



From time to time you may wish to initiate funds transfers from your account at Wichita Federal Credit Union. These funds transfer requests are called payment orders in this Agreement. In order to safeguard the security of our member accounts with regard to payment orders, we will require a password when:

- You request any payment order over \$2,500 from one account of yours to another account of yours;
- You wire out funds in any amount from your account;
- You transfer funds in any amount from an account of yours to an account on which you are not a joint owner;
- Any time we question the validity of the person requesting the transfer.

In certain circumstances, we will require a callback to a secure phone number to verify a funds transfer request. A secure number will be the phone number on file at the Credit Union. If you change your phone number, that new phone number may not be considered secure until it has been in our system for 30 days.

This Agreement governs all payment orders you give us. In order to ensure the security of your account, Wichita Federal Credit Union will require a password when verifying payment orders. This Funds Transfer Agreement ('Agreement') governs the procedures and responsibilities concerning payment orders initiated by the Account Owner through Wichita Federal Credit Union.

**DEFINITIONS:** In this Agreement, the words 'you' and 'yours' mean all owners of this account. The words 'we', 'us', and 'our' means Wichita Federal Credit Union. The word 'account' means any account or accounts designated on this Agreement. The terms used in the Agreement have the meaning given to them in Article 4A of the Uniform Commercial Code.

**ACCOUNT OWNER LIABILITY:** You agree to be bound by any payment order, whether or not authorized, issued in your name accepted by us in compliance with the security password chosen by you in this Agreement.

**CHANGES TO AGREEMENT:** The password and other terms of this Agreement may be changed only by executing a new Agreement. The Agreement may not be changed by an oral agreement.

**SECURITY PROCEDURES:** We will follow the password verification procedures identified in this Agreement. You agree that this procedure is a commercially reasonable method of verifying payment orders and other electronic funds transfers.

**UNIFORM COMMERCIAL CODE ARTICLE 4A:** Any electronic funds transfers that we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to the provisions of this Agreement and the provisions of the Uniform Commercial Code as enacted by the State of Kansas.

**PAYMENT ORDERS:** This is not the document that authorizes a payment order or other electronic funds transfer. We may require you to complete a separate document at the time of each payment order.

**NOTICE:** Notice to any Account Owner is considered notice to all Account Owners. Changes made by any Account Owner are considered changes made by all Account Owners. The Agreement of any account owner binds all account owners.

By signing below, the parties agree to all the terms and conditions of this Agreement and acknowledge receipt of a copy.

|                              |                                |
|------------------------------|--------------------------------|
| Account Number               | Password (at least six digits) |
| Account Owner's Signature    | Date                           |
| Account Owner's Printed Name | Date                           |
| Credit Union Representative  | Date                           |