

# Wire Transfer Authorization

Self-Help Federal Union offers members domestic and international wire transfer service. Refer to the Schedule of Fees for the current fees. **Complete steps 1-8. Incomplete, inaccurate or missing information may delay the wire.**

1	<b>Sender/Member Information</b>	
	Account Number	_____
	Savings or Checking	_____
	Name	_____
	Address, City, State, Zip	_____
	Government Issued ID	_____
	Security Account Code Word	_____
	Phone Number	_____
	Call Back Name	_____
	Amount	_____
	Domestic or Foreign	_____

2	<b>Receiver/Beneficiary Information</b>	
	Account Number	_____
	Savings or Checking	_____
	Name	_____
	Street Address	_____
	City, State, Zip	_____
	Phone Number	_____

3	<b>Receiving Bank Information</b>	
	Bank Name	_____
	ABA Number <b>Domestic Only</b>	_____
	Swift Code <b>International Only</b>	_____
	Street Address	_____
	City, State, Country	_____
	Phone Number	_____

4	<b>Intermediary Receiving Bank Information (required for international wires)</b>	
	Bank Name	_____
	ABA Number	_____
	Street Address	_____
	City, State, Country	_____
	Phone Number	_____

5	Special Instructions (Name on Escrow Account and Number, Final Credit Information, etc.)
	_____
	_____
	_____

### For Credit Union Use Only

6	a. Wire Request Time/Date: _____ / _____
	b. Wire Request Completed By: _____
	c. Wire Request Verified By: _____
	d. Method (check one): _____ In Person _____ Phone/Fax/Mail/e-mail (ID Verification Required)
	e. ID Verification Completed: _____ Yes _____ Initials _____
	f. Compliance Reviewed/Approved by Supervisor/Lead: _____ Yes _____ Initials
	g. Comments: _____
	_____
	_____

## Wire Transfer Authorization

### IMPORTANT: Read carefully before signing Authorization

You authorize us, Self-Help Federal Credit Union to transfer funds (a "funds transfer") as shown above. Our charges for the funds transfer are disclosed in our fee schedule. Other Credit Unions and Banks involved in the funds transfer may impose additional charges.

We may fail to act or delay in acting on a payment order without any liability because of legal constraint, your negligence, interruption of communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond our control. We may also fail to send or delay in sending a payment order without any liability if sending the order would violate any guideline, rule or regulation of any government authority.

We are not liable for consequential, special or exemplary damages or losses of any kind. You have no right to cancel or amend this payment order. If you ask us to cancel or amend it, we may make a reasonable effort to act on your request. But we are not liable to you if for any reason this payment order is not amended or canceled. You agree to reimburse us for any costs, losses, or damages that we incur in connection with your request to amend or cancel the payment order.

If we try to cancel this funds transfer, we do not have to refund your money until we determine that the beneficiary has not received the money and the money is returned to us. If we return your money, the refund may be equal to the amount of the original payment order. An example, the amounts may be different because of a charge other banks may impose to return the funds transfer. We have cutoff times for processing payment orders. **We will use our best efforts to ensure that orders received prior to 1:00 pm (local time) will be transmitted the same day.** If you give us this payment order after the cutoff time, we may treat the payment order as if we received it on our next business day. Funds transfer business days will include normal business days Monday through Friday of Self-Help Federal Credit Union. **Additional delays may occur due to our failure to reach you as part of our identification call back procedure.**

You must accurately identify beneficiaries of your payment order. If you give us the name and account number of a beneficiary, we and other banks may process the payment order based on the account number alone, even though the member may identify a person other than the beneficiary named. If you give us the name and identifying number of a bank we and other banks may process the payment order based on the bank's identifying number alone, even though the number may identify a bank other than the bank named. In these cases, you are still obligated to pay us the amount of the payment order.

Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. We or other banks involved may use Fedwire to make the funds transfer. If any part of the funds transfer is carried by Fedwire, your rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board.

When a payment order is issued by a member, the security procedure involves use of identification methods that may include: photo identification, signature identification of the original signature and/or call back procedure by Self-Help Federal Credit Union.

You authorize Self-Help Federal Credit Union to debit your account to pay for this funds transfer. We will notify you about the funds transfer by listing it on your account statement. You must send us written notice, including a statement of relevant facts, within 14 calendar days after you receive the first account statement on which any unauthorized or erroneous debit to your account, or any other discrepancy between your records and ours appear. If you fail to notify us within the 14-day period, we are not liable, or obligated to compensate, for any loss of interest equivalent because of an unauthorized or erroneous debit.

**I hereby authorize Self-Help Federal Credit Union to transfer funds by wire as show above. I understand that my account will be debited for the amount of the wire and any applicable fees. I agree to hold Self-Help Federal Credit Union harmless if the funds are not received and credited due to incorrect information. Also, I understand if the wire is rejected by the receiving institution for any reason, there may be a fee of up to \$50 which will be deducted from the wire amount (this fee is not charged by Self-Help Federal Credit Union but the receiving financial institution). I have read the Self-Help Federal Credit Union funds transfer authorization printed above.**

Member's Signature/Security PIN: \_\_\_\_\_ Date: \_\_\_\_\_

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### For Back Office Use Only

a. Member Call Back By: Initial: \_\_\_\_\_ Time: \_\_\_\_\_ Date: \_\_\_\_\_  
b. Wire Request Input By: Initial: \_\_\_\_\_ Time: \_\_\_\_\_ Date: \_\_\_\_\_  
c. Wire Request Processed By: Initial: \_\_\_\_\_ Time: \_\_\_\_\_ Date: \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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