



Bank to Bank Transfer ACH Authorization

It's Free, it's Simple and only takes 4 Easy Steps to get you started!

Beacon provides Bank to Bank transfers for up to 5 different bank accounts on each Beacon account. A completed authorization form is required for each different bank account that is set up for transfers into a Beacon account.

1 ATTACH a copy of your check or deposit slip from other institution.



For your protection, Beacon requires the following documents to complete this ACH setup.

- To establish ACH draft to/from a checking account a "VOIDED" check is required.
- To establish ACH draft to/from a savings account a deposit slip is required
- A letter of account ownership is also acceptable for both account types.

2 READ the authorization and important information.

ACH & Wires - Important Information: This agreement is subject to Article 4A of the Uniform Commercial Code - Fund Transfer as adopted in the state in which you have your account with us. If you originate a fund transfer for which Fedwire is used, and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may rely on the identity number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by Automated Clearing House Association (NACHA) rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A 403(a) of the Uniform Commercial Code. If we do not receive such, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have the amount so credited. If we receive a credit to an account you have with us by wire or ACH, we are not required to give you any notice of payment order or credit.

I (We) hereby authorize Beacon Federal to set up an ACH draft to/from my designated Financial Institution for a daily amount equal to or less than \$5,000. I (We) acknowledge that ACH transactions to my (our) account must comply with the provisions of U.S. law, and standard ACH guidelines. This authorization is to remain in full force and effect until Beacon Federal has received written notification from me (or either of us) of its termination in such time and in such manner as to afford Beacon Federal a reasonable opportunity to act on it.

3 COMPLETE your information and SIGN.

Your Beacon Account Information for the account you want to set up to send and receive transfers:

Account #: _____ Account Holder E-mail address: _____

Primary account holder NAME: _____ SIGNATURE: _____
Please Print

Joint account holder NAME: _____ SIGNATURE: _____
Please Print If other bank account is Joint, both account holders must sign.

4 SEND to Beacon for Processing.

Return the completed form with your voided check or deposit slip. Bring to your local office for processing OR Mail to: Beacon Federal, Attn: Bank to Bank Activation, PO Box 186, E. Syracuse, NY 13057

This form is for Personal Accounts Only, please contact Beacon for Commercial Account use.