



SECTION A - WIRE TRANSFER POLICIES AND PROCEDURES

Transportation Federal Credit Union (TFCU) generally uses the Federal Reserve's Fedwire application to wire funds from your TFCU account to another institution. The Federal Reserve System has adopted Regulation J governing all Fedwire transactions and by requesting a wire transfer from your account, you agree to be bound by this Regulation, whether or not Fedwire was used, in whole or in part, to actually process your request.

TFCU will accept and generally process your domestic and international wire transfer instructions any week day that is not a Federal Holiday. The wire must be submitted to the wire department before 1:00 PM, Eastern Time. Wires received after 1:00 PM or weekends will be processed the next business day. To the extent not prohibited by law, you agree that wire transfers are irrevocable and that the sole obligation of the Transportation FCU is to exercise ordinary care in processing your wire transfers and TFCU is not responsible for any losses or delays which occur as a result of any other party's involvement in processing your wire transfers.

Under Regulation J and related sections of the Uniform Commercial Code (UCC), a wire transfer will be posted by the receiving institution and any intermediary institutions to the account number(s) you supply, even if the name you supply does not correspond to that account number. This means you will be liable for any losses or expenses to Transportation FCU if the funds transfer is completed based on an incorrect identifying account number that you have provided.

Transportation Federal Credit Union has adopted the following commercially reasonable security procedure as that term is defined in Section 4A-201 of the Uniform Commercial Code.

All wire transfer orders:

- o \$3,000 or more must be done in person by an account owner and
- o the account owner must present a valid government issued identification;
- o initiated by any means other than in person requires a callback verification to the account owner who authorized the wire transfer

The security measures in Section C shall be used by TFCU for the purpose of verifying all wire transfer payment authorizations/payment order requests. By completing the wire transfer agreement form, I hereby expressly agree to be bound by any wire transfer payment authorization/payment order issued in my name and accepted by TFCU when I mail, complete in Online Account Access or otherwise deliver in person, a wire transfer payment authorization form and TFCU verifies my valid government issued identification (in person requests), mother's maiden name, and signature. Transportation FCU may at anytime use a callback procedure to verify the authenticity of the wire transfer information and in the event that information cannot be verified at the time of the callback, TFCU is under no obligation to proceed with the transfer order. I further understand and agree that if Transportation FCU verifies my wire transfer order pursuant to these security procedures, then I will be liable for any wire transfers (payment orders) made from my account, whether or not I authorized them. I also understand that the security of my wire transfer password is extremely important and that I am liable for its use until I have notified Transportation FCU, in writing, that it is no longer valid and TFCU has had reasonable time to act upon my notification. I further understand that I may limit transactions up to a specific dollar amount by indicating below. I may also elect for Transportation FCU to only accept wire transfers initiated in person.

Disclaimer: Due to differing banking regulations and practices throughout the world, it is not possible for any U.S. financial institution to guarantee delivery of a wire transmitted outside the US nor is it possible to guarantee a time frame for delivery.

SECTION B- MEMBER INFORMATION

Primary Member Name - Please Print	Member Account Number	
Joint Owner's Name- Please print	Member Contact Number	
Address	Primary Member's Mother's Maiden Name	
City	State	Zip

SECTION C- SECURITY MEASURES

I hereby establish or change my wire transfer password and authorize Transportation FCU to comply with any written wire transfer agreement which contains my wire transfer password that is mailed or delivered in person, whether or not I actually authorized the transaction. I understand that I may also use my established account password for wire authorization. By signing below, I acknowledge and agree to the credit union's wire transfer policies and procedures.

Enter a wire transfer password and Hint. Select (Up to 8 characters: letters and/or numbers) - Please Print

Wire transfer Password	Hint
Call Back - When we receive your Wire Transfer Payment Authorization/Payment order, we will call the contact number provided above or a secure telephone number from your account file.	
If you would like to limit the maximum wire amount, please indicate the amount (note: all wires over \$3000 must be done in person).	\$
If you would like to restrict the delivery channel for submission of Wire Transfer requests to In Person Only , please indicate by placing Yes in the box.	
Member's Signature	Date
Joint Member's Signature	Date

Section D - For Credit Union Use Only

_____ Verified and documented valid government issued ID _____ Mother's maiden name entered in the system
 _____ Wire Transfer Password entered in the system _____ Date this agreement was received and entered in the system

Employee Name - Please Print		
Employee Signature	Teller#	Date