



In this authorization, the words “we,” “our,” or “us” mean the Financial Institution and the words “you” or “your” mean the Account holder(s). You authorize us to make the following transfer of funds:

| | |
|---|---|
| Financial Institution – Coming From _____ Routing Number _____ Account Number _____ Member Name _____ Type: ___Savings ___ Checking | Financial Institution – Going To _____ Routing Number _____ Account Number _____ Member Name _____ Type: ___Savings ___ Checking ___ Loan |
|---|---|

We will make transfers on the following basis:

| Transfer Amount | Effective Date | Frequency |
|-----------------|----------------|-----------|
| | | |
| | | |
| | | |
| | | |
| | | |

By signing below, the undersigned agree(s) to all the terms and conditions on page 2 of this authorization.

Signature Date Signature Date

RCU Employee Completing _____

Authorization Number _____ Established By _____ Date _____

GENERALLY – The accounts listed on page one are covered by their individual terms and conditions unless modified by this Authorization. If a transfer is made from a savings account, we reserve the right to require not less than 7 days written notice of withdrawal. Changes in amount, frequency or payment date can be requested by contacting the credit union, any changes to the debited/credited accounts will require a new authorization to be completed.

You agree to keep enough money in your debited account to cover the transfers you request by this authorization. If your debited account balance is insufficient to cover the transfers you authorize, we may cancel this authorization immediately without notice. We may use our rights and remedies under applicable law and our rules and regulations governing these types of accounts. These may include returning your checks or drafts unpaid and closing your account(s) by mailing a proper notice to you with a check or draft equal to the balance in the account.

You agree, in consideration of this service rendered by us, to indemnify (repay us for any loss) and hold us harmless (release us from any responsibility) from any liability or loss occurring due to the dishonor of any check or draft presented which results from any charge made or refused to be made by us under this authorization. You agree to abide by our rules and regulations governing your account(s) as stated on your account agreement and as amended from time to time. We may take any security measures that we believe are necessary (such as recording telephone transfer conversations) without notice to you.

LOAN PAYMENT AUTHORIZATION – If your credited account listed on page one is a debt you owe us (e.g. a mortgage or installment loan), then you agree that we may continue to charge the debited account until the loan is paid or until you provide us with written notice of cancellation.

If your debited account does not have a sufficient balance on a day that a payment is to be debited, we may stop further efforts to debit your debited account and ask you for the payment and all subsequent payments until all payments under the loan are current. Any authorized debits returned to us for any reason regarding funds not being available will be charged a return fee as stated on our fee schedule. We will not use the availability of any credit line that you may have with us in determining whether your debited account has a sufficient balance. At our option and discretion, we may resume charging the debited account without further instruction from you once all payments are current. If we do not resume charging your debited account, we will notify you in writing that we have cancelled this authorization. Cancellation of this authorization does not excuse you from making timely payments under the terms of the loan.

PERSON TO PERSON (P2P) AUTHORIZATION – When your request is to initiate a debit from your account with Railway and credit a consumer account and/or loan at another financial institution you recognize that you are the originator and must comply with the requirements of the NACHA rules, as they may change from time to time. This authorization can be received as a single entry or recurring transaction. We will not initiate debits from a consumer account at another institution that you are not a joint owner on the account.

AMENDMENTS – We will give you reasonable notice when we amend this authorization. If this authorization needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. We may terminate this authorization by giving you written notice at the address stated on page one. Any notice will be effective immediately when mailed or delivered by us. Notice to any one of you is notice to all of you.