



# Bank to Bank Transfer Authorization

In this authorization, the words “we” or “us” mean the Financial Institution, and the words “you” or “your” mean the Account Holder(s). Text following a box which is not checked does not apply to the agreement. You are authorizing to make the Bank to Bank Transfers, within your Online Banking, by City National Bank, to and from the following account:

Account #: \_\_\_\_\_ Account Title: \_\_\_\_\_

ABA/Routing #: \_\_\_\_\_ Bank Name: \_\_\_\_\_

Type: Savings       Checking

Within Nettleter you may separately enroll for the Bank to Bank Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at City National Bank and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at City National Bank. An outbound transfer moves funds from an account at City National Bank to an account outside of City National Bank. You will need to enroll each of your non-City National Bank accounts that you wish to use for this Service. **You agree that you will only enroll accounts for which you have the authority to transfer funds.** All accounts requested to be used as part of this Service will be verified in accordance with City National Bank procedures. You must provide City National Bank with proof that you are the account holder of the external account, by providing documentation, i.e. a voided check or bank statement.

Funds requested to be transferred will be debited/credited to your City National Bank account the business day following the day you initiate the transfer, provided you have met the cutoff time for submitting Bank to Bank transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 1:30 p.m. Funds requested to be transferred will be debited/credited to the non-City National Bank account according to the receiving City National Bank's availability and transaction processing schedule.

Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled by 1:30 p.m. the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer.

When an outgoing transfer is processed, City National Bank will send a notification to the email address on file.

There currently are no fees for the Service. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and City National Bank:

1. Three inbound transfers per day not to exceed a total of \$1,000
2. Three outbound transfers per day not to exceed a total of \$1,000

The above limits apply to the total of all Bank to Bank transfers of a specific type for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time. City National Bank can suspend or terminate this service at any time if it is determined that this service is being used in a manner that does not comply with the terms and conditions of this agreement.

Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the master Nettle Services Agreement signed by you when opening your Nettle account or any amendments thereto. A current copy of the Online Banking Agreement can be viewed by selecting the Online Agreement from the menu bar within your Nettle account.

We will give you reasonable notice when we amend this agreement. If this agreement needs to be amended because of a change in State or Federal law, the change shall be effective immediately without notice. This agreement will remain in effect until terminated by you. We may terminate this Agreement by giving you written notice at the address stated on your account. Any notice will be effective immediately when mailed or delivered by us.

Customer understands and agrees that City National Bank is not liable for any loss or damage resulting from inaccurate information or lack of proper security on the part of the customer.

**By signing below, you agree to the terms of the Bank to Bank Service Agreement.**

Printed Name: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

**This section is for internal use only**

**Account documentation verified:** \_\_\_\_\_

**Account approved in Back Office:** \_\_\_\_\_

**Account approved by:** \_\_\_\_\_

**Date approved:** \_\_\_\_\_