

WIRE TRANSFER FORM

Please print clearly in blue or black ink. ****ALL areas must be fully filled out for Sections one and two****

SECTION ONE – DEBTOR INFORMATION

DATE:	AMOUNT TO TRANSFER:	MEMBER NUMBER :	SUFFIX :
MEMBER NAME (LAST, FIRST, MIDDLE INITIAL):			
ADDRESS:		CITY, STATE, ZIP:	
DAYTIME PHONE:	E-MAIL:	Transfer Fees (Per wire): Preferred Checking Member: \$15.00 All other Checking & Savings: \$30.00	
END TO END IDENTIFICATION (Reference for creditor):		RELATIONSHIP TO BENEFICIARY:	

SECTION TWO – CREDITOR INFORMATION

INSTRUCTED AGENT NAME (Receiving Financial Institution):	CREDITOR NAME (COMPANY OR INDIVIDUAL):
INSTRUCTED AGENT ADDRESS (Receiving Financial Institution):	CREDITOR ADDRESS (COMPANY OR INDIVIDUAL):
CITY, STATE, ZIP:	CITY, STATE, ZIP:
INSTRUCTED AGENT 9-DIGIT ABA / ROUTING TRANSIT NUMBER:	CREDITOR ACCOUNT NUMBER:

Wire Transfer requests must be received & verified by 2:00 PM EST to be processed the same business day. A \$15.00 or \$30.00 processing fee for domestic wires will apply (reference above). By signing below, I certify that have read and agree to the terms contained in the Destinations Credit Union Wire Transfer Disclosure Agreement, which appears on the reverse side or page 2 of this form. Furthermore, I hereby authorize Destinations Credit Union to charge my account for the wire requested above and understand that additional fees may be deducted from my wire by other institution(s) upon posting final credit. Destinations Credit Union shall not be held liable for such charges.

Member/Joint Owner Signature:

Date:

FOR CREDIT UNION USE ONLY

REQUEST RECEIVED: IN-PERSON _____ FAX _____ EMAIL/SECURE MAIL _____	REQUEST RECEIVED BY:	
IDENTIFICATION METHOD: Driver's License: _____ Other ID: _____		
REQUEST VERIFIED BY:	OFAC COMPLETED BY:	
FUNDS DEDUCTED BY:	WIRE INFO LOGGED BY:	WIRE INITIATED IN VIZO BY:
FEE DEDCUTED BY:	WIRE FILED BY:	WIRE APPROVED IN VIZO BY:

Please mail or return to a credit union representative. Thank you.
8767 SATYR HILL RD. BALTIMORE, MD 21234
Phone: 410.663.2500 • Email: memberservices@destinationscu.org • Fax: 410.663.1950

WIRE TRANSFER AGREEMENT

You agree to these terms whenever You ask for a wire transfer of funds (Wire Transfer) from Your Membership with Us.

We are not obligated to make a Wire Transfer for You.

In this Domestic Wire Transfer Agreement, the words "You" and "member" mean the member making the request. The words "we", "us", "our", and "credit union" mean Destinations Credit Union.

1. **How to Request Wire Transfers.** You may ask Us to make a Wire Transfer by submitting a request via Online Banking, calling, or writing Us. Under all circumstances We require a written request. Any person named on Your Membership may ask Us for a Wire Transfer. You will need to supply Us with all information We request. You promise to give Us accurate information, including, but not limited to, the routing number of the recipient's financial institution and the recipient's Account number. You could lose the transfer amount if You give Us an incorrect recipient Account number or recipient institution identifier. We may charge any of Your Accounts for payment of the Wire Transfer and Our standard fee for this service. Our fee may change.
2. **Security & Authentication Procedures.** We have established certain security procedures in connection with Wire Transfers. We may call any person on Your Account and apply various authentication methods to verify the Wire Transfer request. You agree that Our security procedures are commercially reasonable, designed to authenticate Wire Transfers, not used to detect errors in the transmission or content of a Wire Transfer. We may not make a Wire Transfer if We are unable to authenticate the Wire Transfer to Our satisfaction, if there is any inconsistency between a Wire Transfer and information previously supplied to Us, if the Wire Transfer is prohibited as a result of court order, garnishment, tax levy or the like, or if We reasonably believe that making the Wire Transfer might result in an unauthorized or erroneous transfer of funds or might otherwise cause Us to suffer a loss.
3. **Wire Transfer Business Day.** We accept Wire Transfers only on business days within cutoff times We establish from time to time. Wire Transfer requests received after Our cut-off hours or on non-business days may be treated as if received on the following business day. (Weekend and holidays are not considered business days)
4. **Overdrafts.** If any Wire Transfer exceeds the available balance in Your Membership, We do not need to make the Wire Transfer and We won't be liable to You for such inaction. If We elect to make such transfer, You will remain liable for all amounts transferred, including funds transferred in excess of the collected balances in the Account.
5. **Confirmations.** We will provide written confirmation to You of each Wire Transfer in periodic statements We send or make available to You. You will be deemed to have received such notification on the date it is actually received or 5 business days from the date it was sent, whichever is earlier. Except as provided in the next sentence for Consumer Accounts, Our written confirmation will be deemed accurate unless immediately challenged. For Consumer Accounts only: upon receipt of written confirmation, You promptly, but in no event later than 30 days after the day that You are deemed to have received the notification, will report to Us any discrepancies, errors or unauthorized transfers. In all cases, upon Our reasonable request, You will furnish to Us any information concerning a Wire Transfer for purposes of investigation, including, but not limited to, amounts transferred, Membership affected, identifying names, numbers, specific purpose of payment, and transfer dates.
6. **Cancellation and Rejection.** Until We have executed the Wire Transfer, You may cancel or amend it by giving Us notice as described below, under "Notice". We may reject Wire Transfers orally or in writing. Our rejection is effective when mailed, when You receive the telephone call or when the electronic transmission is sent. Notice of rejection is sufficient if it indicates that We will not make the Wire Transfer or are rejecting the Wire Transfer.
7. **Our Responsibilities.** We do not assume any responsibility for making a Wire Transfer on the day requested. You authorize Us to use any means and routes that We, in Our sole discretion, may consider suitable for the transmission of funds. FedLine Advantage®, the funds transfer system owned and operated by the Federal Reserve Banks, may be used to make Your Wire Transfers. Regulation J, including Subpart B which has adopted Article 4A of the Uniform Commercial Code, governs all funds transfers through FedLine Advantage. If We don't transfer the amount requested because of Federal Reserve Board rules, regulations or policies that limit the amount We can transfer, to the extent allowed by law, We won't be liable to You provided that We notify You promptly of the delay and make the transfer as soon as possible.
8. **Your Liability and Indemnity.** The following paragraph applies to all domestic wires to the extent allowed by law. You are liable to Us for the amount of a Wire Transfer and/or Remittance Transfer if We follow Your instructions, even if Your instructions are wrong. If We receive a Wire Transfer request that contains inconsistencies between the name and identifying number of a beneficiary of the funds, the beneficiary's bank, or any intermediary bank, We may rely on any identifying number (including Account number) rather than the name, unless We are aware of the inconsistency. You will defend, indemnify, and hold Us harmless from and against any and all claims, demands, costs, expenses (including attorneys' fees), loss, or damage arising out of Our acting or refusing to act upon Wire Transfers in accordance with the terms of this agreement.
9. **Notice.** Except as otherwise provided in this agreement, any notice, request or other communication required or permitted under must be in writing and sent by certified or registered US Mail, return receipt requested, postage prepaid, to the address indicated below, unless another part of this agreement specifically permits or requires You to give notice by telephone or fax: **Destinations Credit Union 8767 Satyr Hill Rd. Baltimore, MD 21234.** Notices will be effective upon Our receipt and after We have had a reasonable opportunity to act on them. When this agreement specifically authorizes You to give Us notice by telephone, **You may call: 410.663.2500.**