

## Funds Withdrawn from MSUFCU Authorization Agreement for ACH Credit

The undersigned hereby authorizes the Michigan State University Federal Credit Union (MSUFCU) to initiate electronic fund credit entries to the account indicated below at the depository financial institution named below, and to credit the same to such account. I (we) acknowledge that the origination of ACH transactions to this account must comply under the rules of the National Automated Clearing House Association (NACHA) and with the provisions of U.S. law.

This authorization is to remain in full force and effect until MSUFCU has received notification from me (or either of us) of its termination in such time and in such manner as to afford MSUFCU a reasonable opportunity to act on it. Notification must be made to MSUFCU in writing, with a certificate digital signature, or by key entering or verbally expressing a personal identification number. The credit union reserves the right to revoke this agreement.

**Funds must be available at the time the credit entry is sent to the Federal Reserve. Generally, this cutoff is 12:00 p.m. on the prior Federal business day. Federal weekends and holidays are in accordance with the Federal Reserve calendar. ACH credit transactions may only be performed on MSUFCU checking or Visa Credit Card line-of-credit accounts.\***

I hereby acknowledge that I have received, read and agree with MSUFCU's Electronic Fund Disclosure and Truth-In-Savings Disclosure, and loan/Visa Agreement.

\*ACH credit transactions may not be performed on MSUFCU savings accounts.

Other Depository/ Branch Name			
Address			
Routing & Transit #		Start Date	Amount \$
Account # at Other Depository	<input type="checkbox"/> Savings <input type="checkbox"/> Checking <input type="checkbox"/> Loan	Frequency	MSUFCU Account # & I.D.

### Disclaimer

MSUFCU shall be liable to you for all losses and damages caused by MSUFCU's failure to make an electronic payment in accordance with your authorization, in the correct amount or in a timely manner, except where:

- A. Your account has insufficient funds to complete the transfer;
- B. The funds are subject to legal process or other encumbrances restricting such transfer;
- C. Such transfer would exceed an established credit limit;
- D. Circumstances beyond our control (such as flood, fire, computer breakdown, or changes in our operation as required by law) prevent the transfer or withdrawal, despite reasonable precautions we have taken;
- E. A technical malfunction, which was known to you at the time of the transfer was scheduled to occur, prevents the transfer.

Signature(s)	Date
Print Name(s)	Daytime Phone

ACHCREDIT 10/12

East Lansing  
 • 3777 West Rd.  
 • 4825 E. Mount Hope Rd.  
 • 523 E. Grand River Ave.  
 • MSU Union, 49 Abbot Rd.

Haslett  
 • 16861 Marsh Rd.

Lansing  
 • 653 Migaldi Ln.  
 • 200 E. Jolly Rd.  
 • 104 S. Washington Sq.

Okemos  
 • 1775 Central Park Dr.

Auburn Hills  
 • 3265 Five Points Dr.