

<input type="checkbox"/> Domestic Wire-\$30.00	<input type="checkbox"/> International Wire-\$50.00	<b>Amount \$</b>
--	---	------------------

**Sender's Information**

Name:	Member No:
Address:	Phone #:
City/State/Zip:	

**Receiving Financial Institution**

Financial Institution:	ABA or SWIFT:
Bank Address:	
IBAN (International Only) or Special Instructions:	

**Further Credit To (If Needed)**

Financial Institution:	ABA or SWIFT:
Bank Address:	
IBAN (International Only) or Special Instructions:	

**Beneficiary's Information**

Name:	Account No:
Address:	Phone #:
City/State/Zip:	

*All parties herby agree as follows for all outgoing wire transfer requests:*

- 1. Governing Law:** This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district to which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state in which We are chartered. If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.
- 2. Wire Transfer Hours:** Domestic and International wire requests received after 12 p.m. Monday-Friday or on Saturday may not get processed until the next business day.
- 3. Further Credit:** The Credit Union is not responsible for any delays in crediting the beneficiary's account due to the receiving bank policies. It is the receiver's responsibility to process the received request in a timely manner.
- 4. Refunds:** If a wire is canceled, RFCU does not refund any money until RFCU can determine that the beneficiary has not received the money and the money is returned to RFCU. If RFCU does return your money, the refund amount will be less any imposed fees. If you ask to cancel or amend a wire transfer, RFCU may make a reasonable effort to act on the request. RFCU is not liable if, for any reason, this transfer is not amended or canceled. You agree to reimburse RFCU for any costs, losses or damages that RFCU incurs in connection with your request to amend or cancel the transfer.
- 5. Fees and Other Charges:** The Credit Union will assess a fee for all outgoing transfers as disclosed in the Truth-in-Savings disclosure and Fee Schedule.
- 6. Liability:** RFCU may fail to act or delay acting on a wire transfer without any liability due to legal constraint, your negligence, lack of funds, interruption of communications facilities, equipment failure, war, emergency conditions or circumstances beyond RFCU's control RFCU may also fail to send or delay a transfer without any liability if sending the wire transfer would violate any guideline, rule, regulation of any government authority. **You agree that under no circumstances will the Credit Union be liable for any indirect, incidental, consequential, remote or special losses or damages, including attorney's fees and costs.**
- 7. Security Procedures:** When you request a wire transfer, the security procedures involve use of identification methods that may involve photo identification, signature verification of the original signature and/or call back procedures by RFCU. **In the event that the call back cannot be completed or the information cannot be verified at the time of the call back, RFCU is under no obligation to proceed with the wire transfer request.**

*I understand that this transaction is between the undersigned and the beneficiary. The Credit Union is not party to any agreement between the undersigned and the beneficiary and its only obligation is to transfer these funds in accordance with the request. By signing below, you authorize RFCU to transfer funds as described above and debit your account for the transfer amount, plus any applicable fees. I understand the terms set for this request and agree to all liabilities and charges stated.*

Signed: \_\_\_\_\_ Date: \_\_\_\_\_