LM FEDERAL CREDIT UNION
101 Chesapeake Park Plaza
Baltimore, MD 21220
(410) 687-5240 OR (800) 410-0501

MONEYMOVER FUNDS TRANSFER SYSTEM

WHAT IS 'MONEYMOVER'? *MONEYMOVER* is a service that electronically transfers funds from your LMFCU share account to your checking account at any financial institution in the United States. To apply, complete the application below and return it along with a voided check from your checking account. It takes approximately two weeks to activate *MONEYMOVER* for your account.

HOW DO I REQUEST A MONEYMOVER TRANSFER? The process is easy. Any account owner (primary owner or joint owner) may initiate a *MONEYMOVER* transfer by phone or in person. Provide us with the Credit Union account number and the owner's social security number, as usual. Let us know you'd like the funds transferred via *MONEYMOVER* to your local account (you won't need to provide that account number; we already have it). *MONEYMOVER* transfers may be made from your share account only; transfer funds from other Credit Union accounts (if needed) to your Credit Union share account and then initiate a *MONEYMOVER* withdrawal. Any withdrawal request received by 3:00 p.m. (Eastern Standard Time) will be processed that day; requests received after 3:00 p.m. will be processed the next business day.

HOW ARE THE FUNDS TRANSFERRED? *MONEYMOVER* transfers are made by ACH (Automated Clearing House) credit, the same method by which direct deposit of payroll is handled. ACH transfers are a safe, fast and reliable method of moving funds. Should you wish, you may still request that a withdrawal check be mailed to your home.

WHEN WILL THE FUNDS BE DEPOSITED INTO MY LOCAL ACCOUNT? The funds transferred will be credited to your local account on the morning of the second business day after the transfer was processed. For example, a MoneyMover transfer initiated by 3:00 pm on Monday will be deposited to your local on Wednesday morning.

ARE THERE ANY LIMITATIONS OR FEES? You may make up to 3 *MONEYMOVER* transfers per month at no charge. There is a $5 fee for each transfer made after the third per month or if the transfer amount is less than $100.00. Confirmation of the transfer will be included on your regular Credit Union statement of account; no other confirmation notice will be sent to you.

OTHER IMPORTANT INFORMATION: Should you wish to change the account that *MONEYMOVER* transfers are deposited to, please contact the Credit Union for a new *MONEYMOVER* enrollment form. You may only designate one account elsewhere to receive *MONEYMOVER* transfers. You may cancel your ability to make *MONEYMOVER* transfers by phone or in writing.

↓↓ TEAR OFF THIS SECTION AND RETURN ↓↓

CREDIT UNION ACCOUNT INFORMATION

ACCOUNT NUMBER: _____ *(NEW MEMBERS: LEAVE THIS SECTION BLANK)*

PRIMARY OWNER NAME: _____

JOINT OWNER NAME: _____

RECEIVING BANK ACCOUNT INFORMATION

FINANCIAL INSTITUTION NAME: _____ ROUTING/TRANSIT #_____

ACCOUNT NUMBER: _____ ACCOUNT TYPE (SAVINGS OR CHECKING):_____

PLEASE ATTACH A VOIDED CHECK FROM YOUR CHECKING ACCOUNT TO THIS FORM

By selecting the Credit Union's MoneyMover electronic transfer service, I hereby authorize LM FEDERAL CREDIT UNION (LMFCU) to initiate credit entries to my account at the Financial Institution indicated above and for the Financial Institution to credit the same to such account through the Automated Clearing House (ACH) system, subject to the rules and regulations of the Financial Institution, ACH, and LMFCU. Any primary or joint owner of the LMFCU account may initiate this funds transfer to the account designated above. LMFCU may correct any transaction error with a debit or credit to my Financial Institution account and/or LMFCU account. This authorization, including any credit or debit entries initiated thereunder, is in full force and effect until I notify LMFCU by telephone or in writing and LMFCU has had sufficient time to act on it.

_____
SIGNATURE: PRIMARY OWNER DATE

_____
SIGNATURE: JOINT OWNER DATE

CREDIT UNION USE ONLY:

Group Code: _____ Availability Date: _____ Processed by:_____

EFT Disclosure provided:_____ Member confirmation sent: _____ Online Message:_____