

Member Wire Transfer Agreement

Instructions: All lines with an * must be completed. Please **LEGIBLY PRINT** all information.

* 1 . Member's Name: _____

* 2 Member's Address: _____ City: _____ State: _____ Zip: _____

Social Security No: _____ Drivers License No. _____

3 . Member Account Number and Share Type (funds withdrawn from):

* No. _____ Share Type: _____

* 4 . Telephone Number member can be reached at: _____ () _____

* 5 . Dollar amount to be sent: \$ _____ * Wire Transfer Fee: \$ _____

6 . RECEIVING BANKS WIRING INSTRUCTIONS:

* ABA 9-Digit Routing Number: (US Wires only) _____

* Swift Code (Foreign Wires only) _____

* Bank Name: _____

Branch Address: _____

* City/State/Zip Code _____

Bank Telephone No. _____

Special Instructions (Name on Escrow Account & Number, Final Credit Information, etc.)

* 7 . Name on Account at Receiving Bank: _____

* 8 . Account Number at Receiving Bank: _____

9 . Address of individual receiving wire: _____

10 . Type of Account at receiving Bank (i.e. savings, checking) _____

I hereby authorize **Tracy Federal Credit Union** to transfer funds by wire as shown above. I understand that my account shown will be debited for the amount of the wire and applicable fees. I agree to hold **Tracy Federal Credit Union** harmless if the funds are not received and credited due to incorrect information. I have read the **Tracy Federal Credit Union** funds transfer authorization printed on the back of this agreement.

ANY MIS-INFORMATION RESULTING IN RE-SUBMITTAL WILL RESULT IN ADDITIONAL FEE'S.

* Member's Signature: _____ * Date: _____

VERIFICATION METHOD

_____ Driver's License No. _____ Signature _____ Person Known _____ Other

Supervisor/Managers Signature: _____ Staff: _____

Date & Time Processed: _____ CB/Sig Verification: _____

IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

You authorize us, **Tracy Federal Credit Union**, to transfer funds (a “funds transfer”) as shown on the front of this payment order. Our charges for the funds transfer are disclosed in our fee schedule. Other banks involved in the funds transfer may impose additional charges.

We may fail to act or delay in acting on a payment 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 in sending a payment order without any liability, if sending the order 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 payment order. 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 payment order 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 payment 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 payment order. As example, the amount may be different because of a charge other banks may impose to return the funds transfer.

We have cutoff times for processing payment orders. Orders received prior to 11:30 A.M. (local time) will be same day transmitted. If you give us this payment order after the cutoff time, we may treat the payment order as if we received it on our next business day. Funds transfer business days will include all normal business days of the **Tracy Federal Credit Union**.

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

Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. We or other banks 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 payment order is issued by a member, the security procedure involves use of identification methods that may involve photo identification, signature identification of original signature, and/or call back procedure by **Tracy Federal Credit Union**.

You authorize **Tracy Federal 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 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.

* _____
Member’s Signature

* _____
Date