

## **Electronic Transfer Authorization Agreement**

By funding your new account with an External Account, you accept the terms of the Agreement and: (a) represent and warrant that you are an owner of that External Account (and that you are authorized by any other owners of the External Account to use that Account); and (b) authorize LifeStore Bank to initiate a one-time debit transaction on the External Account based on instructions entered through the LifeStore Online Account Application.

You must provide the following information regarding that External Account, account number, the ABA Routing and Transit number for the external financial institution, the name of the external financial institution, and whether the External Account is a checking or savings account.

The Bank shall not be liable for errors due: (i) to your External Account containing insufficient funds to make the External Transfer, (ii) to the third party financial institution holding the External Account mishandling or delaying the processing of the External Transfer; and (iii) to you providing us with incomplete or incorrect information for the account verification process for an External Transfer.

## **Verification of Accounts at Other Financial Institution**

I authorize you to verify my External Account through the use of a trial transfer, in which two small deposits and corresponding withdrawals (less than \$1.00 each) will appear in your External Account. You will then be asked to verify the amount of each deposit made into your External Account.