

Abington Bank

TELEPHONE BANKING APPLICATION

(note: only needed for applicants who wish to use the transfer option)

1-877-251-6222

APPLICANT	CO-APPLICANT 1	CO-APPLICANT 2	CO-APPLICANT 3
Name	Name	Name	Name
Account Number(s)	Account Number(s)	Account Number(s)	Account Number(s)

The institution is hereby authorized by the depositor(s) to transfer funds between their accounts designated above (herein referred to as the “accounts”), and to act on their behalf in connection with such transfers, in accordance with the terms of this agreement.

Whenever the words “you” and “your” are used, they refer to the account owner or owners if the accounts are joint accounts. The words “we”, “us” and “our” refer to this institution.

By signing the agreement, you agree to be bound by the provisions of this agreement.

1. We shall transfer funds between the accounts in response to telephoned instructions transmitted by you in accordance with procedures established from time to time by us; we will not be obligated to honor instructions otherwise transmitted or if funds which you request to be transferred are not available in your account.
2. Transfers will be made between accounts only as designated by you, or any agent(s) authorized by you, or otherwise designated in a manner approved by us. Using our automated system, you can make transfers from your account at any time.
3. Processing delays could occur between the date of your authorization of transfer and the date of receipt of funds deposited into an account. Therefore, you should allow up to one (1) business day from the date of which authorization is given to the date when the requested funds are transferred.
4. We may impose charges in connection with the telephone transfer service according to our most recently published service fee schedule. We are authorized to deduct said charges from the account from which the transfer is made.
5. This agreement will become effective upon execution by you and acceptance by us, and will remain in effect until terminated by us or you. At our sole discretion, we may cancel this agreement upon written notice to you by ordinary mail at your last known address on our records. You may cancel this agreement upon written notice to us and by no longer requesting transfers between your accounts. Upon termination, we will not permit any further transfers between the accounts pursuant to your telephoned instructions. Termination of this agreement by you will not affect your obligations under this agreement. Transfers begun before any termination continue to be governed by this agreement.
6. We may amend this agreement at any time and from time to time by written notice to you by ordinary mail at your last known address on our records. Any amendment or modification becomes effective on the date indicated, but no earlier than thirty (30) days after the date of the mailing.
7. In the event that you are authorizing a transfer between a joint account that states “two or more signatures are required for withdrawal” you agree to waive this requirement for the purpose of using our automated systems only. We will honor this request only if we receive the signature of all authorized signers on this agreement.
8. You agree to the terms and conditions set forth in our electronic funds transfer disclosure statement, a copy of which has been provided to you. By signing below, you acknowledge receipt of this disclosure.

Applicant’s signature	Co-applicant’s signature	Co-applicant’s signature	Co-applicant’s signature
Date	Date	Date	Date