



WIRE TRANSFER REQUEST

AMOUNT \$	MEMBER'S NAME	ACCT. NO.	PHONE NO.
MEMBER'S FULL ADDRESS			

DOMESTIC WIRE

BANK INFORMATION *(INSTITUTION FUNDS WILL BE WIRED TO)*

DIRECT WIRE TO (BANK NAME)	BANK'S ROUTING & TRANSIT NO.	BANK'S CITY AND STATE
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BENEFICIARY'S BANK *(ONLY USED IF THERE IS FURTHER CREDIT TO A SECOND FINANCIAL INSTITUTION)*

BANK NAME	BANK'S ACCOUNT NUMBER
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BENEFICIARY INFORMATION

BENEFICIARY <i>(PERSON OR COMPANY RECEIVING FUNDS)</i>	BENEFICIARY'S FULL STREET ADDRESS
BENEFICIARY'S ACCOUNT NO.	ADDITIONAL INSTRUCTIONS

FOREIGN WIRE

BANK INFORMATION *(INSTITUTION FUNDS WILL BE WIRED TO)*

DIRECT WIRE TO (BANK NAME)	BANK'S IBAN #	BIC/SWIFT #
BANK'S FULL STREET ADDRESS	U.S. DOLLARS CONVERT TO FOREIGN CURRENCY	

BENEFICIARY INFORMATION

BENEFICIARY <i>(PERSON OR COMPANY RECEIVING FUNDS)</i>	BENEFICIARY'S FULL STREET ADDRESS
BENEFICIARY'S ACCOUNT NO.	PURPOSE OF WIRE (Required)

CREDIT UNION USE ONLY

Posted to Member Account by _____ OFAC Check by _____

Wire Originated by _____ Wire Verified by _____

Member Identification _____ In person – ID provided
 (Check One) _____ Fax
 _____ Callback performed
 _____ Copy of drivers license provided
 _____ Third means of identification

WIRE TRANSFER AGREEMENT

By signing below, member authorizes the Credit Union to wire funds as directed on the first page of this document and agrees to the following:

1. The Credit Union may establish or change the cut-off time for the receipt and processing of wire transfer requests, amendments or cancellations. Unless other times are posted, the cut-off time will be 2:00 PM on each weekday that the Credit Union is open which is not a Federal Reserve holiday. Wire transfer requests, amendments or cancellations received after the applicable cut-off time may be treated as having been received on the next following funds transfer business day and processed accordingly.
2. The Credit Union may charge your account for the amount of any wire transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the wire transfer is to be made. The Credit Union may also charge your account the applicable wire transfer fee as disclosed in the Credit Union's fee schedule.
3. The Credit Union may establish, from time to time, security procedures to verify the authenticity of a wire transfer request. You will be notified of the security procedure, if any, to be used to verify wire transfer requests issued by you or for which your account will be liable. You agree that the authenticity of wire transfer requests may be verified using that security procedure unless you notify the Credit Union in writing that you do not agree to that security procedure. In that event, the Credit Union shall have no obligation to accept any wire transfer request from you or other authorized parties on the account until you and the Credit Union agree, in writing, on an alternate security procedure.
4. If the Credit Union becomes obligated under Article 4A of the Uniform Commercial Code to pay interest to you, you agree that the rate of interest to be paid shall be equal to the dividend rate, on a daily basis, applicable to the account at the Credit Union to which the wire transfer should have been made or from which the wire transfer was made.
5. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions.
6. If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than the named beneficiary.
7. If you give the Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different entity than the named bank.
8. The member understands that once a wire transfer is initiated, the Credit Union has no further responsibility. Wire transfers transmitted in error due to incorrect information given by the member will be the member's responsibility. Wire transfers are instant and irrevocable and cannot be withdrawn.

MEMBER SIGNATURE

DATE