



# Outgoing Wire Authorization

Requestor's Name (Member or Joint Owner)

Account # and Suffix

Domestic Wire     International Wire

Date to be wired: \_\_\_\_\_

<b>WIRE AMOUNT</b>	<b>\$</b>
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## RECEIVING FINANCIAL INSTITUTION INFORMATION

Name of bank or credit union:	
Address:	
Address Cont'd:	
ABA for <b>Domestic</b> or SWIFT # for <b>International</b> Wires:	

## BENEFICIARY/RECEIVER'S INFORMATION

Account Number or IBAN or Sort Code*:	
Full Name:	
Address:	
Address Cont'd:	
Additional Information:	
Purpose of the Transfer :	

### FOR INTERNATIONAL WIRES ONLY

\*IBAN is required for European Wires or banks may impose significant repair fees for wires sent without International Bank Account Numbers. Sort code is required only when sending Foreign Currency wires to Australia, Canada, United Kingdom, India, New Zealand and South Africa.

Upward Credit Union is hereby authorized to withdraw the wire amount and the fee of **\$35.00 for domestic wires or \$45 for international wires** from the above-referenced account. I am also aware that this form must contain an original signature and the wire request deadline is 12:00 noon (PST) for same day processing of my request.

SIGNATURE

DATE

DAYTIME PHONE

# IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

You authorize Upward Credit Union to transfer funds (funds transfer) as shown on the front of this wire transfer 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.

We may fail to act or delay acting on a funds transfer without any liability or 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 in sending a funds transfer without any liability if sending the funds 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.

You have no right to cancel or amend this funds transfer. If you ask us to cancel or amend it, we may make a reasonable effort to act on your request. But, we are not liable to you if for any reason this funds transfer is not amended or canceled. You agree to reimburse us for any costs, losses, or damages that we incur in connection with your request to amend or cancel the funds 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 your money, the refund may not be equal to the amount of the original funds transferred. As an example, the amount may be different because of a charge other institution may impose to return the funds transfer.

We have cutoff times for processing funds transfer. Requests received prior to 12:00 p.m. (local time) will be transmitted the same day. If you give us a request after the cutoff time, we may treat the funds transfer request as if we received it on our next business day. Funds transfer business days will include all normal business days of Upward Credit Union.

You must accurately identify beneficiaries of your funds transfer. If you give us the name and account number of a beneficiary, we and other financial institutions may process the funds transfer based on the account number alone, even though the member may identify a person other than the beneficiary named. If you give us the name and identifying number of a financial institution, we and other financial institutions may process the funds transfer based on the financial institutions 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 funds transfer.

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 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.

If requesting to send in foreign currency - The credit union is not responsible for conversion rate changes from the time of the request to the time the wire is sent.) **(Not available in all foreign countries** – If not available funds will be sent in U.S. Dollars)

When a funds transfer is issued by a member, the security procedures involve use of identification methods that may involve, photo identification, signature identification of original signature and/or call back procedure by Upward Credit Union.

You authorize Upward Credit Union to debit your account to pay for this funds transfer. We notify you about the funds transfer by listing it on your account statement. You must send us written notice, including a statement of relevant facts, within fourteen (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 fourteen (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.

\_\_\_\_\_  
**Signature**

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

### CREDIT UNION USE

Accepted & Funds Verified by: \_\_\_\_\_ Verification Method:  Signature  Person Known  Driver's License  Call Back

Time Received: \_\_\_\_\_ Funds on Deposit > 5 Days  Yes  No

Wired by: \_\_\_\_\_ OFAC/Approved by: \_\_\_\_\_