



Member Information (all fields are required)		
Member Account Number:	Share Account to be Debited (Check One) <input type="checkbox"/> Share <input type="checkbox"/> Share Draft	
Member Name:	Email Address: (If applicable)	
Street Address: (No P.O. Box)		
City	State	Zip
Home/Contact Phone (with area Code):		Work/Cell Phone (with area Code)
Amount of Money to be Wired (US Funds)	+ Wire Fee (International Fee \$30.00)	- Total amount to be withdrawn from Account
	<b>\$30.00</b>	

Receiving Account Information:		
Name:		
Address: (No P.O. Box)	City	Country Code
Account Number:		
Financial Institution Name:		
Address: (No P.O. Box)	City	Country Code
Swift Code	IBAN	BIC
		CLABE (Mexico Only)

I understand that Seaboard Federal Credit Union (SFCU) is acting strictly as an agent and will act only on the instructions that I have provided and I understand the terms of the wire transfer agreement. In the event that the information provided is incomplete or incorrect, I release SFCU from any liability that may result. I authorize SFCU to transfer funds as described herein and debit my account in the amount transferred plus the applicable fee (\$30.00 international). I understand that SFCU can place no guarantee with regard to the length of time it takes for the funds to be credited to the receiving account after a wire is initiated. International wires may take several weeks and are subject to exchange risks. I further understand that if a wire is returned to SFCU due to erroneous information provided, I will not be refunded the wire fees. Wire transfer forms received after 3:00 p.m. may not be transmitted until the following business day.

<b>Member Signature:</b> <b>X</b>	<b>Date</b>
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Seaboard Federal Credit Union Use Only: Wire request received via:    In Person    Phone    FAX    Email\*

Date Received \_\_\_\_\_ Wire Taken By \_\_\_\_\_ Entered By: \_\_\_\_\_ Verified By: \_\_\_\_\_

*Verification Process*

Date of Birth \_\_\_\_\_ SSN \_\_\_\_\_ Mothers Maiden Name \_\_\_\_\_ Callback # \_\_\_\_\_

Receiver OFAC Check by: \_\_\_\_\_ Management Approval (Phone/Fax/Email over \$5000.00): \_\_\_\_\_

Wires (In Person) over \$50,000.00 require two employees to approve: employee 1 \_\_\_\_\_ employee 2 \_\_\_\_\_

\*Only email this form in a secured/encrypted format

**SEABOARD FEDERAL CREDIT UNION**  
**Wire Transfer Agreement**

- 1) If you send or receive a domestic wire transfer, Fedwire will be used. Regulation J is the law covering all Fedwire transactions and covers your rights and liabilities.
- 2) Seaboard Federal Credit Union (SFCU) may fail to act or delay acting on a wire transfer without any liability due to legal constraint, your negligence, lack of funds, interruption of communications facilities, equipment failure, war, emergency conditions or other circumstances beyond SFCU's control. SFCU may also fail to send or delay a transfer without any liability if sending the wire transfer would violate any guideline, rule or regulation of any government authority.
- 3) Domestic and International wires received after 3:00 p.m. on any business day may not get processed until the next business day.
- 4) If you ask to cancel or amend a wire transfer, SFCU may make a reasonable effort to act on the request. SFCU is not liable if, for any reason, this transfer is not amended or canceled. You agree to reimburse SFCU for any costs, losses, or damages that SFCU incurs in connection with your request to amend or cancel the transfer.
- 5) If a wire is canceled, SFCU does not refund any money until SFCU can determine that the beneficiary has not received the money and the money is returned to SFCU. If SFCU does return your money, the refund amount will be less any imposed fees.
- 6) You must accurately identify beneficiaries of your wire transfer. When you give SFCU the name and account number of a beneficiary, SFCU and other Financial Institutions may process the wire transfer based on the Financial Institutions identifying number alone even though the number may identify a different Financial Institution. In these cases, you are still obligated to pay SFCU the amount of the wire transfer.
- 7) When you request a wire transfer, the security procedures involve use of identification methods that may involve, photo identification, signature verification of original signature and/or call back procedures by SFCU. Before a call back is conducted verify the phone number has not recently changed in the last 30 days, if the phone number has changed in the last 30 days, proceed to call the old number on the system. In the event that the call back cannot be completed or the information cannot be verified at the time of the call back, SFCU is under no obligation to proceed with the wire transfer request.
- 8) By requesting a wire transfer, you authorize SFCU to debit your account to pay for this transfer that includes the fee. SFCU will notify you about the wire transfer on your statement. You must send written notice, including a statement of relevant facts, within 60 calendar days after you receive the first member statement on which any unauthorized or erroneous debit to your account, or any other discrepancy between your records and SFCU.
- 9) SFCU will charge your account for the amount of any wire transfer and related fee initiated by you or any person authorized as a joint owner or any other authorized party with the right of access to the account from which the transfer is being made.
- 10) For phone, email and/or FAX requests you will be required to provide additional account information including, but not limited to, social security number, date of birth, mother's maiden name etc. Any phone, email or FAX request in excess of \$5,000.00 may be denied.
- 11) You agree that the authenticity of wire transfer requests will be verified using the established security procedures. In the event that you do not agree to a security procedure, SFCU will have no obligation to accept the wire transfer request.
- 12) You will be charged a wire transfer fee of \$30.00 for outgoing international wire transfers. SFCU charges \$5.00 for incoming wires (fees are subject to change).
- 13) By signing a wire transfer agreement, you also state that you understand the above agreement and notices and agree to their terms.
- 14) SFCU is not liable for consequential, special or exemplary damages or losses of any kind.
- 15) **EMAIL REQUEST:** If you are replying to an email sent securely, hit reply and attach form. If you are creating a new email, make sure to send a secure/encrypted email.