

Incredible Bank; a division of River Valley 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 Incredible Bank; and certain deposit accounts at other Financial Institutions. An inbound transfer moves funds into an account at Incredible Bank. An outbound transfer moves funds from an account at Incredible Bank to an account outside of Incredible Bank. You will need to enroll each of your non-Incredible 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 Incredible 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 Incredible Bank account the business day following the day you initiate the transfer, provided you have met the banks 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 4:00 PM CST. Funds requested to be transferred will be debited/credited to the non-Incredible Bank account according to the receiving Financial Institution’s availability and transaction processing schedule.

Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be cancelled by 4:00 PM CST 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 Incredible Bank; a division of River Valley Bank:

1. Three inbound transfers per day not to exceed a total of \$200,000
2. Three outbound transfers per day not to exceed a total of \$5,000

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 clicking on **I Agree** below, you agree to the terms of the *Bank-to-Bank* Transfer Service Agreement and the Online Banking Services Agreement.