



Cross Account Access Agreement

Account Holder 1 (Member Requesting Access)		
Member Name:	Member Number	
Virtual Branch User ID:	Date:	
Account Holder 2 (Member Granting Access)		
Member Name:	Member Number	
Transfer Permissions		
Transfer Funds (Financial Access) From Account 1 To Account 2	Transfer Funds (Financial Access) From Account 2 To Account 1	
<input type="checkbox"/> Share(s) <input type="checkbox"/> Loan(s)	<input type="checkbox"/> Share(s) <input type="checkbox"/> Loan(s)	
Additional Access & Permissions		
Account History (Inquiry Access)	Update Personal Info (Demographics)	Initiate ACH Transactions (External Movements)
<input type="checkbox"/> Share(s) <input type="checkbox"/> Loan(s)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

- Cross account transfers are not permitted to or from IRA or fiduciary, representative payee or custodial accounts which are otherwise restricted.
- If you authorize use of the cross account transfer function, once you have completed a transfer, you cannot reverse it without the receiving member's written consent.
- The cross account transfer of funds authorization will remain in effect unless either the sending member or the receiving member request in writing that the cross account transfer of funds be terminated.
- By signing below as the sending member and the receiving member, we fully understand the conditions listed above in addition to the terms and conditions in the Credit Union's Your Guide To Disclosure.

Member Requesting Access	Name	Signature
Member Granting Access	Name	Signature



Cross Account Access Agreement

The Cross Account Access Agreement form is to grant virtual branch access between two different accounts. Below are instructions on how to complete the form with the member requesting access and the member granting access.

FORM INSTRUCTIONS: For the Employee to fill out with the member

1. Account 1 (Member Requesting Information)
 - a. Member Name and Member Number: Type the information in the provided fields.
 - b. Virtual Branch Log In ID: Type the User ID found in the Online Banking Maintenance.
 - c. Date: Type or select the date of request in the field.
2. Account 2 (Member Granting Access)
 - a. Member Name and Member Number: Type the information in the provided fields
3. Transfer Permissions
 - a. Set permission for Account holder 1 to transfer funds from Account 1 to Account 2
 - i. Share – Select the box if Account holder 2 allows permissions for share access.
 1. Enter “ALL” for permission for all share types or indicate the specific share types
 - ii. Loans – Select the box if Account holder 2 allows permission for loan access
 1. Enter “ALL” for permission for all share types or indicate the specific share types
 - b. Set permissions for Account holder 1 to transfer funds from Account 2 to Account 1
 - i. Share – Select the box if Account holder 2 allows permissions for share access.
 1. Enter “ALL” for permission for all share types or indicate the specific share types
 - ii. Loans – Select the box if Account holder 2 allows permission for loan access
 1. Enter “ALL” for permission for all share types or indicate the specific share types
4. Additional Access & Permissions
 - a. Account History indicate if Account Holder 1 is allowed to view account History for Account 2
 - i. Share – Select the box if Account holder 2 allows permissions for share access.
 1. Enter “ALL” for permission for all share types or indicate the specific share types
 - ii. Loans – Select the box if Account holder 2 allows permission for loan access
 1. Enter “ALL” for permission for all share types or indicate the specific share types
 - b. Update Personal Info indicates if Account Holder 1 is allowed to update demographic information (address, phone number, etc.) via virtual branch
 - c. Initiate ACH Transactions indicates if Account Holder 1 is allowed to initiate ACH transactions via virtual branch.
5. Bottom Signature Fields
 - a. Member Requesting Access (Account Holder 1) – Type the name of the member requesting access. Have the member sign the completed form.
 - b. Member Granting Access (Account 2) – Type the name of the member granting access Have the member sign the completed form.

Upon completion of the form, save to Account Holder 1’s member file in T:Drive and send email to the BOT with a hyperlink of the form.