

Limestone Financial Credit Union  
Wire Transfer Agreement

There is a \$20.00 charge for wire transfers. Wiring information must be received by 4:30.

Member Name: \_\_\_\_\_ Date: \_\_\_\_\_

Account Number: \_\_\_\_\_ Share ID: \_\_\_\_\_ Amount to be Wired: \_\_\_\_\_

Physical Address:

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Wire To:

Financial Institution's Name:

Address:

Routing & Transit Number of Receiving Institution:

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With Further Credit To:

Financial Institution's Name:

Address:

Routing & Transit:

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Final Credit To:

Name on Account to be Credited:

Physical Address:

Account # to be Credited:

Phone # of Receiving Institution:

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Member ID Verification

By Phone/Mail/Fax:

- Address and Social Security number verified.
- VISA or Debit Card number verified (if applicable).
- Members loan payments verified (if applicable).
- Mother's maiden name verified.
- Call back number:
- Verified to internal documents,  
(\$4,000 or over, signature required).

In Person:

- Signature received
- How signature was verified:*
- Personal knowledge.
  - Driver's license/Government ID.
- eSignature
- eSignature
- Identity Check Validation

OFAC Verified By:

Date:

Time:

If you initiate a wire transfer request, we shall take reasonable steps to verify your identity through either documentary or non-documentary means. In the event that we are not able to verify your identity we shall not proceed with the wire transfer request until we are able to verify your identity to our satisfaction.

If you originate a wire transfer of funds and you identify by name and number a beneficiary financial institution, an intermediary financial institution or beneficiary, we and every receiving or intermediary financial institution may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution or account other than the one named.

I certify that the above information is true and correct. I have been informed that once the funds are transferred from my account the Credit Union waives all responsibility. By signing below, I certify that I have reviewed all information and attest that I wish to have the funds wired as designated.

\_\_\_\_\_  
Member Signature      Member Present

\_\_\_\_\_  
Date

\_\_\_\_\_  
Staff Signature

\_\_\_\_\_  
Date

Re-occurring Wire Transfer. Please retain the above information on file for future wire requests.

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Staff Signature

Limestone Financial Credit Union  
Wire Transfer Disclosure

Wire transfer requests are permitted subject to Article 4A of the Uniform Commercial Code. You may order fund transfers to or from your account. We rely on information provided to us on the wire transfer form. If you originate a wire transfer of funds and you identify by name and number a beneficiary financial institution, an intermediary financial institution or beneficiary, we and every receiving or intermediary financial institution, may rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution or account other than the one named.

We will debit your account for the amount of the transfer and any related fees.

Unless we agree otherwise in writing, we reserve the right to refuse to execute any payment order to transfer funds to or from your account. We are not obligated to execute any payment order or transfer of funds out of your account if the amount of the requested transfer plus applicable fees exceeds the balance in your account. We are not liable for errors, delays, interruptions or transmission failures caused by circumstances beyond our control, including mechanical, electronic, or equipment failure. In addition, we will not be liable for consequential special, punitive, or indirect loss or damage you may incur in connection with funds transfers to and from your account.

If you initiate a wire transfer request, we shall take reasonable steps to verify your identity through either documentary or non-documentary means. In the event that we are not able to verify your identity we shall not proceed with the wire transfer request until we are able to verify your identity to our satisfaction.

The Credit Union's cut-off time for the receipt of incoming wire transfers is 04:30pm. The Credit Union's cut-off time for the processing of outgoing wire transfers is 04:00pm. Any payment order or communication amending or canceling a payment order received on a day other than a business day or after the cut-off times on a business day will be treated as if received at the opening of business on the next business day.

#### Member Liability-Beneficiary Number Error

If a member gives the credit union a payment order which identifies a beneficiary, by name and account or some other identification number, (such as taxpayer I.D. or driver's license number), the credit union may pay the beneficiary on the basis of the number provided to the credit union as proper identification. This will be true even if the number the member provided identifies a person different from the named beneficiary.

#### Member Liability-Routing Number Error

The credit union will provide notification of an incoming wire transfer as part of the member's periodic statement. Therefore, the credit union will not provide a special notice every time it receives a wire transfer into a member's account.

#### Indemnity

A member entering into a wire transfer agreement shall agree to indemnify the credit union, its agents, and employees against any loss, liability, or expense (including attorney's fees) resulting from or arising out of any claim of any person in connection with any matters subject to the agreement, except where applicable law applies.

#### Erroneous or Unauthorized Payment Orders

The credit union will attempt to recover erroneous wire transfer payments made to other financial institutions. In the event that it is the credit union's error, the credit union will attempt to recover the payment from the beneficiary.

To limit liability, members must notify the Credit Union of any unauthorized transfer that appears on a periodic statement within 60 days of the Credit Union's transmittal of the periodic statement. If the member fails to fulfill their duty to notify, then the credit union will not be liable to the member for any subsequent similar occurrence which the credit union could have prevented had it received such notice.