



ONLINE BANKING ACCOUNT AGGREGATION

Member Name: _____

Member Number: Online Banking Account _____

Member Number: Aggregated Account(s) _____

By signing below, I, the Member on the above referenced "Online Banking Account," request Redwood Credit Union (RCU) to aggregate (combine) the above referenced accounts within RCU Online banking. I agree to be bound by the following conditions:

- The Member number(s) identified above as "Aggregated Account(s)" will be aggregated within RCU Online banking, with the Member number identified above as the "Online Banking Account." As result, when I access the Online Banking Account in RCU Online, I will also have access to the Aggregated Account(s).
- Access to the Aggregated Account(s) may include, but is not limited to, the ability to view account statements and transaction history, authorize withdrawals through Bill Pay, and authorize withdrawals through External Transfers.
- I warrant and represent that I am an owner of both the Online Banking Account and the Aggregated Account(s). If, at any point in the future, I am no longer an owner of the Aggregated Account, I will immediately notify RCU to cease aggregating accounts.
- I understand and agree that any individual who is now, or later becomes, a joint owner of the Online Banking account will have the same authority as I to view and perform transactions on the Aggregated Account(s) regardless of whether the joint owner(s) is an owner of the Aggregated Account(s).
- I agree that I am responsible for any transactions performed on the Aggregated Accounts by myself or joint owner(s) of the Online Banking Account. RCU is not subject to agreements between me and other owners of the Online Banking Account limiting their access to the Aggregated Account(s).
- The only way to discontinue joint owner access to the Aggregated Accounts is to notify RCU in writing to revoke account aggregation. If I revoke account aggregation, I will remain liable for any transactions performed by joint owners that occur before I told RCU to revoke account aggregation.

Member Signature

Date

For CU Use Only:

Date Received: _____ User ID: _____ FM Date: _____