

OUTGOING WIRE TRANSFER AUTHORIZATION



IMPORTANT INSTRUCTIONS (Please read carefully)

For Questions Call (831) 425-7708 x 6

1. International Consumer Remittance may use this request form but further disclosures and signatures are required for final payment.
2. International Consumer Remittances require member to be present through entire process. These requests are *only* accepted in person Monday– Friday by 1pm. (This rule applies to senders who are individuals or Sole Proprietors).
3. To expedite the processing of your wire, please write clearly and in BOLD; include all requested information.
4. Deadline for receipt of all wire authorizations to be processed the same business day is 1pm Monday-Friday
5. **Domestic/US Wires**– Complete Senders' Information, Beneficiary Bank, & Beneficiary
6. **International Wires**–Complete Senders' Information, Beneficiary Bank include 8-11 digit SWIFT/BIC Code, US Correspondent Bank (for Business Only), and beneficiary. (May require further information)
7. *International to European Banks*– 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).

<input type="checkbox"/> Domestic <input type="checkbox"/> International Send wire in Currency (check one): <input type="checkbox"/> USD <input type="checkbox"/> Foreign Currency _____	
Amount of Wire \$ _____	<i>*Fees associated with this wire are disclosed in our Fee Schedule</i> (currency type, ex Pesos, Euro, Rupiahs)

Wire Transfer Frequency (check one): New Wire Request I have wired to the same recipient in the past

Purpose of Wire Transfer- for international wires only (ex. Gift, purchase of home, invoice, etc.): _____

SENDERS INFORMATION

MEMBER NAME:	BEST CONTACT NUMBER:	DEBIT MEMBER # - ACCOUNT #
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ADDRESS (Complete) _____

BENEFICIARY BANK

BANK NAME:	ABA/ROUTING # or BIC/SWIFT CODE (overseas banks only)
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BANK ADDRESS: _____

_____ Address City State Zip/Postal Code Country

BENEFICIARY

RECIPIENT/BENEFICIARY NAME:	ACCT# (IBAN/CLABE):
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RECIPIENT/BENEFICIARY ADDRESS & PHONE NUMBER:	PHONE#
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_____ Address City State Zip/Postal Code Country

Information to Beneficiary (optional): _____

FOREIGN WIRES- US CORRESPONDENT BANK

BANK NAME:	ABA/ROUTING#:
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BANK ADDRESS: _____

I authorize Santa Cruz Community Credit Union to transfer funds as describe herein and debit my account for the amount wired plus the applicable fee. I understand that if the identifying numbers of the Recipient/Beneficiary and Financial Institution I have provided are incorrect, the SCCCU is not responsible for any charges incurred if the funds are not received.

Signature: X _____ Date: _____

SEE OTHER SIDE FOR DISCLOSURES (INTERNATIONAL CONSUMER WIRES REQUIRES PRE-PAYMENT & RECEIPT DISCLOSURES)

Return signed and completed form to one of the following:
In Person: 324 Front St Santa Cruz, CA or 1428 Freedom Blvd. Watsonville, CA
Fax (not intended for consumer foreign wires): (831) 425-4789

FOR OFFICE USE ONLY

Received by: _____ ID Type/#: _____ Back signed: _____ Date & time received: _____

Call back verification: Employee Name: _____ Date/Time _____
 Call Back # _____ Member Name: _____ Sec Questions: ___ MMN ___ YOM ___ CD WD ___ AA ___ # of ACCTS
 Other Security Questions: _____ Notes: _____

IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

You authorize us, Santa Cruz Community Credit Union, to transfer funds as shown on the front of this Outgoing Wire Authorization. Our charges for the transfer of funds are disclosed in our fee schedule. Other banks involved in the transfer of funds may impose additional charges. If you fail to pay with available funds on deposit for the amount of the wire and any applicable fees, we shall be entitled to request cancellation of the transfer, or to undertake any other legal means to collect the amount of the transfer if unable to cancel, including exercising a right of offset.

We may fail to act or delay in acting on a transfer of funds without any liability because of legal constraint, your negligence, interruption of communication facilities, equipment failure, war, emergency conditions or other circumstances beyond our reasonable control. We may also fail to send or delay in sending a transfer of funds without any liability if sending the funds 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 agree that we shall not be liable for any error, delay, or default on our part or any agent used by us in the execution of any transfer or related act except to the extent such liability is required by law and to the extent such liability cannot legally be varied or waived by agreement. You agree that the liability of the Credit Union is waived to the maximum extent allowed by law. You further agree to hold us harmless from any loss which occurs as a result of the Credit Union complying with your instructions, including if your instructions are incomplete, ambiguous, or incorrect. We are not required to seek clarification from anyone regarding ambiguous instructions

You have no right to cancel or amend this transfer of funds. 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 transfer of funds is not amended or cancelled. You agree to reimburse us for any cost, losses or damage that we incur in connection with your request to amend or cancel the transfer of funds.

If we try to cancel your transfer of funds, we do not have to refund your money until we determine that the beneficiary has not received the money and the money was returned to us. If we return your money, the refund may not be equal to the original transfer of funds amount. An example maybe that other banks may impose a charge to return the transfer of funds.

We have cutoff times for processing transfers of funds. Outgoing wire authorizations received, complete, prior to 12:00PM local time will be transmitted the same day. If we receive the wire authorization after the cutoff time, we may treat the transfer of funds as if we received it on our next business day.

You must accurately identify beneficiaries of your transfer of funds. If you give us the name and account number of a beneficiary, we and other banks may process the transfer of funds 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 transfer of funds based on the banks' 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 of the transfer of funds and associated fees.

Fedwire is the transfer system of the US 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 US Federal Reserve Board. Any electronic transfers that we permit that are subject to Article 4A of the Uniform Commercial Code (UCC) will be subject to the provisions of the UCC as enacted by the State of California.

When a transfer of funds is requested 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 procedures by the Santa Cruz Community Credit Union. I acknowledge that the Credit Union's security procedures are acceptable to me.

Outgoing wire transfer service cannot be used in any illegal manner, and/or or for any illegal purpose, including, but not limited to illegal Internet gambling.

I understand that the personal information in these transactions will be treated confidentially, but I consent to the disclosure of payment related information that is compelled by law or necessary to protect against fraud or crime. I also agree to comply with applicable state and federal law or regulation and warrant that I will not transmit any entry that violates the laws of the United States, including, without limitation, regulations of the Office of Foreign Asset Control.

You authorized the Santa Cruz Community Credit Union to debit your account to pay for the 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 the 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.

I understand that the credit union can place no guarantee with regard to the length of time it takes the funds to be credited to the receiving account after a wire is initiated. I acknowledge and agree that International wire transfers may take several weeks. Further, I acknowledge and understand that all sums transferred are subject to exchange rate variance and are wholly dependent upon the receiving institutions' acceptance and crediting policies. I further understand if a wire is returned to the credit union due to erroneous information I provided, I will not be refunded wire fees charged by you or the returning institution.

Member's signature _____ Date _____