



CITIZENS TRUST BANK

External Transfer Agreement

This External Transfer Agreement sets forth the terms and conditions for your use of External Transfers. By using External Transfers, you agree to the terms and conditions set forth herein. Please read this Agreement carefully and keep a copy for your records. This Agreement is in addition to all other agreements you may have with Citizens Trust Bank (“Bank”) including, but not limited to, the Deposit Agreement, Electronic Fund Transfers Disclosure, and Online Banking Service Agreement.

1. External Transfers- External transfers permit you to electronically transfer money between accounts you opened at or through a Citizens Trust Bank location, and accounts you maintain at other financial institutions located in the United States that have a valid routing number (“Approved Financial Institution”).
2. You may use external transfers only to make transfers to and from your eligible accounts maintained at a Citizens Trust Bank location and any checking, savings or money market accounts maintained at Approved Financial Institutions, from which accounts you must be authorized to make withdrawals and for which accounts your ownership has been verified (“Verified Account”).
3. When you transfer funds from a Verified Account at an Approved Financial Institution to your eligible account at Citizens Trust Bank location, the funds will not be available for your use or withdrawal until three (3) Business Days after the transfer is deposited in your eligible account, even if such transfer is reflected in your current balance.
4. In order to initiate an ACH transfer, you must be an owner of, or signer on, the bank account from which funds are being debited or to which the funds are being credited. You are required to provide the routing number, account number, and bank name for the account from which the funds will be debited or to which the funds are being credited.
5. For security reasons, there may be limits on the dollar amount and the number of external transfers from your Account. We reserve the right to terminate, change, discontinue or add funds transfer functionality at any time, within our sole discretion.