



WIRE TRANSFER REQUEST - DOMESTIC

Instructions:

- Complete the form completely, clearly, sign and date
- Provide a copy of valid piece of identification which includes State issued driver's license or Vehicle Administration ID for Non-Drivers, Military ID, Passport, Resident Alien, or Federal Employee Work ID and must have a photo, control number, and expiration date.
- Return in person to any Financial Service Center, or by fax 301-429-0488, or by secure email via ebanking, or mail to FedChoice Federal Credit Union Attn: FAC 10001 Willowdale Road Lanham MD 20706

I authorize FedChoice Federal Credit Union to execute the following Domestic Wire Transfer:

Amount: \$ _____ Amount Printed: _____ Dollars _____ Cents

Authorized Account Holder Name: _____ Account Number: _____

Deduct my Wire amount and fee from my: *(check one)* Main Share Checking Other _____

RECEIVING (FI) FINANCIAL INSTITUTION INFORMATION *(The financial institution where the funds are being sent to)*

To ensure that the correct information is provided, contact the financial institution directly to ask for their Wire ABA/R&T number as this may not be the same as their routing & transit number found on a check.

FI WIRE ABA/R&T NUMBER: [] [] [] [] [] [] [] [] [] **(9-Digits Required)**

FI Name: _____

BENEFICIARY INFORMATION *(Provide information about the individual who is to receive the funds and their account number)*

ID Code: D – DDA Number ID: _____ *(account number at FI of beneficiary)*

Name: _____

Address: _____
Street City State Zip

FI to FI Instructions: *(optional)* _____

ACCEPTANCE AND ACKNOWLEDEMENT OF TERMS AND AGREEMENT

I understand that my wire request must be received by 1:00 pm EST on a business day by the Credit Union. Requests received after 1:00 pm EST will be processed on the Credit Union's next business day. Requests received by the 1:00 pm EST cut-off time will be processed by 3:00 pm EST pending all information provided was correct.

FedChoice Federal Credit Union is authorized by me (authorized account holder) to debit the above noted account for the amount of this wire transfer and any fees and expenses incurred in connection with the execution of this request.

I have provided an acceptable form of valid identification to the Credit Union and with my signature below certifies that the information provided is correct and complete and that I have read the Wire Funds Transfer Agreement and that I agree to all the terms of the agreement and have been provided a copy.

Signature: _____ Date: _____

If it is necessary to contact me regarding this request, my day time phone number that I can be reached at is: _____

CREDIT UNION USE ONLY

Identification Type: _____ Identification Number: _____ Expiration Date: _____

Employee Accepting Request: _____ Employee Teller ID _____ on Date: _____ at Time: _____ AM / PM

Entered by: _____ Date: _____ Time: _____ AM / PM 1ST Level Verified by: _____ Date: _____ Time: _____ AM / PM

Second Level/Risk Approval by: _____ Date: _____ Time: _____ AM / PM WIRE NUMBER: _____

ACCOUNTING SERVICES USE ONLY

Group 1: _____ Group 2: _____

Group 3: _____ Date / Time / Additional Info: _____

Wire Funds Transfer Agreement

This Wire Funds Transfer Agreement is entered into this day, by and between FedChoice Credit Union (herein referred to as the "Credit Union") and Credit Union Member (herein collectively if more than one, referred to as "Member").

1. Agreement. The terms used in this agreement have the meaning given to them in Article 4A of the Uniform Commercial Code – Funds Transfers (UCC 4A). This agreement will be governed by the law of the state in which your account with us is located. This agreement is also subject to all funds-transfer system rules, rules of the Board of Governors of the Federal Reserve System and their operating circulars. If any part of this agreement is determined to be unenforceable, the rest of the agreement remains effective. This agreement controls funds transfers unless supplemented or amended in a separate written agreement signed by us.

2. Funds Transfer. A funds transfer is the transaction or series of transactions that begin with the originator's payment order, made for the purpose of making payment to the beneficiary of the order. A funds transfer is completed by the acceptance by the beneficiary's bank of a payment order for the benefit of the beneficiary of the originator's order. A funds transfer does not include any transaction if any part of the transfer is covered by the Electronic Fund Transfer Act of 1978, as amended from time to time. You may give us a payment order electronically or in writing, but your order cannot state any condition to payment to the beneficiary other than the date of payment.

3. Authority to Wire Transfer Funds. Member authorizes Credit Union to honor, execute and charge to Member's Deposit Account any and all written requests for the wire transfer of funds, up to the amount on deposit in Member's Deposit Account, when such requests are received. If the appropriate verifications are given, it will be conclusively presumed that any requests are received from Member or an authorized agent of Member. Upon receipt of any request, Credit Union is specifically authorized to wire transfer funds from Member's Deposit Account to any other specified account(s) of Member or of a third party, at another financial institution.

NOT WITHSTANDING, ANY INSTRUCTIONS TO THE CONTRARY, WHETHER CONTAINED ON MEMBER'S SIGNATURE CARD(S) OR ELSEWHERE REGARDING AUTHORIZED REPRESENTATIVES OR MINIMUM NUMBER OF SIGNATURES REQUIRED FOR THE WITHDRAWAL OF FUNDS FROM MEMBER'S DEPOSIT ACCOUNT, CREDIT UNION IS AUTHORIZED TO ACT ON ANY AND ALL WRITTEN INSTRUCTIONS OR ANY PERSON WHO PASSES THE PROPER SECURITY SCREENING.

4. Wire Transfer Request. Credit Union shall use its best efforts to execute all authorized wire transfer requests on the date received, provided (in) that day is a business day for the Credit Union, for the communications facility selected by Credit Union, and for the receiving financial institution to which the wire is directed, and (ii) the request is received by Credit Union before 1:00 pm EST. You may identify the beneficiary or any financial institution by name and by account number (or ABA routing number). The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. If the wire transfer is cleared through the Federal Reserve, Regulation J governs the transaction. You authorize the Credit Union to transfer funds as described herein and debit your account in the amount transferred, plus applicable charges. All wires are subject to a call back to member to verify requests. All wires are sent in US Dollars. Credit Union reserves the right to dishonor any wire transfer request for any reason and without notice and shall not be held responsible for any loss occasioned by such refusal.

5. Wire Transfer Information. Member agrees that at the time of each wire transfer request, Member shall provide Credit Union with the following information. ***IT IS THE SOLE RESPONSIBILITY OF THE MEMBER TO PROVIDE CORRECT WIRING INFORMATION.**

Name and Credit Union Account Number

The Name and Routing/ABA Number of receiving financial institution.

The Name of recipient if different from Member.

Deposit Account No. at receiving financial institution

If wiring funds internationally, Member must also provide the intermediate financial institution's Name, Routing/ABA No. and Swift Code.

6. Credit Union's Liability. Credit Union is entering in this Agreement as an accommodation and convenience to Member, and Member will indemnify and hold Credit Union free and harmless from and against any and all claims, demands, actions or suits, whether groundless or otherwise, whether based on contract, negligence or otherwise, and as may arise out of any act or failure to act on the part of Credit Union. Credit Union shall incur no liability to Member or any other person in the event the intended party does not receive the funds if Credit Union shall have acted reasonably in transmitting the funds in accordance with Member's instructions. **IN NO EVENT SHALL CREDIT UNION BE LIABLE FOR ANY CONSEQUENTIAL, SPECIAL, INDIRECT, PUNITIVE OR EXEMPLARY DAMAGES OR LOSSES THAT DEPOSITOR MAY INCUR OR SUFFER BY REASON OF THIS AGREEMENT OR ANY TRANSFER AFFECTED OR NOT AFFECTED UNDER THIS AGREEMENT.**

Credit Union shall not be held liable or responsible for failures, delays, errors, claims or damages in the execution or effectuation of any transfer occasioned by the fault or negligence of any correspondent bank, agent or agency selected by Credit Union for purposes of making or completing the transfer of funds.

7. Statement. Credit Union shall prepare a statement ("Statement") for Member's Deposit Account at agreed intervals. Any discrepancies between Member's records and the Statement shall be brought to the attention of Credit Union in writing within thirty (30) days after the Statement date.

8. Cancellation Request. If Member shall cancel or otherwise order any wire transfer stopped under this Agreement, Credit Union shall make every reasonable effort to carry out Member's order, but shall incur no liability to Member if Credit Union is unable to stop the wire transfer. Credit Union will not be required to refund any wired funds transferred until Credit Union shall confirm the wire transfer is canceled or stopped and the funds are returned to Credit Union.