



**DOMESTIC AND FOREIGN WIRE TRANSFER REQUEST FORM**

AMOUNT OF WIRE: \_\_\_\_\_ USD (unless indicated below) \*FEE: Within the US: \$35.00

OTHER CURRENCY TYPE: \_\_\_\_\_ Outside the US: \$45.00

|                                  |                              |
|----------------------------------|------------------------------|
| <b>A. MEMBER INFORMATION:</b>    |                              |
| <b>ACCOUNT DETAILS</b>           | <b>REQUESTER DETAILS</b>     |
| Name: _____                      | Name: _____                  |
| Account No.: _____ Suffix: _____ | Driver License Number: _____ |
| Address: _____                   | Daytime Phone: _____         |

**B. PURPOSE OF PAYMENT**

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| <b>C. WIRE INSTRUCTIONS:</b>                                 |
| <b>BENEFICIARY'S FINANCIAL INSTITUTION:</b>                  |
| Name: _____ Routing/ABA: _____                               |
| City: _____ State: _____ Zip: _____ Country if not US _____  |
| Swift / BIC: _____ NSC/ National Routing or Sort Code: _____ |
| <b>INTERMEDIARY FINANCIAL INSTITUTION:</b>                   |
| Name: _____ Routing/ABA or Account #: _____                  |
| City: _____ State: _____ Zip: _____ Country if not US _____  |
| Swift / BIC: _____ NSC/ National Routing or Sort Code: _____ |
| <b>BENEFICIARY INFORMATION:</b>                              |
| Name: _____ Account or IBAN #: _____                         |
| Address: _____   |
| City: _____ State: _____ Zip: _____ Country if not US _____  |
| Additional Wiring Instructions: _____                        |

**D. Authorized by:** \_\_\_\_\_ **Date** \_\_\_\_\_

The Credit Union is authorized to use any means it considers necessary or appropriate for the transmission of funds, and is released from responsibility for any inaccurate information provided, interruption, or delay in transmission, or for claims caused by any circumstances beyond its control. By signing above, I hereby authorize the Credit Union to perform the funds transfer described above. I understand and agree that this transaction is subject to the applicable terms and conditions set forth in the Wire Transfer Agreement and Notice, Account Agreement and Truth-in-Savings Disclosure and Fee Schedule, receipt of all of which is acknowledged and which are incorporated by this reference.

\*Additional third party fees and taxes may apply to the wire transfer resulting in the beneficiary receiving less than the amount requested.

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Verification of Member Identification and Funds:

Account Number \_\_\_\_\_ Amount of Wire \_\_\_\_\_

- 1) \_\_\_\_\_ Verified member's signature against the Signature Card/Membership Application (OnBase)
- 2) \_\_\_\_\_ Verified presented valid ID against the ID on OnBase (ID#, Photo, Hair, Eyes and Height)  
or  
\_\_\_\_\_ ID not available on OnBase; Verified presented valid ID; Scanned on OnBase
- 3) \_\_\_\_\_ Verified current member address and phone numbers
- 4) \_\_\_\_\_ Verified E-mail address
- 5) ID Type: \_\_\_\_\_ ID #: \_\_\_\_\_
- 6) \_\_\_\_\_ Funds Verified & Frozen OP#: \_\_\_\_\_ Date: \_\_\_\_\_

\*Valid ID: Driver's License, Passport, Military ID

If deposit date is less than 3 business days, proof of item clearing may be required before wire will be processed.

Only necessary if changes were made in branch prior to submitting wire:

Member Update Form Scanned to Onbase and FSP updated \_\_\_\_\_  
OP # \_\_\_\_\_

Wire approval always requires two signatures of which one must be a Supervisor or a Manager Wire accepted and approved by :

Employee: \_\_\_\_\_ OP#: \_\_\_\_\_ Date: \_\_\_\_\_

Supervisor: \_\_\_\_\_ OP#: \_\_\_\_\_ Date: \_\_\_\_\_

Manager: \_\_\_\_\_ OP#: \_\_\_\_\_ Date: \_\_\_\_\_

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## WIRE TRANSFER AGREEMENT AND NOTICE

The State of California has adopted as law Article 4A of the Uniform Commercial Code and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J. This law and regulation cover the movement of funds by means of wire transfers.

The law is intended to establish a comprehensive legal framework covering the duties, responsibilities, and liabilities of all parties involved in a funds transfer. This Wire Transfer Agreement and Notice (Agreement) contains several notices, which the Credit Union is required to provide to you, and establishes other terms of agreement, which involve you and the Credit Union. Using the Credit Union to send or receive funds via wire transfer shall constitute your acceptance of all of the terms and conditions contained in the Agreement.

To the extent that the terms contained in this Agreement are different than those in any other agreement or terms of account, this Agreement shall control and be deemed to modify such other agreements or terms of account. If any part of this Agreement is invalid, illegal, or unenforceable, the remaining provisions will remain in full force and effect.

1. This Agreement applies to Funds Transfers as defined in the Article 4A of the Uniform Commercial Code (Division 11 of the California Uniform Commercial Code) and Subpart B of Regulation J of the Board of Governors of the Federal Reserve.
2. The Credit Union may establish or change cut-off times for the receipt and processing of funds transfer requests, amendments or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off times for wire transfers will be at 1:30 PM Pacific Time for Domestic Wires and 12:00 PM Pacific Time for International wires on each weekday that the Credit Union is open which is not a federal holiday. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next following business day and processed accordingly.
3. The Credit Union may charge your account for the amount of any funds transfer initiated by you or by any joint owner or other authorized party with the right of access to the account from which the funds transfer is to be made
4. The Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders 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 payment order from you or other authorized parties on the account until you and the Credit Union agree, in writing, on an alternate security procedure.
5. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that Regulation J will govern your rights and liabilities in a wire transfer involving Fedwire. The Credit Union will be excused from delaying or failing to execute a funds transfer if it would result in the Credit Union's exceeding any limitation on its intra-day net funds position established through the Federal Reserve guidelines or if it would result in violating any present or future risk control program of the Federal Reserve or a rule or regulation of other governmental regulatory authorities.
6. If you give the Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's financial institution on the basis of the identifying account, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the Credit Union if the funds transfer is completed on the basis of the identifying account number you provided the Credit Union.
7. If you give the Credit Union a payment order which identifies an intermediary or beneficiary's financial institution by both name and an identifying number, a receiving financial institution may rely on the number as the proper identification even if it identifies a different person or institution than the named financial institution. This means that you 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 you provided.
8. The Credit Union will not be liable for acts or omissions by you or any other person including, without limitation, any funds transfer system, any Federal Reserve Bank, any beneficiary's financial institution, and any beneficiary, none of which shall be deemed the Credit Union's agent.
9. If the Credit Union receives a funds transfer for you or for other persons authorized to have access to your account, you agree that the Credit Union is not obligated to provide you with next day notice of the receipt of the funds transfer. The Credit Union will provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements, which the Credit Union provides. You may, of course, inquire between receipt of periodic statements, whether or not a specific funds transfer has been received. If the Credit Union receives notice that a wire transfer transmitted by the Credit Union has been rejected, the Credit Union will notify you of such rejection, including the reason given for rejection by telephone, electronic message, or U.S. mail. The Credit Union will have no further obligation to transmit the rejected wire transfer if it complied with this Agreement with respect to the original transfer request. You will have no right to cancel or amend any transfer request after it is received by the Credit Union; however, the Credit Union will use reasonable efforts to act on a cancellation or change request as long as it is received from you in accordance with the security procedures set forth in this Agreement, or as otherwise agreed upon. The Credit Union will have no liability if the cancellation or change is not effected.

10. If the Credit Union becomes obligated under Article 4A (division 11 of the California 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 funds transfer should have been made or from which the funds transfer was made.
11. The Credit Union may, in its sole discretion, reject any funds transfer request which: (1) exceeds the collected and available funds on deposit in your designated account(s); (2) is not authenticated to the Credit Union's satisfaction or which the Credit Union reasonably believes may not be authorized by you; (3) contains incorrect, incomplete, or ambiguous information; (4) involves funds subject to a lien, hold, dispute or legal process pending their withdrawal; or (5) involves a transfer that is prohibited under applicable law, rule or regulation. You understand and agree that the Credit Union shall incur no liability for any loss occasioned by the Credit Union's refusal to accept any funds transfer order.
12. The Credit Union shall have the right to charge the amount of any funds transfer request to any of your accounts at the Credit Union in the event that no account is designated, or in the event that a designated account has insufficient collected funds to cover the amount of a transfer request. The Credit Union may charge a service charge for services relating to the sending or receiving of the funds transfer request. Such charge(s) are set forth in the Credit Union's Fee Schedule, which accompanies this Agreement and which is incorporated by this reference.
13. If you initiate a funds transfer request denominated in United States dollars for transfer to a foreign country, the Credit Union may transfer payment in the currency of the beneficiary financial institution's country at the Credit Union's buying rate of exchange to United States dollars. If you initiate a wire funds transfer denominated in a foreign currency, the Credit Union will transfer payment in the specified currency at the Credit Union's buying rate at the time of the transfer. The amount debited from your account will be in the equivalent amount in US dollars. If the transfer is returned for any reason, you agree to accept the refund in United States dollars in the amount of the foreign money credit, based on the then-current buying rate of the financial institution converting the currency to United States dollars at the date of refund, less any charges and expenses incurred by the Credit Union.
14. Except as expressly prohibited by applicable state and federal laws and regulations, you understand and agree that the Credit Union will not be liable for any loss or liability arising from: (1) any unauthorized transfer or interest thereon (including, but not limited to, fraudulent transfers and/or a transfer which the Credit Union failed to abide by the agreed upon security procedures) which you fail to report to the Credit Union within thirty (30) days after your receipt of notification of the transfer; (2) any negligent or intentional action or inaction on the part of any person not within the Credit Union's reasonable control, including, but not limited to, the failure of other financial institutions to provide accurate or timely information; (3) the failure of other financial institutions to accept a funds transfer order; (4) your negligent or intentional action or inaction and/or breach of this Agreement; (5) any ambiguity or inaccuracy in any instruction given to the Credit Union by you or your authorized agent; or (6) any error, failure or delay in execution of any funds transfer instruction, or cancellation or amendment caused by circumstances beyond the Credit Union's reasonable control, including, but not limited to, any computer or communication facilities malfunction.

Except as otherwise provided by applicable state or federal laws or regulations, the Credit Union's liability for any negligent or intentional action or inaction in connection with any funds transfer request shall be limited to your direct loss and payment of interest. UNDER NO CIRCUMSTANCES SHALL THE CREDIT UNION BE LIABLE FOR ANY LOST PROFITS, CONSEQUENTIAL, INDIRECT, PUNITIVE, OR SPECIAL DAMAGES WHICH YOU MAY SUFFER IN CONNECTION WITH THIS AGREEMENT AND/OR ANY FUNDS TRANSFER REQUEST.

15. Subject to applicable state and federal laws and regulations, the Credit Union may amend the terms of this Agreement at any time by providing notice of such amendment to you in writing. By thereafter using or continuing to use the Credit Union's funds transfer services, you agree to such amendments.
16. Except as otherwise expressly provided by applicable state and federal laws and regulations, this Agreement and all transactions initiated hereunder shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict of laws doctrines of such state to the contrary.

## Instructions for Completing Wire Transfer Form

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### Amount:

Enter the total dollar amount of the transfer. If wiring foreign currency, then enter the currency type in the space provided.

### Section A: Member Information:

Under Account Details, enter the account name, number, type, and address. Under Requester Details, enter your name, driver's license number and daytime phone number. We may need to call you back before the wire can be transmitted.

### Section B: Purpose of Payment

Valid and thorough information regarding the purpose of the wire must be added to the form to reduce the risk of wires being returned and additional fees incurred. "Personal" is not a valid purpose.

### Section C: Wire Instructions

#### Beneficiary Financial Institution:

Enter the name, Routing number/ABA, and address. If applicable, also enter the SWIFT/BIC number (8-11 characters) and the National Routing or Sort Code (usually 6 digits). Enter as much information as possible. We may not be able to complete the transfer, or funds could be delayed if all the details are not included.

#### Intermediary Financial Institution:

Enter the Name, Routing number/ABA or account number, and address. If applicable, also enter the SWIFT/BIC number and the National Routing or Sort Code.

#### Beneficiary Information:

Enter the Name, Account number or IBAN (up to 34 characters), and complete address of the beneficiary or the receiver of the funds. Enter any additional wiring instructions for the beneficiary such as Escrow number or other information. For wires going to Mexico, the account number is known as CLABE (18 digits).

### Section D: Signature and other information:

Your signature in addition to all other requested information is required before we send the wire.

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