

Outgoing Wire Transfer



SENDER:

Please print legibly.

Name:
Member #
Street Address:
City, State, Zip:
Phone #

Transfer Amount: \$
Transfer Fees: Refer to Fee Schedule*
International Wire Transfer Taxes and Fees may apply*
*TOTAL debit from account: \$

*Recipient may receive less due to fees charged by the recipient's bank and foreign taxes.

RECEIVING BANK:

Bank Name:
ABA # (SWIFT for foreign):
Country:

RECIPIENT / BENEFICIARY:

Account #
Name:
Street Address:
City, State, Zip, Country:
Purpose:
Memo:

I authorize POLAM FCU to debit my account for the amount of the wire transfer and any applicable fees. I understand that once this request has been processed, the funds will have been permanently transferred to the above beneficiary and that a stop payment order will be impossible. This payment implements an agreement between the undersigned and the beneficiary. The credit union is not a part of this agreement and has no obligations other than to wire the funds in accordance with this request. I understand the credit union handles wire transfer requests expeditiously, but that the credit union cannot guarantee that this request will be completed in any specific period. Digital Signatures will not be accepted.
Request received after 12 pm will be processed the next business day.

SENDER/MEMBER SIGNATURE _____ Date _____ Time _____

Please Read and sign the Wire Authorization Agreement on Page 2

FOR OFFICE USE ONLY:	Processed By _____	Signature _____	Confirmation# _____
Verification method:	() In person	() Personally Known	() Call Back Telephone # already on file _____
	() Wire Password _____	() Recurring Frequency _____	Expiration Date _____

WIRE AUTHORIZATION AGREEMENT

IMPORTANT: READ CAREFULLY

You authorize us, POLAM FCU, to transfer funds (a funds transfer) as shown on the front of Outgoing Wire Transfer 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 acting on a transfer 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 a transfer order without any liability if sending the order would violate any guideline, rule or regulation of any government authority. You agree that you have no rights against us for such actions. We may, in our sole discretion, decline to process any Payment Orders without cause and without prior notice. If we decline to process a Payment Order, we may notify you by any means, including orally, by email, or in writing. **We will not process Payment Orders with incomplete required information fields.**

You agree that we are not liable for consequential, special, or exemplary damages or losses of any kind.

You have no right to cancel or amend this order. If you ask us to cancel or amend it, we will make a reasonable effort to act on your request. However, you agree not to hold us liable if for any reason this transfer order is not amended or canceled. You agree to reimburse us for any costs, losses or damages we incur in connection with your request to amend or cancel this transfer 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 not be equal to the amount of the original transfer order, after charges by the financial institution(s) and POLAM FCU.

We have cutoff times for processing transfer orders. Orders received prior to **12:00 p.m.**, will be same day transmitted. If you give us the transfer order after the cutoff time, we may treat the transfer order as if we received it on our next business day. Funds transfer business days will include all normal business days of POLAM FCU.

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

Fedwire is the funds transfer system of the U.S. Federal Reserve Bank. We or other financial Institutions 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 transfer order is issued by a member, the security procedure involves use of identification methods that may involve, photo identification, signature verification of original signature, confidential code word, wire PIN, and/or call back procedure by POLAM FCU.

You authorize POLAM FCU to debit your account to pay for this funds transfer. We notify you about the funds transfer by listing it on your 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 this **14-day** period, we are not liable, or obligated to compensate you, for any loss of interest or interest equivalent because of an unauthorized or erroneous debit.

By signing below, I agree to the terms and conditions of the Wire Authorization Agreement.

SENDER / MEMBER SIGNATURE

DATE

PRINT SENDER / MEMBER NAME

TIME