

Seaboard Federal Credit Union
Foreign - Outgoing Wire Transfer Request Form
 Phone 1-800-639-2206 FAX TO (207) 469-2866



SEABOARD
FEDERAL CREDIT UNION

The smart place for your money

(Form updated Jul 2025)

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 (Mandatory)		State	Zip Country (Mandatory)
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(US Funds)	+ Wire Fee (International Fee \$30.00) \$10 to 131900.____ & \$20 added to Wired funds	- Total amount to be withdrawn from Account	
	\$30.00		

Receiving Account Information:

Name:			
Address: (No P.O. Box)	City (Mandatory)	Country Code	Country (Mandatory)
Account Number:			
Financial Institution Name:			
Address: (No P.O. Box)	City (Mandatory)	Country Code	Country (Mandatory)
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.

Member Signature: X	Date
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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

Driv Lic# _____ 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.

Some Common Types of Scams and Fraud:

- **Overpayment/Unsolicited Check Fraud:** A scam artist sends you a counterfeit check. They tell you to deposit it in your bank account, then either withdraw cash or wire a portion of the money back to them. Since the check was fake, you are responsible for reimbursing the Credit Union for the full amount of the check. You will lose any money you sent.
- **IRS Imposter Scams:** IRS imposter scams occur when someone contacts you pretending to work for the IRS and claims that you owe money. The imposter may contact you by phone, email, postal mail, or even a text message. They may even threaten to arrest you if you do not pay.
- **Romance Scams:** Scammers create fake profiles on dating sites and apps or contact you through popular social media sites. The scammers strike up a relationship with you to build up trust, sometimes talking several times a day. Then they make up a story and ask for money. You will lose any money you send to them.
- **Lottery and Sweepstakes Scams:** Prize scammers try to get your money or personal information through fake lotteries, sweepstakes, or other contests. Many claim that you have won a prize but must pay a fee to collect it. Others require you to provide personal information to enter a “contest”. These scams may reach you by postal mail, email, phone call, robocall, or text message.
- **Government Grant Scams:** Government grant scammers try to get your money by guaranteeing a free grant to help you pay for college, home repairs, or other expenses. They ask for your checking account information so they can “deposit the grant money into your account” or withdraw a “one-time processing fee.” They then withdraw money from your account.
- **Foreclosure Scams:** Scammers sometimes contact homeowners who are having trouble making their mortgage payments and offer them “help.” Criminals will promise to help you keep your home or sell your home without having to go into foreclosure, for a fee- but they are just out to take your money.
- **Job Scams:** Scammers might promise you a job, lots of money, or work you can do at home. But they make you pay them before they help you. If you pay them, you will lose your money and will not get a job.
- **Jail Scams:** Scammers contact you and pretend to be a loved one. They tell you that they are in jail and need you to send them money. If you pay them, you will lose your money.
- **Charity & Disaster Scams:** Usually after a high-profile disaster, scammers use emails, social media posts, cold calls and other platforms to get donations that are not used for the stated purpose. Always use caution and do research before donating.
- **Money Mule:** Scammers offer money to someone to conduct bank transactions or move illegally acquired money on behalf of someone else. Sometime the person doing the transactions are not aware that they are helping a criminal profit.

WARNING SIGNS TO LOOK FOR:

- Perpetrators of scams and/or fraud could present themselves as an FBI agent, financial institution examiner or official, police officer, or detective.
- You should use caution if you are asked for information about your account, or asked to withdraw money to help “catch someone,” or provide money to show “good faith.”
- Swindlers are almost always friendly and have “honest” faces. They particularly tend to take advantage of older individuals.
- The Credit Union does not conduct investigations or verification of accounts by telephone, nor will local, state or federal law enforcement authorities, financial institution regulatory authorities or officials. None of the above will conduct investigations by asking individuals to withdraw cash from their account for any reason. If you ever feel you have been targeted in a scam or fraud scenario you should contact your local police department for assistance.