

# COAST GUARD EMPLOYEES CREDIT UNION

500 Poydras St. Rm. 1226  
New Orleans, Louisiana 70130-3396

Serving the 8<sup>th</sup> USCG District since 1950

Hours: 07:00 am – 12:00 noon (CST) M-F

Web: <http://www.coastguardecu.net>

(800) 772-6163  
(504) 671-2287 or -2289

FAX (504) 671-2290

E-Mail: [cgecu@coastguardecu.net](mailto:cgecu@coastguardecu.net)



## Account to Account (A2A) Relationship Authorization

### Account Information

Name of Outside Financial Institutions:

Routing ABA Number:

Name on Account:

Account Number:

Type of Account:  Savings  Checking  Loan  Investment  Other:

Account Description:

### Authorization Agreement

I hereby authorize Coast Guard Employees Credit Union (CGECU) to initiate debit and credit entries to the account listed above. I hereby certify that I am an authorized account holder of the account listed above. The terms of the CGECU Membership and Account Agreement, including the terms of the Wire Transfers, Automated Clearing House (ACH), and Other Payment Order Transactions, are incorporated into this authorization. I acknowledge that I may not originate ACH Transactions to or from my account(s) that violate U.S. Law. This authorization is to remain in full force until the credit union has received a written revocation from me and has had a reasonable time to act on it.

### Non-Transactional Account Acknowledgment

I hereby acknowledge that non-transactional accounts (i.e. Savings, Club, Certificates, etc.) have a limit by law of the number of withdrawals that can occur in a set period. Thus, I am aware that I may be charged a fee if I exceed the limit set by the CGECU Board of Directors and that the transaction(s) may not be allowed if I exceed the number allowed by law.

### Signature

Member Name:

CGECU Account Number:

Signature:

Date:

Daytime Phone Number:

Phone Type:  Mobile  Work  Home

Email Address:

*Please note that debits initiated from your CGECU account will be immediately withdrawn although credits to a Third-Party Financial Institution may be delayed due to processing requirements. Credits from Third-Party Financial Institutions to your CGECU account will not post immediately.*

**NOTE IF FORM IS INCOMPLETE TRANSFER WILL NOT BE AUTHORIZED.**

## FOR OFFICE USE ONLY

Signature verified by: \_\_\_\_\_ Voided  Check or  Statement attached Date Received: \_\_\_\_\_

A2A Account relationship updated by: \_\_\_\_\_ Date updated: \_\_\_\_\_

# ACCOUNT-TO-ACCOUNT (A2A) TRANSFER SERVICE

## Description and Information

Account-to-Account (A2A) Transfers will be treated as Electronic Funds Transfer (ACH = Automated Clearing House) and require Pre-Note verification before using this service. To conduct transfers via A2A, members must meet Coast Guard Employees Credit Union (CGECU) A2A Transfer Service Eligibility Criteria (no NSF Episodes in a 12 month period). By submitting the A2A Authorization Form for approval, permission to create and send Pre-Notes on your behalf. Once you have been notified that you are approved for the A2A Transfer Service, it is your responsibility to log into CGECU's secure Online Service to complete the "Add An Account" Screen; which will initiate the Pre-Note Verification Process.

### A2A GUIDELINES:

1. One account must be CGECU account, and the other must be a non-commercial account at another financial institution within the jurisdiction of the United States.
2. You must be an owner of the "**From**" account.
3. This form is used to authorize the following transfers:
  - a. From your external checking account at another financial institution to pay a CGECU loan. You must be the owner or joint owner of the receiving account.
  - b. From your CGECU savings account to a non-commercial checking account at another financial institution only.
  - c. From an external checking account to CGECU savings or club account(s)
4. Transfer requests will be processed on the day requested, unless the scheduled date falls on a weekend or federal holiday. In this event, the transfer will be made on the business day preceding the weekend or federal holiday, when possible. If the request is made on a weekend, the first transfer will occur on the first business day after the request. For transfers to a checking account at another financial institution, we cannot guarantee when the receiving financial institution will make the funds available. Typically, the funds you are transferring will not be available to the recipient within two (2) to three (3) business days.
5. If the automatic transfer is returned for any reason, including non-sufficient funds. CGECU may assess a fee as specified in CGECU's Schedule of Fees and Charges.
6. Transfers to an account at another financial institution may be requested to a maximum of **\$2,500** per calendar day and a maximum limit of **\$10,000** over the last 30 days. Transfers into accounts at CGECU are unlimited.
7. All accounts at CGECU are classified as Depository type (Non-Transactional) accounts, thus they are not allowed more than six (6) withdrawals per a 30 days period. Therefore, the CGEUC allows the first two withdrawals within 30 days as free processes. Any withdrawal conducted above this limit of 2 free withdrawals will be assessed a fee as specified in CGECU's Schedule of Fees and Charges per each withdrawal conducted.