



Moving forward, banking smarter.

### DOMESTIC WIRE TRANSFER REQUEST/AGREEMENT

In this Domestic Wire Transfer Request/Agreement, the words "You" and "Member" mean the member making the request. The words "We", "Us", "Our" and "Credit Union" mean the Credit Union identified above.

<b>Member's Name and Address:</b> _____ _____ _____  <b>Member's Daytime Phone Number:</b> _____	<b>Account Number to be debited:</b> _____ Suffix: _____  <b>Transfer Amount:</b> \$ _____  <b>Preferred Checking Member Wire Fee: \$ 15.00</b> <b>All other Checking &amp; Savings Wire Fee: \$ 30.00</b>
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<b>Receiving FI Name and Address:</b> _____ _____ _____ _____	<b>Name and Address for Account at Receiving FI (Company or Individual)</b> <b>ADDRESS IS REQUIRED:</b> _____ _____ _____ _____
<b>Receiving FI Routing &amp; Transit# (ABA#):</b> _____	<b>Receiving Account Number:</b> _____

<b>Further Credit Information:</b> _____ _____ _____
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By signing below, You authorize Us to transfer funds as described above and debit Your Account in the amount transferred, plus any applicable fees. You acknowledge that the transfer is being made in accordance with the terms on the reverse side of this form.

<b>Member's Signature:</b>	<b>Date:</b>
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**Credit Union Use Only:**

<b>Request Received:</b> <input type="checkbox"/> In Person <input type="checkbox"/> Fax <input type="checkbox"/> Email	<b>Request Received By:</b> _____ <div style="text-align: right; font-size: small;">Employee Name</div>		
<b>Identification Method:</b> Driver's License# _____ Other ID: _____			
<b>Request Verified By:</b> _____ <b>OFAC Completed By:</b> _____			
<b>Funds deducted from member's account?</b>	Employee Initials _____	<b>Wire Initiated in VIZO?</b>	Employee Initials _____
<b>Fee deducted from member's account?</b>	_____	<b>Wire Approved in VIZO?</b>	_____
<b>Wire Information Logged?</b>	_____		

## **Domestic Wire Transfer Request/Agreement**

The Destinations Credit Union may but shall not be obligated to accept wire transfer instructions unless they are in writing. If this wire transfer request is received prior to 12:01 pm Eastern Time it will be processed today by 2:00 pm Eastern Time. If it is received after 12:01 pm Eastern Time it may be processed on the next business day. While we guarantee to send the wire in the timeframe specified, we cannot guarantee when the receiving bank will receive it, or when they will post the transactions. We recommend you allow at least (10) business days from receipt of the wire. If you are sending or receiving a wire transfer, Fedwire may be used and Regulation J and Article 4A of the Uniform Commercial Code are the laws covering Fedwire transactions. ([www.chips.org](http://www.chips.org))

The credit union shall be reimbursed for any request issued by the member and accepted by the credit union by debiting the member's account specified in the request, or, if no account is specified, any deposit account of the member with the credit union ("an authorized account"), in the amount of the accepted request plus fees which are disclosed on our Truth in Savings Rate & Fee Schedule.

In cases where the bank of final deposit does not have its own ABA# and is not online with the Federal Reserve Bank the RECEIVING FI acts as an intermediary for the bank of final deposit. If a beneficiary is identified by name and an identifying or account number, payments might be made on the basis of an identifying or account number even if the number identifies a person different than the named beneficiary. If you give the credit union a payment order identifying any bank in the Funds Transfer by name and by a routing/transit (R/T) or other identifying number, a receiving FI might rely on that number as the proper identification even if it identifies a bank different from the named FI. The Credit Union has no duty to detect any such inconsistency in identification, and will not be liable for any damages or losses incurred from following these instructions.

### **MEMBER'S REVIEW**

Within (10) ten business days after receipt of notification (your regular periodic statement) that the request has been processed, the member shall notify the credit union, in writing, of the relevant facts concerning any request not authorized by the member or properly executed by the credit union. Written notification is deemed to have been received no later than (5) five days after such notice is sent by the credit union. If the member fails to properly notify the credit union with the (10) ten business days period specified above, the credit union shall not be liable to the member for any interest payment otherwise owed to the member with respect to an unauthorized or improperly executed request. If the credit union is liable for any interest payment it shall be the dividend rate paid on the account from which the Funds Transfer should have occurred or to which the proceeds of the Funds Transfer were deposited.