



# INTERNATIONAL WIRE TRANSFER REQUEST

**\*Including Preapproved / Recurring**

10120 Pacific Heights Blvd., San Diego CA 92121 Phone: 866-USE-4-YOU

**Form must be filled in completely before the wire transfer can be processed**

Requested Date of Transfer \_\_\_\_\_

Wire Transfer Amount \$ (per Transfer) \_\_\_\_\_

Wire Transfer Fee \$ (per Transfer) \_\_\_\_\_

Total Amount Debited \$ (per Transfer) \_\_\_\_\_

Account Number \_\_\_\_\_

Member Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Member Contact Phone # \_\_\_\_\_

**WIRE INSTRUCTIONS**

Correspondence ABA (if known) \_\_\_\_\_

Correspondence Bank Name (if known) \_\_\_\_\_

SWIFT code \_\_\_\_\_

Foreign Bank Name \_\_\_\_\_

Account Number \_\_\_\_\_

Beneficiary Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

References (if applicable) \_\_\_\_\_

**Wires received by USE Credit Union after 12:30 PM, will be sent the next business day.**

**I agree to the terms of the USE Funds Transfer Agreement and acknowledge that I have received a copy of it.**

**For authentication and validation of the originators, a sample of the member's signature must be obtained every 90 days.**

**Member's Signature** \_\_\_\_\_

**Date:** \_\_\_\_\_

**\* For Preapproved/Recurring Wires – this portion of the document must be completed.**

Requested Date of First Transfer	Member Initials
Requested Frequency of Transfers	Member Initials
Requested Date of Final Transfer	Member Initials

**BRANCH / MSC use only - Form must be filled in completely before the submitting to finance department**

Verify if member signed in person	Verify if request was made without member present
<input type="checkbox"/> Address & Phone # (required)	<input type="checkbox"/> Address & Phone # (required)
<input type="checkbox"/> TIN# (*If none, PP or Alien ID req'd)	<input type="checkbox"/> Call back Verification by _____(required)
<input type="checkbox"/> Type of ID/Country#	<input type="checkbox"/> Password Verification by _____(if applicable)
<b>Also Requires 3 of the following verifications</b>	
<input type="checkbox"/> Password (if not already verified above)	<input type="checkbox"/> Amount and Date of Last Transaction
<input type="checkbox"/> Mother Maiden Name	<input type="checkbox"/> Approximate Check Number Series in Use
<input type="checkbox"/> Drivers License Number on File	<input type="checkbox"/> Date of Birth
<input type="checkbox"/> *Passport or Alien ID Verified (if no DL or TIN#)	<input type="checkbox"/> Birth date or Middle Initial of Joint on Account
<input type="checkbox"/> Signature Matches with Signature on File	<input type="checkbox"/> Housing Branch of Membership
Employee Name _____	Phone # _____
Withdrawal Verified by _____ (Print Manager's Name)	Date _____
	Manager Signature _____

**FINANCE use only**

Employee Enter Initial _____	Date payment order is executed _____
Employee OFAC Initial _____	Employee Verify Initial _____

## FUNDS TRANSFER AGREEMENT AND NOTICE

This Funds Transfer Agreement (Agreement) contains several notices that we are required to provide to you. It also establishes other terms of agreement that shall apply to all funds transfers that involve you and this Credit Union. Using this Credit Union to send or receive funds transfers shall constitute your acceptance of all of the terms and conditions in this Agreement.

To the extent that the terms contained in this Agreement are different than those in any other Agreement or Term of Account, this Agreement shall control and be deemed to modify such other Agreements or Terms of Account.

1. This Agreement applies to Funds Transfers as defined in Article 4A of the Uniform Commercial Code (Division II of California Uniform Commercial Code) and Subpart B of Regulation J of the Board of Governors of the Federal Reserve.
2. This Credit Union may establish or change cut-off time 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 time for wire transfers shall be at 12:30 p.m. Pacific time on each weekday that this Credit Union is open, excluding holidays. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next business day and processed accordingly.
3. This Credit Union may charge your account for the amount of any funds transfer initiated by you, or by any person authorized by you as a joint tenant, or other authorized party with the right of access to the account from which the funds transfer is to be made.
4. This Credit Union may establish, from time to time, security procedures to verify the authenticity of a payment order. You shall be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account shall be liable. You agree that the authenticity of payment orders may be verified by using that security procedure unless you notify this Credit Union in writing that you do not agree to that security procedure. In that event, this Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and this 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 shall govern your right and liabilities in a wire transfer involving Fedwire.
6. If you give this 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 bank on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means you shall be responsible to this Credit Union if the funds transfer is completed on the basis of the identifying account number you provided this Credit Union.
7. If you give this Credit Union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person or institution than the named bank. This means that you shall be responsible for any loss or expense incurred by a receiving bank which executes, or attempts to execute, the payment order in reliance on the identifying number you provided.
8. If this Credit Union received a funds transfer for you or for other persons authorized to have access to your account, you agree that this Credit Union is not obligated to provide you with next-day notice of the receipt of the funds transfer. This Credit Union shall provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements, which this Credit Union provides. You may inquire between receipts of periodic statements whether or not a specific funds transfer has been received.
9. If this Credit Union becomes obligated under Article 4A (Division of California 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 this Credit Union to which the funds transfer should have been made, or from which the funds transfer was made.
10. This Credit Union may, at its sole discretion, reject any funds transfer request that exceeds the available funds on deposit in your designated account(s), which this Credit Union reasonably believes may not be authorized by you, or which contains incorrect, incomplete, or ambiguous information. You understand and agree that this Credit Union shall incur no liability for any loss caused by this Credit Union's refusal to accept any funds transfer request.
11. This Credit Union shall have the right to charge the amount of any funds transfer request to any of your accounts at this Credit Union in the event that no account is designated, or in the event that a designated account has insufficient funds to cover the amount of a funds transfer request. This Credit Union may charge a service charge for services relating to the sending or receiving of such funds transfer request. See fee schedule for applicable fees.
12. If you initiate a funds transfer request denominated in United States dollars for transfer to a foreign country, this Credit Union may transfer payment in the currency of the beneficiary bank's country at this Credit Union's buying rate of exchange to United States 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 bank converting the currency to United States dollars at the date of the refund, less any charge and expenses incurred by this Credit Union.
13. Except as expressly prohibited by applicable state and federal laws and regulations, you understand and agree that this Credit Union shall not be liable for any loss or liability arising from: (1) any unauthorized or incorrect transfer or interest thereon which you fail to report to this 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 this 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 this Credit Union by you; or (6) any error, failure or delay in execution of any funds transfer instruction, or cancellation or amendment caused by circumstances beyond this Credit Union's reasonable control, including, but not limited to, any computer or communication facilities.

Except as otherwise provided by applicable state or federal laws or regulations, this Credit Union's liability for any negligent or intentional actions or inaction in connection with any funds transfer request shall be limited to your direct loss and payment of interest. UNDER NO CIRCUMSTANCES SHALL THIS 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.

14. 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 or doctrines of such state to the contrary.