

BANK-TO-BANK TRANSFERS

WHAT ARE BANK-TO-BANK TRANSFERS?

Champlain National Bank's Bank-to-Bank Transfers provides you with the capability of transferring money between your personal accounts at Champlain National Bank and other financial institutions through NetTeller. An inbound transfer moves money from your account at another financial institution to your account at Champlain National Bank. An outbound transfer moves money from your account at Champlain National Bank to your account at another financial institution.

ELIGIBLE ACCOUNTS

Bank-to-Bank Transfers are available only for personal checking, savings and money market accounts. Federal transaction limits apply to savings and money market account transfers.

THE STANDARD PROGRAM

Depending on the type of checking account you have, you will be eligible for different transactions limits and fees. Unless you have a Champlain Privilege Checking account, you will only be eligible for the Standard Program.

- \$500 - Maximum daily incoming transfer amount
- \$500 - Maximum daily outgoing transfer amount
- \$0 - Fee for an incoming transfer
- \$3 - Fee for an outgoing transfer
- 3 - Maximum number of daily incoming transfers
- 3 - Maximum number of daily outgoing transfers

THE PRIVILEGE PROGRAM

This program is available to Champlain Privilege Checking Account clients only.

- \$2,500 - Maximum daily incoming transfer amount
- \$5,000 - Maximum daily outgoing transfer amount
- \$0 - Fee for an incoming transfer
- \$0 - Fee for an outgoing transfer
- 3 - Maximum number of daily incoming transfers
- 3 - Maximum number of daily outgoing transfers

WHEN ARE THE FUNDS AVAILABLE?

Incoming transfers completed prior to 1:30pm on a business day will be reflected in your available balance the following business day. Outgoing transfers processed prior to 1:30pm will be debited from your account the same business day. All transfer requests made after 1:30pm on a business day and all requests made on Saturday, Sunday and holidays will be processed on the Bank's next business day.

DO ALL BANKS PARTICIPATE?

As long as the other financial institution is located in the US and participates in ACH, you should be able to transfer funds with them. If you are not sure, contact that institution for confirmation.

CELL PHONE REQUIREMENT

In order to do a Bank-To-Bank Transfer, you need to be able to receive a one-time passcode authorization via text. This is an additional layer of security used to verify authorized use of the system. Data and message rates may apply.

TRANSFERS USING OUR APP

In order to make Bank-To-Bank Transfers using our Mobile App, you will first need to enroll all accounts you want to make transfers from and to via NetTeller on your computer. Once these accounts have been enrolled and verified, transfers can be made on your mobile devices.

HOW DO I APPLY?

You can apply by completing the Bank-To-Bank Transfers Enrollment Form on the back, and then returning it to your nearest Champlain National Bank branch. You can also mail it to the address below. Once approved, you'll receive a letter in the mail that will guide you through setting up your transfer accounts and scheduling transfers.

QUESTIONS?

If you have any questions, you can contact us by:
Visiting or calling your local branch
Emailing us at: info@champlainbank.com
Visiting our website: www.champlainbank.com
Writing us at:

Champlain National Bank
3900 NYS Route 22
Willsboro, NY 12996



BANK-TO-BANK TRANSFERS ENROLLMENT FORM

CLIENT INFORMATION

Name: _____

Address: _____ City: _____ State: _____ Zip Code: _____

Cell Phone Number: _____

Email Address: _____

TRANSFERS TO INITIATE

- Credits and Debits
- Credits Only (Incoming Transfers into my Champlain National Bank Account(s))
- Debits Only (Outgoing Transfers From my Champlain National Bank Account(s))

IMPORTANT DISCLOSURE

I am applying for the ability to transfer funds between my Champlain National Bank account(s) and my accounts at other financial institutions. I understand that I can only transfer between accounts that I own. I acknowledge that the origination of debit and credit transfers must comply with the provisions of US law and the Automated Clearing House Rules and Regulations. My participation in the Bank-To-Bank Transfer product is subject to and I must agree to the Terms and Conditions governing this program. I also understand that you will retain this application whether or not it is approved. You are also authorized to order a consumer credit report and verify other credit information in conjunction with this application. Without further notice, future reports may be requested. If reports are requested, the names and addresses of the consumer reporting agencies that furnished them are available from Champlain National Bank. One-time passcode authentication through text message is required for this service. You will be required to provide your mobile device information in order to be approved for this service. Data and message rates may apply.

SIGNATURE

Name: _____ Date: _____

Bank Use

Application Accepted and Client Identity Verified by: _____ Client CIF: _____

Recommended by: _____ Date: _____

Officer Approval by: _____ Date: _____

NetTeller ID: _____ Standard Program Privilege Program

Entered by: _____ Verified by: _____