



**International Wire Transfer Request Form
Wire Transfer Agreement**

By requesting a Wire Transfer, you agree to the following terms and conditions:

1. Scope of the Agreement - This Agreement applies to Wire Transfers made from consumer or business accounts. This Agreement does not apply to any fund transfers covered by our ACH Agreement.
2. Acceptance of Wire Transfers – We may, in our sole discretion, decline to process any Wire Transfer without cause and without prior notice. If we decline to process a Wire Transfer, we may notify you by any means, including orally, by email or in writing. We will not process wires with incomplete required information fields.
3. Security Procedures – You agree that we may verify the authentic of the Wire Transfer, or communications cancelling or amending any such Wire Transfer, by following our security procedures, which include signature verification and positive identification by at least one photo identification and one other piece of identification and telephone call back procedures. You agree that any Wire Transfer issued to us in your name is effective as your Wire Transfer, whether or not authorized by you, if we act in compliance with our security procedures. If we are unable to verify the authenticity of your Wire Transfer, pursuant to our security procedures we may decline to process your Wire Transfer Order.
4. Cutoff Times; Cancelling or Amending a Wire Transfer – Our cutoff time for receiving an International Wire Transfer is 3:00 pm EST on business days (Monday-Friday) that are not a Federal Holiday. This time is subject to change without notice. Wire Transfers received after the cutoff time **may not** be sent until the next business day. Once a Wire Transfer has been sent, it cannot be cancelled or amended. If we receive a cancellation or amendment request, prior to the wire being sent, we will act upon it. All cancellation or amendment requests, may be made by phone, must be followed by a written request. You agree to hold us harmless for any losses or expense related to cancellation or amendment of Wire Transfers, including any charges or expenses incurred.
5. Inconsistency of Name & Identifying Numbers – We and any other institution can rely upon any identifying number given to us in connection with any Wire Transfer, even if the number identifies a person different than the name beneficiary or a financial institution different from the named financial institution. Neither we nor any other institution has a duty to determine whether an identifying number given matches the intended beneficiary or the named financial institution.
6. Errors – You agree to review all account statements and other documentation of your Wire Transfer promptly and report any error or discrepancies to us in accordance with the time limits set forth in the Statement section of your Account Agreement.
7. Liability – We will not be liable if we have acted in accordance with the instructions in connection with the Wire Transfer request. In no event, however, will we be liable for any special, indirect, or consequential damages (including lost profits) of any kind unless the law requires a different standard. We are not required to pay interest on any amount we may owe to you due to an unauthorized Wire Transfer arising out of our error unless you exercise ordinary care to discover the unauthorized transfer and promptly advise us of the relevant facts within the time period set forth in the Statement section of your Account Agreement.
8. Charges – We may charge your account for the amount of any Wire Transfer initiated by you plus applicable fees and expenses as stated in your Account Agreement.
9. Force Majeure – We will not be liable for a failure to execute a Wire Transfer according to your instructions if an interruption in communication facilities or some other circumstance beyond our control such as fire or flood prevents the transfer, despite reasonable precautions we have taken.
10. General – You agree that only our wire transfer forms, methods, and procedures maybe utilized. You also agree that in the event of an error, we may correct any such error without prior approval or notice to you.

Printed Name: _____

Date: _____

Signature: _____

Account Number: _____



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Printed Name: _____

Date: _____

Signature: _____

Account Number: _____



INTERNATIONAL WIRE TRANSFER REQUEST FORM

TO BE COMPLETED BY THE MEMBER. ALL INFORMATION IS REQUIRED TO ENSURE THE WIRE MAYBE SENT.

CURRENCY TYPE QUESTIONNAIRE (All questions below must be answered)	
What is the country of the beneficiary bank?	
Is the country listed in the preferred currency list? (See below)	NO
	YES
What type of account does the beneficiary have at the foreign bank?	Foreign Currency Account
	US Currency Account
If the beneficiary has a foreign currency account, is it OK to process in foreign currency? *	No
	Yes
	If yes, what currency type?
Amount to be wired (Enter value for one type only!)	US Dollar \$
	Or Foreign Currency \$
	A fee of \$ 50.00 plus the amount above will be deducted from account.

*Notice: If the beneficiary has a foreign currency account or if the beneficiary bank is located in a preferred local currency country and beneficiary has a foreign currency account, the wire should be processed in the local currency of the country.

Benefits of processing in foreign currency:

- Better exchange rate
- Reduced or no conversion fees charged by foreign bank
- Faster processing
- Beneficiary receives more money in local currency

Preferred Local Currency List:

The countries listed below typically do not have US Dollars accounts within their financial institutions. When sending wires to these countries it is recommended to send the local currency unless you are certain the beneficiary account is a US Dollar account at the foreign financial institution.

- Austria – Euro
- Belgium – Euro
- Cyprus – Euro
- Germany – Euro
- Denmark – Danish Kroner
- Spain – Euro
- Finland - Euro
- France -Euro
- Greece – Euro
- Ireland – Euro
- Italy – Euro
- Luxemburg – Euro
- Malta – Euro
- Netherlands - Euro
- Portugal - Euro
- Slovakia - Euro
- Slovenia – Euro
- United Kingdom - British Pound
- Norway – Norwegian Kroner
- Sweden – Swedish Kroner
- Mayotte - Euro

Not all countries have a sophisticated banking system. For example, it is recommended to send US Dollars to places such as China, India, South Korea, Philippines, Eastern Europe and even Mexico. The local bank will then transfer the funds into local currency. In some countries, such as China, the bank may issue a draft and send payment through the mail.

OUR Credit Union Member Information		
Members Name:	Phone:	
Street Address (Cannot be a PO Box):		
City:	State:	Zip Code:
Date of Birth:	Email:	
Account Number:	Share Type: Checking _____ Savings _____	
Reason for Wire(Required information):		
Correspondent Bank Information (if applicable):		
Bank Name:	ABA/Routing # or SWIFT Code:	
Bank Address:	Phone:	
Bank Address:		

Beneficiary Financial Institution:

Bank Name:	SWIFT Code:
National ID:	
Bank Address:	
Bank Address:	
Branch: (not required)	

Beneficiary Information:

Beneficiary Name:	
Beneficiary Street Address (Cannot be a PO Box):	
Beneficiary Address:	Postal Code:
Phone Number (If known):	Date of Birth (If known):
Email (If known):	
IBAN or Account Number:	
Beneficiary Reference Information or Special Instructions:	

OUR Credit Union Account Holder Notification & Authorization:

By signing this form I understand and accept that OUR Credit Union may require the use of an intermediary bank to process the wire. The information provided above is accurate. I understand that my account will be charged for the amount of the wire transfer plus a processing fee according to my account terms and conditions. Any wire requests received after 3:00 p.m. **may not** be processed until the next business day.

Member Signature _____ Date: _____

To Be Completed by: FSR's, Tellers or Support Staff

Teller ID #: _____ Initials: _____	Request Received (check one): ___ in person ___ fax
Type of Funds: ___ Cash ___ Funds on Deposit ___ Check. If a check, was a hold placed? Yes/No	
ID Information:	
Phone Number & Address on Wire Form Verified to Galaxy R7? Yes/No	

To Be Completed by: Accounting Department

Received by Accounting Date & Time:	OFAC Record Number:
Verified Account History to Ensure Funds are Available: Yes/No	Funds Withdrawn:
Wire Originated By:	Date & Time:
Wire Verified By: Wire Verified By:	Date & Time: