



Wire Transfer Authorization

Member Information

Name _____	
Address, City, State, Zip _____	
Driver's License _____	Security Account Code Word _____
Phone Number _____	Call Back Phone Number _____

Wire Information

Member Account Number _____	Savings	Checking
Amount _____	Domestic	Foreign

Receiving Bank Information

Bank Name _____	ABA Number _____
Branch Street Address _____	
City, State, Zip _____	Phone Number _____

Secondary Receiving Bank Information

Bank Name _____	ABA Number _____
Branch Street Address _____	
City, State, Zip _____	Phone Number _____
Special Instructions (Name on Escrow Account and Number, Final Credit Information, etc.) _____	

Beneficiary Information

Account Number at Receiving Bank _____	Savings	Checking
Name on Account at Receiving Bank _____		
Beneficiary Street Address _____		
City, State, Zip _____	Phone Number _____	

CREDIT UNION USE ONLY

Wire Request Submitted	In Person	Phone	Fax	Mail
Staff Accepting Wire Request _____	Teller ID _____			

IMPORTANT: Read carefully before signing Authorization

You authorize us, Valley First Credit Union to transfer funds (a "funds transfer") as shown above. 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 your 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 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 11:30 am (local time) 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 will include normal business days Monday through Friday of Valley First Credit Union.

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 of 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 procedure involves use of identification methods that may include: photo identification, signature identification of the original signature and/or call back procedure by Valley First Credit Union.

You authorize Valley First Credit Union to debit your account to pay for this funds transfer. We will 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, for any loss of interest equivalent because of an unauthorized or erroneous debit.

I hereby authorize Valley First Credit Union to transfer funds by wire as show above. I understand that my account show will be debited for the amount of the wire and any applicable fees. I agree to hold Valley First Credit Union harmless if the funds are not received and credited due to incorrect information. I have read the Valley First Credit Union funds transfer authorization printed above.

Member's Signature

Date

