



Member Wire Transfer Agreement

1. Member's Name: _____
Social Security No: _____ Driver's License No: _____
2. Withdraw From: Member Acct No: _____ Share Type: _____
3. Member's Telephone Number: _____
4. Dollar Amount To Be Sent: \$ _____
5. RECEIVING BANKS WIRING INSTRUCTIONS:
ABA Routing Number: _____ Telegraph Name (Short): _____
Bank Name: _____ Phone#: _____
Branch Street Address / City / State / Zip: _____
Special Instructions (Name on Escrow Account & Number, Final Credit Information, etc.)

6. Name on Account at Receiving Bank: _____
7. Address _____
8. Phone # _____
9. Account Number at Receiving Bank: _____
10. Type of Account at Receiving Bank (Savings, Checking): _____

I hereby authorize Valley First Credit Union to transfer funds by wire as shown above. I understand that my account shown 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 below.

Member's Signature: _____ Date: _____

This is my authorization for Valley First Credit Union to receive faxed instructions to complete a funds wire transfer. I will include _____ as a PIN# or password in the faxed instructions for verification along with my signature.

Member's Signature: _____ Date: _____

VERIFICATION METHOD: ___ Driver's License# ___ Signature ___ Person Known ___ Last ATM W/D ___ Mother's Maiden Name

Call Back: Member's Phone No: (If amount is over \$5,000) _____ Date/Time _____

Supervisor/Manager Signature: _____ Staff: _____

Member's Signature: _____ **Date:** _____

Member's Signature: _____ **Date:** _____

FUNDS TRANSFER AUTHORIZATION (READ CAREFULLY BEFORE SIGNING)

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. 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 a.m. (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 all normal business days of the 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 involve, photo identification, signature identification of original signature and/or call back procedure by Valley First Credit Union.

You authorize the 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 14-day period, we are not liable, or obligated to compensate, for any loss of interest or interest equivalent because of an unauthorized or erroneous debit.