

## **Diamond Bank Bank-To-Bank Transfer Service Agreement**

Within Online Banking you may separately enroll for the *Bank-to-Bank* Transfer service (“Service”). This Service allows you to transfer funds between your linked personal deposit accounts at Diamond Bank and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at Diamond Bank. An outbound transfer moves funds from an account at Diamond Bank to an account outside of Diamond Bank. You will need to enroll each of your non-Diamond Bank accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with Diamond Bank procedures. The verification process must be completed by you prior to using the Service. You will have 10 days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.

Funds requested to be transferred will be debited/credited to your Diamond Bank account the business day following the day you initiate the transfer, provided you have met the bank’s cutoff time for submitting *Bank-to-Bank* transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 1:30 p.m. Funds requested to be transferred will be debited/credited to the non-Diamond Bank account according to the receiving FI’s availability and transaction processing schedule.

Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled by 9 a.m. the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer. There currently are no fees for the Service. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and Diamond Bank:

1. Three inbound transfers per day not to exceed a total of \$5,000
2. Three outbound transfers per day not to exceed a total of \$3,000

The above limits apply to the total of all *Bank-to-Bank* transfers of a specific type for all accounts enrolled in the Service. We may change your dollar limits and transfer limits at any time.

Unless specifically listed in this agreement, this Service is subject to the definitions and terms of the master Online Banking Services Agreement signed by you when opening your Online Banking account or any amendments thereto. A current copy of the Online Banking Agreement can be viewed by selecting **Online Agreement** from the menu bar within your Online Banking account.

By accepting these terms, you agree to the terms of the *Bank-to-Bank* Service

Agreement and the Online Banking Services Agreement. *Bank-to-Bank* allows you to transfer funds to or from your Diamond Bank checking or savings accounts, to or from accounts you may have at other financial institutions. You may have as many as three inbound transfers totaling \$5,000 per day and as many as three outbound transfers totaling \$3,000 per day.

For questions, or if you need assistance with the enrollment process, please contact a Diamond Bank Electronic Services Specialist at 1-877-213-2265 or email us at [electronicservices@diamondbanking.com](mailto:electronicservices@diamondbanking.com). You may also send us a secure message by clicking on the **Contact Us** link at the top of the page. To enroll an external account for *Bank-to-Bank*, complete the information on the Bank-to-Bank Transfer tab once you sign into your Online Banking account and click submit. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a deposit slip or check for that account. Routing Number (Bottom left-hand side of check). Account Number (Bottom right-hand side of check).

**In order to use the external account for Bank-to-Bank Transfers, the account must be verified.**

Your institution will verify that you are authorized on the external account in the following way :

Auto verification: Your external account will be credited with a random amount within one to two business days. Once you see the credit on your external account, log back into NetTeller, go to Enrolled Accounts and key in the amount of the credit without decimal points or dollar signs. For example, if 21 cents credits your external account, you will enter 21 in the Verification Amount field. You will have 7 calendar days to complete this process.

You may add another external account after clicking the Return button below. Bank-to-Bank Transfer Enrolled Accounts Below is a list of your currently enrolled *Bank-to-Bank* external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact a Diamond Bank Electronic Services Specialist at 1-877-213-2265 or email us at [electronicservices@diamondbanking.com](mailto:electronicservices@diamondbanking.com). You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$5,000. The total dollar amount of outbound transfers cannot exceed \$3,000. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.

**Please note: Per government regulation transfers from a Savings or Money Market account to another account or third party by preauthorized, automatic, or telephone transfer – including online banking transfers - are limited to six per month with no more than three transfers by check, draft, or ACH or similar order**

**to third parties. If you exceed the transfer limitations set forth in any statement period, your account will be subject to closure by the financial institution and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.**