



## Member Wire Transfer Agreement- INTERNATIONAL

For accuracy, please type all information. **Cut-off time is 10:00am**

Effective Date:	Wire Amount in US funds:\$	Fee:\$
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### Receiving Bank Information

Receiver FI ABA:	Receiver FI Name:
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### Originator Information

Member WFCU Account #

Member Name:

Joint Owner Name:

Member Physical Address:

### Foreign Bank Information

Swift/BIC:	National Routing Code:
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Foreign Bank Name & Address:

Bank Information:

### Beneficiary Information

Beneficiary Account #:	Beneficiary Name:
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Beneficiary Address:

### Additional BNF Information

### Authorization

I hereby authorize Wailuku Federal Credit Union to transfer funds by wire as shown above. I understand that my account shown will be debited for the amount of the wire and any applicable fees. I agree to hold Wailuku Federal Credit Union harmless if the funds are not received and credited due to incorrect information. I have read the Wailuku Federal Credit Union funds transfer authorization enclosed in this agreement.

Signature: X	Dated:
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### Credit Union Use

Completed & Filed by:

<input type="checkbox"/> Funds withdrawn from account <input type="checkbox"/> Funds sent via Corporate CU Verification # _____ Date: _____ by: _____ <input type="checkbox"/> Confirmation from Corporate CU Rec'd (by fax)	<input type="checkbox"/> OFAC (R.F.I & Beneficiary)
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### \*\*\* WIRE RETURNED \*\*\*

☐ Wire **RETURNED** from Corporate CU Reason: ☐ Invalid Acct# or Routing # ☐ Other: \_\_\_\_\_  
☐ Contacted member

Notes:

**Credit Union Funds Transfer Authorization and Agreement**  
**Important: READ CAREFULLY BEFORE SIGNING THIS AUTHORIZATION**

You authorize us, Wailuku Federal Credit Union, to transfer funds (a "funds transfer" as shown on the front of this payment order. Our charges for the funds transfer are disclosed in our fee schedule. Other financial institutions 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, ware 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 however, we are not liable to you if for any reason this payment order is not amended or cancelled. 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 the money, the refund may not 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 cut-off times for processing payment orders. Orders received prior to 10:00am local time will be transmitted the same day. If you give us this payment order after the cut-off time, we may treat the payment order as if we received it on our next business day. Funds transfer business days will include all normal business days of the Credit Union.

You must accurately identify beneficiaries on your payment order. If you give us the name and account number of a beneficiary, we and other financial institutions may process the payment order based on the account number alone, even though the number 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 financial institutions involved may use Fedwire to make the funds transfer. If Fedwire carries any part of the funds transfer, Regulation J of the U.S. Federal Reserve Board governs your rights and obligations regarding the funds transfer.

When a member issues a payment order, the security procedures involve use of identification methods that may involve, photo identification, signature verification of original signature, enhanced security questions, and or call back procedures by the Credit Union.

You authorize the Credit Union to debit your account to pay for this funds transfer. We notify you about the funds transfer by listing it on your account statement. For unauthorized debits, You must provide 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 this 14 day period, we are not liable, or obligated to compensate you, for any loss of interest equivalent because of an authorized or erroneous debit.

<b>Signature: X</b>	<b>Dated:</b>
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## Wire Transfer Member Questionnaire

To help protect our members from being targets of fraud, we are asking you to complete this short questionnaire.

1. Does your intended wire transfer consist of funds obtained from a recently deposited check, cashier's check, money order, official check or demand draft? ☐ Yes ☐ No
2. Were you instructed to wire money in order to pay for taxes, transfer fees, customs fees, or to reimburse someone for an overpayment? ☐ Yes ☐ No
3. Are you wiring money in response to an offer that you received via the internet, through the mail, or by phone? ☐ Yes ☐ No
4. Is the intended wire transfer necessary to claim lottery or prize winnings, an inheritance, or in collection with a collector, payment processor, or secret shopper position that you recently obtained? ☐ Yes ☐ No
5. Were you instructed to wire money in order to pay for something you purchased on an internet consumer-to-consumer site such as eBay or Craig's list and the selling amount is too good to be true? ☐ Yes ☐ No

If you believe that you have been a victim of a scam, we can assist with further investigation.

If you've answered yes to any of the questions above and you decided to proceed with this request, you acknowledge that Wailuku Federal Credit Union had warned you that this may be a high-risk transaction. These types of transactions are fraudulent in many cases and the money wired is often NOT recoverable. You will be held responsible for any overdrafts to your account that may occur as a result of this transaction.

**Signature: X**

**Dated:**