



**Wire Transfer Authorization Agreement  
PLEASE READ CAREFULLY BEFORE SIGNING**

You authorize us, Wailuku Federal Credit Union, to transfer funds as shown on this Wire Transfer Authorization Agreement. Our charges for the funds transfer are disclosed in our fee schedule. Other financial institutions involved in the funds transfer may impose additional charges.

Orders received prior to **10:00am HST** will be transmitted the same day. We may fail to act or delay in acting on this or any wire transfer authorization agreement without any liability because of legal constraint, your negligence, interruption of communication facilities, equipment failure, emergency conditions, or other circumstances beyond our control. We may also fail to send or delay in sending this request without any liability if sending the wire transfer 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.

If you give us this Wire Transfer Authorization Agreement after the cut-off time, we may treat this Wire Transfer Authorization Agreement as if we received it on our next business day.

Funds transfer business days will include all normal business days of the Credit Union.

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.

**For accuracy, please type all information.**

Effective Date:	Wire Amount:\$	Fee:\$
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**Receiving Bank Information**

Receiver FI ABA:	Receiver FI Name: <i>Certify OFAC Completed</i>
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**Originator Information**

When a wire transfer is initiated, the credit union will follow security identification procedures that may involve, authenticating photo identification, signature verification of original signature, enhanced out-of-wallet security questions, and or call back procedures by the Credit Union. We will delay or cancel any wire transfer transaction if we cannot authenticate your identity.

Wailuku Federal Credit Union will not be liable for delayed transfers.

**The following can initiate an outgoing wire:**

**Member, Joint Owner, Trustee, Power of Attorney, and/or Staff Member on behalf of members or the credit union.**

Member WFCU Account #

Member Name:

Member Authentication:

In Person. Verified Identity/Government Issued Identification       Account Password established by member

Other Out-of-Wallet Security Questions such as:  
Last Loan Paid Off, POD Beneficiary, Source of Direct Deposit, Type of Vehicle Secured on Loan.  
(Specify Here):

Joint Owner Name:

Member Authentication:

In Person. Verified Identity/Government Issued Identification       Account Password established by member

Other Out-of-Wallet Security Questions such as:  
Last Loan Paid Off, POD Beneficiary, Source of Direct Deposit, Type of Vehicle Secured on Loan.  
(Specify Here):

Member Address:

**Beneficiary Information**

The Beneficiary is a person or legal entity who will receive the funds from this wire transfer. You must accurately identify beneficiaries on this Wire Transfer Authorization Agreement. If you give us the name and account number of a beneficiary, we and other financial institutions may process the wire 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 wire transfer 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 wire transfer and fee.

Beneficiary Account #

Savings  Checking  Other: \_\_\_\_\_

Beneficiary Name:

*Certify OFAC Completed*

Beneficiary Address:

**Intermediary Information**

Intermediary FI Account #

Intermediary FI Name:

Intermediary FI Address:

**Bank to Bank Information & Comments**

**Amendments and or Cancellations**

You have no right to cancel or amend this wire transfer authorization. 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 wire transfer.

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 wire transfer. As an example, the amounts may be different because of a charge other banks may impose to return the funds transfer.

**Authorization**

I hereby authorize Wailuku Federal Credit Union to transfer funds by wire as shown above. I understand that my account listed will be debited for the amount of the wire including any applicable fees. Pursuant to a signed agreement, the credit union will notify members of an outgoing wire transfer as part of the member's periodic statement. 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 Wire Transfer Authorization Agreement in its entirety.

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 unauthorized or erroneous debit.

Signature:

Dated:



## Wire Transfer Questionnaire

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

Question	Yes	No
Are you wiring money in response to an offer received via internet, mail, social media chats/texts or by phone?		
Does your intended wire transfer consist of funds obtained from a recent electronic deposit?		
Does your intended wire transfer consist of funds obtained from a recently deposited check, cashier's check, money order, official check or demand draft?		
Were you instructed to wire money in order to pay for taxes, transfer fees, customs fees, or to reimburse someone for an overpayment?		
Is the intended wire transfer in response to claim lottery, prize winnings, inheritance, or in reply to a bill collector of any kind? A payment processor, or secret shopper position that you recently obtained?		
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 sales price is too good to be true?		
Has an online love interest asked you for money?		
<p>If you have answered <b>yes</b> to any of the questions above, Wailuku Federal Credit Union is hereby giving notice and warning you that this high-risk transaction may be fraudulent and you should not proceed with this wire transfer. If you decide to proceed with this request, you acknowledge that Wailuku Federal Credit Union had warned you of this high-risk transaction. These types of transactions are fraudulent in many cases and the money wired is often NOT recoverable.</p> <p>You will be held responsible for any overdrafts to your account that may occur as a result of this transaction.</p> <p>If you believe that you have been a victim of a scam, we can assist with further investigation.</p>		
<b>Signature: X</b>	<b>Dated:</b>	

**Credit Union Use**

Frontline Staff	<input type="checkbox"/> Funds withdrawn from account <input type="checkbox"/> Certify that OFAC was completed (Receiving Financial Institution & Beneficiary) Completed by: _____ Confirmation from Corporate CU Rec'd (by fax): _____
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Back Office: Level 1	<input type="checkbox"/> Funds sent via Corporate  Verification # _____ Date: _____ By: _____
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Back Office: Level 2 ( 2 <sup>nd</sup> Verification)	<input type="checkbox"/> 2 <sup>nd</sup> Approval Completed (wires over \$2,500)  Verification # _____ Date: _____ By: _____
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**WIRE RETURNED BACK TO CREDIT UNION**

Return Reason:

Invalid Acct# or  Routing #  Other: \_\_\_\_\_

Contact Member:

Method:  Phone  Other: \_\_\_\_\_ Contact Date: \_\_\_\_\_

Notes: \_\_\_\_\_  
\_\_\_\_\_

Action Taken:

Wire funds deposited back into member's account:

On Hold in Credit Union GL.