

# TruStar FCU Wire Form

Cutoff time 1:00 pm

Loan Proceeds (no ID needed)

Mortgage Payoff

\$25 within US

\$45 outside US

No Fee

Wire Amount: \_\_\_\_\_ Transfer Funds from Share: \_\_\_\_\_

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Completed by: \_\_\_\_\_ Wire Instructions Included (Make copy)

<b>Request Type</b>			
In Person - Photo ID Required		ID Number: _____	
Fax/Mail/Home banking - Call back required			
Phone Request - Call back required			
Phone Request - \$2,500 or less AND sender and receiver are the same			
Account Password - No call back required		Specific Account Info - No call back required	
<b>Originator Information - Who is sending?</b>			
Account #		Phone Number	
Name/Business Name		OFAC	
		Account Open 12 months?	Yes No (Management Exception)
Physical Address			
<b>Beneficiary Information - Who is receiving?</b>			
Beneficiary's Name		Account #	
		OFAC	
Physical Address			
International Wire Purpose		Swift Code	IBAN
<b>Beneficiary's Financial Institution - Where to send the wire?</b>			
FI Name		OFAC	
Physical Address			
Routing Number		Account Number (If using Intermediary FI)	
<b>Intermediary FI (if applicable)</b>			
Intermediary FI Name		OFAC	
Physical Address			
Routing Number			
<b>Reference :</b>			
I hereby authorize you to transfer funds as shown above. I understand that my account shown will be debited for the amount of the request and any applicable fees. I agree to hold you harmless if the funds are not received and credit due to incorrect information. I acknowledge that this transfer is being made in accordance with the terms of TruStar Federal Credit Union's Wire Transfer Agreement and that I have received a copy of it and agree to its terms.			
Member received a copy of the Wire Transfer Agreement.			
Member Signature		Date	OFAC
<b>Accounting</b>			
Call backs are required on any Phone Request over \$2,500, Fax/Mail/Home banking/eSign Request for any amount, or Phone Request for \$2,500 or less that the Sender and Receiver ARE NOT the same.			
Signature	Call Back		
Verified By:	Phone #: _____	Spoke to: _____	No phone change in 30 days
	Account Password	Specific Account Information	
Date Transferred	Time Transferred	Posted By:	Verified By:
Posted Member Acct	Email Confirmation	Fee Posted	
		Yes No	



### **Wire Transfer Agreement**

IN THIS WIRE TRANSFER AGREEMENT ("AGREEMENT") THE WORDS "YOU" AND "YOUR" MEAN THE MEMBER MAKING THIS REQUEST, THE WORDS "WE", "US", "OUR" AND "CREDIT UNION" MEAN TRUSTAR FEDERAL CREDIT UNION. THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A TRANSFER OF FUNDS FROM OR TO YOUR SHARE OR SHARE DRAFT ACCOUNTS ("ACCOUNT") WITH US BASED UPON YOUR ORAL OR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE A DOMESTIC OR INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT.

You authorize Us to transfer funds (a "funds transfer") as shown on the Wire Transfer Request. 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 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. An example, the amounts 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 within the U.S.A. received prior to 1:00 pm (local time) will be same day transmitted. International Orders received prior to 1:00 (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 TruStar 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 number 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 for 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 wire 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 member, the security procedures involves use of identification methods that may involve photo identification, original signature and /or call back procedure by TruStar Federal Credit Union.

You authorize Us 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 discrepancy between Your records and Ours. 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 equivalent because of an unauthorized or erroneous debit.