

OUTGOING WIRE TRANSFER AUTHORIZATION



Member Name	Daytime Phone Number	8-Digit Account Number
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Transfer Amount (Numeric) \$	Fee \$25 (Domestic) \$45 (International)
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Transfer Amount (Written in dollars and cents)

Wire Transfer Frequency: <i>(choose one)</i>	One-Time	Recurrent Wire Transfer – I have sent or will send transfers to the same beneficiary
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Purpose of Wire Transfer: <i>(for international wire transfers only)</i>	Personal, Family, or Household Purposes	Business Purposes
	Please convert to the following foreign currency: _____	

INSTRUCTIONS

To expedite the processing of your wire transfer, please write clearly and include all requested information. If you have an instruction page, please include it with this form.

Domestic/U.S. Wires - Complete the "Bank of Final Deposit" and "Deposit To The Account Of" sections below.

International Wires - In addition to the above, provide the 8-11 digit SWIFT/BIC Code of the foreign bank.

European Wires - In addition to the above, provide the recipient's International Bank Account Number (IBAN): a 2 letter country code followed by up to 34 additional digits (numbers).

INTERMEDIARY OR CORRESPONDENT BANK

Name of Bank/Financial Institution	SWIFT/BIC Code - Required for International Wire Transfers
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City	State/Province	Country	9-Digit Routing & Transit Number
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BANK OF FINAL DEPOSIT

Name of Foreign Bank/Financial Institution	SWIFT Code - Required for International Wire Transfers
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City	State/Province	Country	9-Digit Routing & Transit Number
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DEPOSIT TO THE ACCOUNT OF

Recipient/Beneficiary Name	Account Number (not required when IBAN has been provided)
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Recipient/Beneficiary Address	IBAN: For European Wire Transfers (not required for Domestic/U.S. wires)
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City	State/Province	Zip/Postal Code	Country
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Special Instructions

I hereby authorize Bay Federal Credit Union to transfer funds as indicated above in accordance with the terms set forth in the Wire Transfer Authorization Disclosure and Agreement. I agree to hold Bay Federal Credit Union harmless if funds are not received and credited due to incorrect or insufficient information provided by me. I understand that the wire amount indicated above will be debited from my account along with any applicable Credit Union fees or fees assessed by other financial institutions involved in this transaction.

Member Signature X	Date
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CREDIT UNION USE ONLY

Accepted By	Date	Manager Approval Signature (required)	Manager Name (please print)
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Identification Verification IDType: _____ Number: _____ Expiration: _____

In Branch Acceptance: Before member leaves, confirm information above with Deposit Production.

OUTGOING WIRE TRANSFER AUTHORIZATION

Disclosure and Agreement



Member Name	8-Digit Account Number
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“You” and “your” refer to the individual(s) or business entity who are requesting a transfer of funds from Bay Federal Credit Union. “We”, “us”, and “Credit Union” refer to Bay Federal Credit Union, its employees and officials.

By completing and signing a Wire Transfer Authorization form (“Authorization”), you are authorizing us to transfer funds as indicated on the Authorization and in accordance with the terms set forth in this Outgoing Wire Transfer Authorization Disclosure and Agreement.

Fees associated with this transfer or funds are disclosed in our Fee Schedule. Other financial institutions involved in the processing of wire transfers may impose additional fees, or currency rate exchanges affecting the ultimate dollar amount received by the beneficiary.

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

We may cancel or delay acting upon a payment order such as a wire transfer without any liability because of legal constraints, your negligence, an interruption of communication facilities or services, equipment failure, war, emergency conditions, or any other circumstances within or beyond our control. We may cancel a payment order if we believe sending the order would violate any guideline, rule, or regulation of any government authorization.

You agree and understand that you have no right to cancel or amend your Authorization once you have submitted it to us. If you ask us to cancel or amend an Authorization, we may make a reasonable effort to act on your request. We are not liable to you if, for any reason, an Authorization 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 an Authorization.

If we try to cancel an Authorization, you will not receive a refund until funds have been returned to us from the receiving financial institution. Due to fees imposed from other financial institutions, foreign currency exchange rates, or other reasons unknown at this time, your refund may be less than the original transfer amount requested on your Authorization.

Authorizations received by us by no later than 1:00 PM, PST, on regular Credit Union business days will be processed that day. Authorizations received by us after 1:00 PM, PST, on regular Credit Union business days will be processed on the following business day. We do not guarantee the arrival time of the wired funds, nor are we responsible or liable for delays in processing, arrival times, or any related costs.

You are responsible for providing accurate information about your beneficiary(s) on your Authorization. If you give us the name and account number of the beneficiary, we and/or other financial institutions may process your wire transfer based on the account number alone, even though the name on the account may be different from the named beneficiary. If you give us the name and identifying number of a financial institution, we may process the payment order based on the institution’s identifying number alone, even though the numbers may identify a financial institution other than the institution named. In these cases, you are still obligated to pay us the amount of the wire transfer.

FEDWIRE is the funds transfer system of the U.S. Federal Reserve Banks. We or other financial institutions 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 you submit an Authorization, we will request information to confirm your identify prior to executing your Authorization instructions. We may request photo identification, signature verification, or we may call you to verify your identity.

All consumer international wire payments will sent in U.S. Dollars unless otherwise specified on this form.

I understand and agree to the terms set forth in the disclosure and agreement above.

Member Signature X	Date
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