



A2A Funds Transfer System

What Is A2A? A2A (account to account) is a service that electronically transfers funds from your LMFCU account to your account at any financial institution in the United States. You may also use A2A to make a LMFCU loan payment by debiting your account with another institution. To apply, complete the A2A application and return it to LMFCU. It takes 3 to 5 business days to activate A2A for your account.

How Do I Request an A2A Transfer? The process is easy. Any account owner may initiate A2A transfers by phone, in person or through Online or Mobile Banking. Let us know you'd like the funds transferred via A2A to your local account (you won't need to provide that account number; we already have it). A2A transfers may be made from your share or checking account only. Any requests received by 3:00 PM will be processed that day.

How Are The Funds Transferred? A2A transfers are made by ACH (Automated Clearing House) credit or debit, the same method by which direct deposit of payroll is handled. ACH transfers are a safe, fast and reliable method of moving funds. Should you wish, you may still request that a withdrawal check be mailed to your home, pick up a check in the office, initiate a pay a person or transfer within Internet Bill Pay, or request a wire transfer.

When will the funds be deposited to my local account? The funds transferred will be posted to your LMFCU and local accounts or loans by the morning of the following business day after the transfer was processed. For example, an A2A transfer initiated by 3:00 pm on Monday will be processed by Tuesday morning.

Are There Any Transfer Limitations Or Fees? You may make up to \$10,000 in A2A transfers per month at no charge. The daily A2A limit is \$5,000. Confirmation of the transfer or loan payment will be included on your regular Credit Union statement of account; no other confirmation notice will be sent to you.

How Do I Enroll & Other Important Information: Should you wish to change the accounts that A2A transfers are deposited or withdrawn from, please file a new A2A form within online or mobile banking or complete the Credit Union A2A enrollment form..

Mailing address:

LM Federal Credit Union
101 Chesapeake Park Plaza
Baltimore, MD 21220

Once we receive the application, you will be able to initiate A2A transfers in 7 calendar days. You will receive confirmation once your account has been set up.