Allow 48 hours (two business days)** for availability of the funds. – Be sure to inquire about your outside bank's guidelines and procedures for crediting your account.
6. No more than three (3) automated transfers are permitted each month. A \$5.00 fee will be assessed for each transfer over the three per month limit.
7. The maximum transfer amount is \$10,000.00 per transfer.
8. **The Credit Union is not liable for:**
 - ▶ If, through no fault of ours, you do not have enough money in your account to make the transfer;
 - ▶ If circumstances beyond our control (such as flood, fire, power failure or system failure) prevent us from completing the transaction;
 - ▶ If the money in your account is subject to legal process or other claim;
 - ▶ If your account is frozen due to a delinquent loan; and any other exceptions as noted in this agreement.The Credit Union will attempt to contact you if there is any problem in completing your requested transfer.
9. Do not write checks on your outside checking in advance of the transfer and your bank's availability of funds policy.
10. Keep this for your records.



**Unilever Federal Credit Union
EZ ACH Authorization Agreement
Outside Checking/Savings Account Information**

Please complete the following form, sign and return it to the Unilever Federal Credit Union, 800 Sylvan Avenue, Englewood Cliffs NJ 07632.

Be sure to include a copy of a voided or cancelled check.

ACH Transfer to an Outside Checking/Savings Account

UFCU Account Number _____

Name _____

Date _____

Name of Bank _____

Branch _____

City, State & Zip _____

Bank ABA (routing) Number _____

My Local Bank's Account # _____ Checking _____ Savings _____

I authorize Unilever Federal Credit Union to complete my requests for electronic transfers from my credit union account to my outside checking/savings.

I understand that it is my responsibility to advise UFCU of any changes made to my outside bank account.

I acknowledge that I have received a copy, have read and agree to UFCU's ACH transfers to Outside Checking/Savings Accounts instructions and guidelines for electronic transfers to an outside checking account.

Print

Signature

Print

Co-Signature (if joint account)



Unilever Federal Credit Union

Phone Withdrawal Authorization (blanket) Form

I, _____ authorize the Unilever Federal Credit Union to process withdrawals from my account as per instructions I will provide via a phone request.

I understand that **I must speak directly to a Credit Union Representative** who will verify information on my account. I understand that a withdrawal of funds cannot be made via a voice message. **No withdrawals of funds will be accepted via a voice message.**

I understand and accept these conditions and that transfers will only be made to my "outside" checking/savings account based on information I have provided including the bank routing number, my checking/savings account number and a copy of a voided or canceled check.

Account Number

Date

Print

Signature

Print

Co-Signature (if joint account)