

EXTERNAL ACCOUNT TRANSFERS

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Transfer money easily between your personal accounts at Champlain National Bank and other financial institutions with External Account Transfers through Online Banking. You will be able to transfer money both from and to accounts at another financial institution for which you have authority to transfer funds.

THE STANDARD PROGRAM

Your checking account type determines your eligibility for different External Account Transfers transaction limits and fees. The Standard Program offers:

- \$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

FUNDS AVAILABILITY

Incoming transfers completed prior to 7:00 pm on a business day will be reflected in your available balance the following business day. Outgoing transfers processed prior to 7:00 pm will be debited from your account the same business day. All transfer requests made after 7:00 pm on a business day may be processed on the Bank's next business day. All requests made on Saturday, Sunday and holidays will be processed on the next business day.

PARTICIPATING BANKS

As long as the other financial institution is located in the US and participates in ACH, you should be able to transfer funds to and from it. If you aren't sure, contact that institution for confirmation.

ELIGIBLE ACCOUNTS

External Account Transfers are available for personal accounts, including checking, savings, and money markets. Your account must be open for 30 days for the Standard Program and 90 days for the Privilege Program.

SAFE AND SECURE

Keeping your accounts secure while you are online is our priority. This includes measures like 2-Step Verification, logging you out due to inactivity, and encrypting all transactions for maximum security. You'll also receive an email and/or text message whenever there is a log in from a new device, or if you change your email address, password, mobile phone number, or username.

HOW TO APPLY

You can apply by completing the External Account Transfers Enrollment Form on the back, and return it to your nearest Champlain National Bank branch. You can also mail it to the address below. We will send you a letter in the mail to let you know whether you have been approved to make External Account Transfers, along with instructions on how to get started.

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



EXTERNAL ACCOUNT 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 (ACH) Rules and Regulations. My participation in the External Account Transfers 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: _____

Give this form to a Client Service Representative at your local branch, or mail to: Champlain National Bank, 3900 NYS Route 22, Willsboro, NY 12996

Bank Use

Client Identity Verified by: _____ Client CIF: _____

Recommended by: _____ Date: _____

Officer Approval by: _____ Date: _____

Online Banking Username: _____ Standard Program Privilege Program

Entered by: _____ Verified by: _____