

(Consumer Only - initiated ACH Debits/Credits using NetTeller)

NetTeller ID#: \_\_\_\_\_

CIF #: \_\_\_\_\_

Customer Name: \_\_\_\_\_

SSN/TIN: \_\_\_\_\_

Please choose the transfer direction(s) you want available and a maximum daily transfer amount. These settings are global and will apply to all of the external accounts added under the NetTeller ID listed above. Transfer limits greater than \$10,000 may require further credit approval.

I want to transfer:  From Citizens Bank (Outgoing)  
 To Citizens Bank (Incoming)

Requested Max. Daily  
Transfer Amount: \_\_\_\_\_

### External Account Information

Bank Name: \_\_\_\_\_ Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_  Checking  Savings

Bank Name: \_\_\_\_\_ Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_  Checking  Savings

I have applied for the authorization to transfer funds between my account(s) at Citizens Bank, hereinafter called BANK, and my account(s) at the depository financial institution(s) named above, hereinafter called DEPOSITORY. By my signing this application, I authorize the following: BANK representative will verify the information supplied above; BANK will order a credit report and verify other credit information in cases where further credit approval is required, as well as on an ongoing annual basis; BANK will review historical usage and amend limits as needed; and BANK may initiate DEBIT/CREDIT entries to my account(s) at DEPOSITORY on my behalf as instructed through confirmed input via the On Demand Transfer services.

I acknowledge that the origination of ACH transactions to my account(s) must comply with the provisions of US law. Upon approval, this authorization is to remain in full force and effect until BANK has received written notification from me of its termination in such a time and in such a manner as to afford BANK and DEPOSITORY a reasonable opportunity to act on it. I acknowledge BANK reserves the right to cancel transactions, remove access to any or all external accounts, or terminate the On Demand Transfer services in full, at any time. On Demand Transfer services may be deactivated if inactive for a period greater than 90 days. Debit/Credits are only processed on business days. No processing on holidays. If Debit/Credit falls on a holiday or weekend, the Debit/Credit will be processed on the next business day. Allow up to 2-3 business days for Debit/Credit to post. **Please refer to Fee Schedule for fees associated with On Demand Transfer.**

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

**\*\* Member FDIC \*\* Equal Housing Lender \*\***

For bank use only:

Employee Accepting Application: \_\_\_\_\_

ODT Activated in BackOffice by: \_\_\_\_\_ Date: \_\_\_\_\_

"TEST" Entered on JHA by: \_\_\_\_\_ Date: \_\_\_\_\_ Amount: \_\_\_\_\_ ; Code: \_\_\_\_\_

Acct(s) Verified in BackOffice by: \_\_\_\_\_ Date: \_\_\_\_\_

Setup verified by: \_\_\_\_\_ Date: \_\_\_\_\_

ACH Test deleted from core by: \_\_\_\_\_ Date: \_\_\_\_\_

JLL 060718