

MEMBER WIRE TRANSFER AGREEMENT

Instructions: All lines must be completed. Please print all information.

1. Member's Name & Address: _____

2. Member Account Number and Share Type (funds withdrawn from)
No.: _____ Share Type: _____

3. Telephone Number member can be reached at () _____

4. Dollar Amount to be sent: \$ _____

5. RECEIVING BANK'S WIRING INSTRUCTIONS:

ABA Number: _____ Swift/BIC Code: _____
(9 digits) (Domestic Wire) (8-11 digits) (International Wire)

Bank Name: _____

(International Wires Only) City & Country: _____

Corresponding Bank Name: _____ Account Number: _____

Final Credit (Account Name): _____ Account Number: _____

Reference/Special Instructions: _____

I hereby authorize Windward Community FCU to transfer funds by wire as shown above. I understand that my account will be debited for the amount of the wire plus a \$20.00 fee for domestic wires or a \$30.00 fee for international wires. I agree to hold Windward Community FCU harmless if the funds are not received and credited due to incorrect information. I have read the Windward Community FCU funds transfer authorization printed on the back of this agreement.

Member's Signature: _____ Date: _____

VERIFICATION METHOD:

In Person: Picture I.D. (Military, Hawaii Driver's License, etc.)

Type: _____

By Fax or Mail: (Employee must perform the following verification)

1. Mother's Maiden Name
2. Call back to member (If amount is over \$500.00) Phone No. _____ Time: _____
3. Date and amount of last deposit: _____
4. Month and year account opened: _____

Staff Name: _____

IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

You authorize us, Windward Community FCU, to transfer funds (a "funds transfer") as shown on the front of this payment order. Our charges for the funds transfer are disclosed in our fee schedule. Other banks involved in the funds transfer may impose additional charges.

We may fail to act or delay in acting on a payment order without any liability because of legal constraint, your negligence, interruption of communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond our control. We may also fail to send or delay in sending a payment order without any liability if sending the order would violate any guideline, rule or regulation of any government authority.

We are not liable for consequential, special or exemplary damages or losses of any kind.

You have no right to cancel or amend this payment order. If you ask us to cancel or amend it, we may make a reasonable effort to act on your request. But we are not liable to you if for any reason this payment order is not amended or canceled. You agree to reimburse us for any costs, losses, or damages that we incur in connection with your request to amend or cancel the payment order.

If we try to cancel this funds transfer, we do not have to refund you money until we determine that the beneficiary has not received the money and the money is returned to us. If we return your money, the refund may not be equal to the amount of the original payment order. An example, the amounts may be different because of a charge other banks may impose to return the funds transfer.

We have cutoff times for processing payment orders. Orders received prior to 10:20 a.m. (local time during day light savings) and 11:20 a.m. (local time during non day light savings) will be transmitted the same day. If you give us this payment order after the cutoff time, we may treat the payment order as if we received it on our next business day. Funds transfer business days are Mondays through Fridays.

You must accurately identify beneficiaries of your payment order. If you give us the name and account number of a beneficiary, we and other banks may process the payment order based on the account number alone, even though the member may identify a person other than the beneficiary named. If you give us the name and identifying number of a bank, we and other banks may process the payment order based on the bank's identifying number alone, even though the number may identify a bank other than the bank named. In these cases, you are still obligated to pay us the amount on the payment order.

Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. We or other banks involved may use Fedwire to make the funds transfer. If any part of the funds transfer is carried by Fedwire, your rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board.

When a payment order is issued by a member the security procedures involves use of identification methods that may involve, photo identification, signature identification of original signature and/or call back procedure by Windward Community FCU.

You authorize Windward Community FCU to debit you account to pay for this funds transfer. We notify you about the funds transfer by listing it on your account statement. You must send us written notice, including a statement of relevant facts within 14 calendar days after you receive the first account statement on which any unauthorized or erroneous debit to your account, or any other discrepancy between your records and ours appear. If you fail to notify us within this 14-day period, we are not liable , or obligated to compensate you, for any loss of interest or interest equivalent because of an unauthorized or erroneous debit.

If this agreement is received by fax or mail, the credit union is required to complete a call back procedure. The credit union will obtain the phone number using any available information but NOT the phone number on the front of this agreement. The wire will NOT be sent if the credit union cannot contact you to verify this agreement.

Date: _____ Member's Signature: _____



BANK TO BANK WIRE INSTRUCTIONS
(WIRE TO WINDWARD COMMUNITY FCU)

WESCORP FCU
SAN DIMAS, CA
ABA #122041219

FURTHER CREDIT TO: WINDWARD COMMUNITY FEDERAL CREDIT UNION
ACCOUNT#321380315 / SHARE TYPE 25 ACCOUNT

FINAL CREDIT TO: _____

(Member Name & Account#)
(Reference - Share/Sharedraft/Loan)