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**Wire Transfer Request**



Member Information	
Member Name	Member Number to be debited (include S-Type)
Street Address	City, State and Zip Code
Contact Phone Number      Email Address	Wire Transfer Amount US Dollars _____
Purpose of Wire Transfer Request (Examples: Rent, Salary, Family Support)	

Recipient Full Name/Beneficiary	
Name	Account Number
Street Address	City, State and Zip Code

Recipient/Beneficiary Financial Institution Name	
Financial Institution Name	ABA Routing/Transit Number
Street Address	City, State and Zip Code
Special Routing Instructions	

Intermediary Bank (Bank acts on behalf of beneficiary bank)	
Financial Institution Name	ABA Routing/Transit Number
Address	City, State and Zip Code
Special Routing Instructions	

**Do you have Funds/Wire Transfer Agreement on file with PIN or Password  Yes  No**

I agree my account will be debited for this service. I hereby authorize the Credit Union to transfer funds by wire as shown above. I understand the account shown will be debited for the amount of the wire plus any fees. I agree to hold the Credit Union harmless if the funds are not received and credit due to incorrect or incomplete instructions or information. I have read and agree to this Wire Transfer Request and Agreement.

Member Signature <b>X</b>	Date
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Credit Union Use Only			
Date	This form was received by Walk-In (ID type and number)	Employee	Faxed: Time Received
Signature Card Verified	Employee (Receipt attached)		Branch #
OFAC Verified	Date	Initials	Results <input type="checkbox"/> Neg. <input type="checkbox"/> Pos.
Callback Number	Employee	Authentication Details	
Manager Approval	Entered in Fedline by Operator		

## Wire Transfer Agreement

Originator (shown as 'Member Name' above) requests Credit Union to make a one-time wire transfer from the authorized account to the beneficiary's deposit account in the beneficiary's financial institution specified above. Wire transfer requests received by 3pm CST will be processed the same business day. Requests received after 3pm CST may not be processed until the following business day.

Originator agrees to the following security procedures to be taken by the Credit Union before making the wire transfer in this request (1) for requests submitted in person at a Credit Union branch, to check at least one piece of identification of the person signing the request to determine if the name of such person on the request is the same as the name on the identification presented to the Credit Union, (2) to authenticate the identity of the person signing the request by asking a certain "account related" question and obtaining a copy of the requestor's driver's license if the request is made by fax, (3) for requests not submitted in person by originator at a Credit Union branch, Credit Union may in its sole discretion call originator at a telephone number that meets the requirements below, and (4) to check the Credit Union's records for the authorized account to determine if the name shown on the request is a person authorized on the Credit Union's records to withdraw funds from the authorized account. In addition, for requests made by fax, if the authorized account is a personal account of the person signing the request, the person signing the request will be asked to give at least one item of information known to the Credit Union from the authorized account or Credit Union account records. The Credit Union is under no obligation to confirm in any other way the identity of the person signing the request. The originator's telephone number the Credit Union will call to confirm a request must meet the following requirements, the telephone number was (1) provided by the originator at the time the authorized account was opened, (2) provided after the authorized account was opened by the originator in person at a Credit Union branch and the originator provided a valid, government-issued photo identification at such time, (3) a replacement telephone number for the account, provided the Credit Union confirmed the legitimacy of the change through direct contact with the originator and authenticated the caller by asking a certain "account related" question, (4) independently obtained by the Credit Union through a public or private telephone directory that lists the originator's name, or (5) a replacement telephone number for the originator the Credit Union received at least 120 days prior to the date of this request.

Originator understands the security procedures described are employed only for attempting to determine if the Wire Transfer is not authorized by originator, and not for the purpose of detecting any errors. Originator agrees to be bound by the Wire Transfer if it is authorized by originator or if the Credit Union accepts it in good faith and in compliance with the security procedures even if the request is not properly authorized by originator.

If the Credit Union takes any actions in an attempt to find errors in this request, or if the Credit Union takes any actions in addition to the security procedures described in this agreement in an attempt to determine if the Wire Transfer was authorized by originator, such actions will not become part of the standard security procedures, and the Credit Union will not be liable if these actions are not correctly performed or for not taking these additional actions with respect to any future requests. By signing the Wire Transfer Request and Agreement, originator agrees the security procedures used by the Credit Union is commercially reasonable. Originator agrees the security procedures meet the originator's requirements, given the size, type, and frequency of the originator's requests to the Credit Union. Originator agrees to safeguard from unauthorized persons any PIN, code, account-related information, password, test key or other identifying information the Credit Union may request when confirming a wire transfer in accordance with the security procedures. In the event the Credit Union telephonically contacts the originator to confirm a request, the Credit Union will be conclusively deemed to have complied with the security procedures if (1) the telephone number called by the Credit Union meets the requirements set forth above in this agreement, and (2) the individual who answers the Credit Union's telephone call identifies himself or herself as the originator. If the originator becomes aware of a breach of the security procedures or a loss of information relating to the originator, the originator agrees to immediately notify Credit Union in a time and manner that gives the Credit Union a reasonable opportunity to act upon such notification.

If originator is a corporation, partnership, or other business organization or entity, originator represents and warrants that (1) the person signing the request has the proper authority to request the wire transfer and make this request binding on originator, and (2) any of the persons authorized by the terms of the account agreement to withdraw funds from the authorized account may alone request the wire transfer out of the authorized account.

Even though the Originator requests a wire transfer, it may be delayed or the Credit Union may in its sole discretion refuse to process the request because (1) originator does not have sufficient available funds in originator's authorized account to cover the wire transfer; (2) is not authenticated to the Credit Union's satisfaction or which the Credit Union reasonably believes may not be authorized by the originator; (3) contains incorrect, incomplete, or ambiguous information; (4) the financial institution to receive the wire transfer, or through which the wire transfer would cause the Credit Union to violate a law, regulation or government guideline or program. If a request cannot be made or will be delayed, the Credit Union will attempt to notify originator by telephone. If the Credit Union rejects a payment order and fails to notify the originator, and there were sufficient funds to cover the payment order in the account, then the Credit Union will pay interest that is stated on our regular share savings account as disclosed in the Rate Addendum between the time of rejection of the payment order until the time the originator receives notice.

The originator gives the Credit Union a name and identifying number for the financial institution of the person or entity to receive the wire transfer. Originator understands the Credit Union will rely on the number originator gave even if it identifies a financial institution different from the one originator named above. If originator gave the Credit Union a name and an account number for the person or entity to receive the wire transfer, originator understands the financial institution of that person or entity may rely on the account number originator gave even if it is not the account of the person or entity who is to receive the wire transfer. The originator will be responsible to the Credit Union if the funds transfer is complete on the basis of the identifying account number originator provided to the Credit Union. In addition the originator will be responsible for any loss or expense incurred by a receiving financial institution which executes or attempts to execute the payment order in reliance on the identifying number originator provided.

The Credit Union will determine the Wire Transfer System to be used in making wire transfers and the means by which each wire transfer will be made. If Fedwire is used, the originator's rights and responsibilities will be governed by Regulation J of the Board of Governors of the Federal Reserve.

When the request is made, the Credit Union will charge the authorized account for the amount of the wire transfer and for the Credit Union's fee for the wire transfer as specified in Fee Schedule for wire transfers of this type and amount. The Credit Union will not make any demand or give originator any prior notice before so charging the authorized account.

The wire transfer will be confirmed on originator's periodic statement for originator's authorized account. If originator learns of any error in a wire transfer or any wire transfer which was not properly authorized by originator, originator must notify the Credit Union in writing (or calling us) at the address shown in this agreement. In no case may such notice to the Credit Union be made more than 30 days after the Credit Union's first confirmation of the wire transfer. If the wire transfer is made in error and the Credit Union suffers a loss because originator failed to notify the Credit Union within the 30 day period, originator must reimburse the Credit Union for such loss. All inquiries about the wire transfer should be made to the member service number provided above.

The Credit Union will be responsible for making the wire transfer as provided in this request. The Credit Union's only representation and warranties to originator are in this request. The Credit Union cannot be responsible for the errors, action or failure to act of originator or any other person or entity used to make originator's wire transfers or to transmit information, such as financial institutions, government entities or carriers of communications. These persons and entities are not the Credit Union's agents. The originator agrees to indemnify, defend and hold the Credit Union harmless against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorney's fees and expenses, arising out of any negligent or intentional action or inaction of the originator or any third person and/or any breach of this Wire Transfer Request and Agreement. If the Credit Union becomes obligated under Division 11 of the California Uniform Commercial Code to pay interest to the originator, the originator agrees the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the authorized account as stated in the Rate Addendum.

The Credit Union cannot be responsible for any liability or loss or any delay in making a wire transfer caused by events beyond the Credit Union's control such as fires, earthquakes, wars, riots, power surges or failures, acts of government, labor disputes, communication failures or legal constraints. **The Credit Union will not be liable to the Originator and for special, consequential, indirect, or punitive damages even if a claim is based on tort or contract or Originator or the Credit Union knew in any situation these types of damages were likely.**

This request is the entire agreement between the Credit Union concerning the Credit Union Wire Transfer Request and Agreement. If any provision of this request and agreement is not enforceable, the other provision will still be enforceable. Except as otherwise expressly provided by applicable state and federal laws and regulations, this request and agreement and all transactions initiated hereunder shall be governed by and construed in accordance with the internal laws of the State of California, including the California Uniform Commercial Code Division 11, notwithstanding any conflict of laws doctrines of such state to the contrary.