

# Wire Transfer Authorization and Conditions

## SECTION ONE – MEMBER INFORMATION

PRIMARY NAME (LAST, FIRST, MIDDLE INITIAL)	ACCOUNT NUMBER	ACCOUNT TYPE
ADDRESS	TRANSFER AMOUNT	
CITY, STATE, ZIP	CURRENCY TYPE* <small>*If left blank, funds will be sent in U.S. Dollars</small>	
EMAIL ADDRESS	DAY TIME PHONE	CELL PHONE

## SECTION TWO – BENEFICIARY FINANCIAL INSTITUTION

FINANCIAL INSTITUTION NAME	9 DIGIT ABA ROUTING TRANSIT NUMBER
ADDRESS	CITY, STATE, ZIP
SWIFT CODE (INTERNATIONAL WIRES ONLY)	BRANCH CODE (INTERNATIONAL WIRE ONLY)
IBAN NUMBER	PURPOSE OF TRANSFER (Int'l Only)

## SECTION THREE – CREDIT TO

ACCOUNT NAME	ACCOUNT NUMBER
ADDRESS	CITY, STATE, ZIP

## SECTION FOUR – FOR FURTHER CREDIT TO (THIRD PARTY / INVESTMENTS / FINAL CREDIT)

ACCOUNT NAME	ACCOUNT NUMBER
ADDRESS	CITY, STATE, ZIP

SPECIAL INSTRUCTIONS OR ADDITIONAL INFORMATION:

## SECTION FIVE – MEMBER AUTHORIZATION

For same day processing domestic wire transfer must be received by 12:00 pm and international wire transfer requests must be received by 11:00 am. A \$20.00 processing fee for domestic wire transfers and a \$60.00 processing fee for foreign wire transfers will be applied.

You may identify the payee or any financial institution by name and by account number (or ABA routing number). Northern Skies Federal Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification even if it identifies a different party or institution. If the wire transfer is cleared through the Federal Reserve, the transaction is governed by Regulation J.

By signing below, you authorize Northern Skies to transfer funds herein, in accordance with the Wire Transfer Terms and Conditions, and debit your account for the transfer amount and applicable charges.

SIGNATURE OF ACCOUNT OWNER \_\_\_\_\_ DATE \_\_\_\_\_

## FOR CREDIT UNION USE ONLY

DATE & TIME OF REQUEST	METHOD OF REQUEST <input type="checkbox"/> IN PERSON <input type="checkbox"/> PHONE <input type="checkbox"/> FAX <input type="checkbox"/> EMAIL	NAME OF EMPLOYEE TAKING REQUEST	
AMOUNT OF FEE <input type="checkbox"/> DOMESTIC \$20 <input type="checkbox"/> INTERNATIONAL \$60	<input type="checkbox"/> OFAC CHECK COMPLETED	<input type="checkbox"/> INT'L DISCLOSURE GIVEN TO MEMBER	METHOD OF MEMBER IDENTIFICATION
MEMBER IDENTIFICATION CHALLENGE QUESTION #1			ANSWER #1
MEMBER IDENTIFICATION CHALLENGE QUESTION #2			ANSWER #2
MEMBER IDENTIFICATION CHALLENGE QUESTION #3			ANSWER #3
DATE OF CALLBACK	TIME OF CALLBACK	PHONE NUMBER USED FOR CALLBACK	DATE PHONE NUMBER WAS LAST CHANGED
NAME OF EMPLOYEE CONFIRMING REQUEST		NAME OF EMPLOYEE POSTING REQUEST	
ADDITIONAL INFORMATION / COMMENTS:			



## Wire Transfer Terms and Conditions

By placing a wire transfer request with Northern Skies Federal Credit Union (NSFCU) you are agreeing to the following terms and conditions:

**Submitting Wire Information.** In submitting your wire transfer, Northern Skies may rely on the information provided on this form. You, the member, will be responsible for any information errors on this form. This includes misspelled names, or incorrect identification numbers. These errors may lead to your wire transfer being sent to the wrong financial institution, being posted to the wrong account or being returned. In the event that you discover that there was an error, Northern Skies will attempt to make the correction or recall the wire.

**Returns.** If you determine that you want to recall or amend your wire transfer, this can only be done prior to our execution of the wire transfer and within a reasonable time frame that allows us to act on that request. Any recalls or amendments after the wire transfer has been sent will be permitted only if the receiving financial institution agrees to the request. Any wire transfers returned to Northern Skies will be promptly credited back to your account, though due to fees imposed by the receiving financial institution and fluctuating exchange rates, this amount may be different than what you originally sent. Northern Skies does not have control over their willingness to abide with your request and we will not be held liable for any loss or additional expenses as a result of the receiving financial institution not complying with your request.

Northern Skies will only be responsible for submitting the wire to the receiving financial institution with account posting instructions. It is the responsibility of the receiving financial institution to ensure the funds are being posted as originally instructed and how quickly this is done. After funds are sent to the receiving financial institution, Northern Skies does not have control as to the accuracy and timeliness of the funds transfer, it is their responsibility to complete your order.

You agree to indemnify and hold harmless NSFCU, any and all claims, lawsuits or other types of expenses occurring due to Northern Skies executing the wire transfer as instructed on Wire Transfer Authorization. In the event that NSFCU did not send the wire as instructed on page 1, the indemnity will not be effective.

**U.S. Dollars.** Northern Skies will always send the wire in U.S. dollars unless otherwise specified by the member. If the member wants the wire to be sent in a denomination other than U.S. dollars (international wires only), they must specify on the Wire Transfer Authorization. If the type of currency is not specified by the member, the wire will be in U.S. dollars. If the wire is sent in U.S. dollars, the exchange rate will be determined by the receiving financial institution, If the wire is sent in a currency other than U.S. dollars, the exchange rate will be disclosed to you at the time of the funds transfer.

The receiving financial institution may charge a fee for receiving the wire transfer. If the wire is returned, the amount returned may be different than the original amount sent, due to fees imposed by the returning financial institution or due to a change in the exchange rate.

**Delays.** Our goal is to execute any wire transfer requests submitted before deadlines shown on Wire Transfer Authorization. However, we will not be responsible for delay or failure to execute your wire transfer due to circumstances that are beyond our control. This includes power and equipment failures, natural disasters or other types of occurrences which may prevent us from being able to execute the wire transfer.