



iTHINK Financial Credit Union  
 1000 NW 17th Avenue, Delray Beach, FL 33445  
 800.873.5100 • www.ithinkfi.org • serviceplus@ithinkfi.org

**DOMESTIC WIRE TRANSFER REQUEST FORM**

Return completed form to Fax 561.226.5415 or via Secure Email to serviceplus@ithinkfi.org

PLEASE PRINT OR TYPE. ALL INFORMATION MUST BE COMPLETE AND CORRECT. RETURN SIGNED FORM TO FAX 561.226.5415 OR EMAIL serviceplus@ithinkfi.org.

Callback verifications are made to your phone number of record prior to processing. Wires received with call back verification successfully completed, will be processed within 24 hours of receipt, or by the end of the next business day. Wire transfers must be requested in writing on a current wire transfer form, and must include a clear legible copy of your unexpired government issued photo identification. Do not send your confidential wire instructions via email unless you can create a securely encrypted attachment. When sending the copy of your identification, please enlarge the image, to ensure the copy is as clear and legible as possible. Wire transfer forms that are incorrect, incomplete or illegible will not be accepted. Prior to sending your request, verify your information and available funds with Online Banking at ithinkfi.org.

DATE	TIME	THIS IS YOUR <b>AUTHORITY TO WIRE</b> (AMOUNT):			ACCOUNT TO CHARGE (S TYPE)
MEMBER NAME (SENDER)				MEMBER NUMBER	
PURPOSE	WIRE FEE	ID TYPE	ATTACH A CLEAR AND LEGIBLE COPY OF YOUR UNEXPIRED GOVERNMENT ISSUED PHOTO ID.		ID NUMBER

ADDRESS (STREET/CITY/STATE/ZIP)(PHYSICAL ADDRESS ONLY,NOT POST OFFICE BOX)

PHONE NUMBER	FAX	EMAIL
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RECEIVING BANK NAME (DO NOT USE ACRONYMS OR ABBREVIATIONS)

A.B.A. NUMBER\* MUST BE 9 DIGITS

\* Please be advised that the American Bankers Association (ABA) Routing and Transit Number (R&T) shown on your Check or Deposit Slip may not be the appropriate number for processing your request. Please contact the Receiving Bank and verify this information prior to completing this form.

ADDRESS (STREET/CITY/STATE/ZIP)(PHYSICAL ADDRESS ONLY,NOT POST OFFICE BOX)

PROVINCE, COUNTY	PHONE NUMBER
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BENEFICIARY NAME (RECIPIENT) (FULL LEGAL NAME)	BENEFICIARY ACCOUNT NUMBER
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ADDRESS (STREET/CITY/STATE/ZIP)(PHYSICAL ADDRESS ONLY,NOT POST OFFICE BOX)

PROVINCE, COUNTY	PHONE NUMBER	RELATIONSHIP TO MEMBER
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When Applicable, **Third Party Information:** Not necessarily a bank that holds account of beneficiary of Funds Transfer. (credit cards, mutual funds, stockbrokers, etc.)

THIRD PARTY NAME (FULL LEGAL NAME)	THIRD PARTY ACCOUNT NUMBER
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ADDRESS (STREET/CITY/STATE/ZIP)(PHYSICAL ADDRESS ONLY,NOT POST OFFICE BOX)

PROVINCE, COUNTY	PHONE NUMBER
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SPECIAL INSTRUCTIONS

**DISCLOSURE INFORMATION FOR DOMESTIC WIRE FUNDS TRANSFERS**

NOTICE OF THE USE OF FEDWIRE: If you send or receive a wire transfer, FEDWIRE may be used. Regulation J is the Law covering all FEDWIRE transactions.  
 NOTICE: By Federal Law, all Wire Funds Transfers are verified against the Office of Foreign Asset Control's (OFAC) Specifically Designated Nationals (SDN) List.  
 NOTICE: Wire transfer requests from consumers for credit to a domestic intermediary bank with final credit to a Non-U. S. international bank in a foreign country are prohibited by Federal law, and must be processed as international remittance wire funds transfers. Refer to a Foreign / International Wire Funds Transfer Request Form for more information. These rules do not apply to business accounts.  
 NOTICE: Do not use initials or abbreviations when entering wire information, unless the title exactly matches the name for the account or institution.

I hereby authorize iTHINK Financial Credit Union to transfer funds from my account identified above to the beneficiary's (recipient's) account identified above. I understand that the Credit Union may verify and confirm a request according to its wire transfer security procedures prior to the transfer being initiated. I further understand that the Credit Union may rely on the routing and/or account number of the receiving financial institution, even if such numbers identify a financial institution or individual other than those named above. I authorize the Credit Union to debit my account for any applicable fees associated with this request, which have been disclosed to me on the Credit Union's fee schedules provided when I opened my account, and I agree to the terms and conditions of the Domestic Wire Transfer Agreement and Disclosure provided on the following page. I understand that if this transfer request is received by the Credit Union after the cut-off time, the request will be processed on the following business day. The iTHINK Financial Credit Union cut-off time is 02:00 PM Eastern Time (ET). Notify the Credit Union immediately if there is an error in the above wire transfer instructions.

I HAVE READ AND AGREE TO THE FOREGOING CONDITIONS AND THE TERMS ON THE FOLLOWING PAGE.

MEMBER'S SIGNATURE	DATE
<b>X</b>	

FOR CREDIT UNION USE ONLY									
EMPLOYEE TRANSACTION OP#	EMPLOYEE SIGNATURE	BRANCH & OP NUMBER	EXT. NUMBER	WIRE INSTRUCTIONS RECEIVED VIA					
				IN PERSON	BY PHONE	FAX	EMAIL	MAIL	
CREDIT UNION INITIATED		SIGNATURE VERIFIED BY			MEMBER VERIFIED BY				
LOAN OR CREDIT CARD PAYMENT OR MORTGAGE FUNDING		APPLICATION OR ACCOUNT CARD			ID ON FILE	PASSWORD	SSN/EIN	DOB/INC	ID
DATA CHANGES YES NO		SECURITY QUESTIONS		SECURITY ANSWERS		CALLBACK BY (OP#)		CALLBACK DATE & TIME	CALLBACK PHONE #
MANAGER'S APPROVAL (INITIALS & OP #)		EXCEPTION REASON		"OUT DOM WT" CRM #		ACCOUNTING OFAC (INITIALS & OP.#)		CRM FINALIZED DATE	

**iTHINK Financial Credit Union**  
**DOMESTIC WIRE TRANSFER AGREEMENT AND DISCLOSURE**

This agreement covers the movement of funds by means of wire transfers and Automated Clearing House (ACH) transactions. Wire transfers are electronic funds transfers that are performed through the Fedwire system of the Federal Reserve banks, which is regulated and monitored by the Board of Governors of the Federal Reserve. ACH transactions are processed through the Automatic Clearing House Network which is an established electronic payment system governed by the National Automated Clearing House Association (NACHA). This agreement establishes the terms and conditions of all such funds transfers involving you and us. Using us to send or receive funds transfers shall constitute your acceptance of these terms and conditions. To the extent that the terms contained in this agreement are different than those in any other agreement or terms of account, this agreement shall control and be deemed to modify such other agreements or terms of account.

**Scope.** This Agreement and Disclosure applies to funds transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System (herein collectively referred to as "wire transfers"). It does not apply to any electronic funds transfer governed by the Electronic Funds Transfer Act and its implementing Regulation E. (e.g., debit card purchases and transactions).

**Error Resolution.** Notify the Credit Union immediately at 800.873.5100, 561.982.4700 or serviceplus@ithinkfi.org to cancel the wire transaction, or if there is an error in the information that you provided in the Domestic Wire Transfer Request Form. You have ninety (90) days to file a written wire transfer dispute, to which the Credit Union will respond with its findings within ninety (90) days. No refunds or provisional credits will be issued during the Credit Union's investigatory period, and any monies due will not be posted until the Credit Union completes its research. During this period, you will remain liable for all fees and service charges that may be assessed by the Credit Union or another institution.

**Transfer Services Fees.** You authorize us to transfer funds according to your instructions ("wire transfer request") to and from your designated account(s), or to and from another financial institution. If you do not designate an account, we may transfer funds from any of your accounts and such account shall be deemed to be your designated account. Transfers shall be made in accordance with the security procedures set forth in this Agreement. We may debit your designated account(s) for the amount of the funds transfer, as well as any related fees or services charges. Any fees and service charges are disclosed on the current fee schedules.

**Processing of Transfer Requests; Cut-off Times.** We may establish or change cut-off times for the receipt and processing of transfer requests, amendments, or cancellations. The cut-off times are disclosed on the Wire Transfer Request form that you use to initiate a transfer request, as shown on the preceding page. We will use ordinary care to process the transfer request on the same funds-transfer business day that it is received, if it is received prior to the cut-off time. Transfer requests, cancellations or amendments received after the applicable cut-off time will be treated as having been received on the next following funds transfer business day and processed accordingly.

**Authorized Persons.** You agree that any one of the authorized signatories on the designated account may initiate any transfer request. We are not required to obtain authorization from all signatories and we shall not be liable for following the instructions of only one signatory. If we receive conflicting verbal and written instructions, we will follow the written instructions. You or any of your joint account holders may also authorize by written instrument any other person who is acceptable to us to initiate transfers to and from the account. We may rely on any such written authorization until we receive written notification revoking or modifying that authorization.

**Security Procedures.** We may establish, from time to time, security procedures to verify the authenticity of a transfer request. You will be notified of the security procedures, if any, to be used to verify transfer requests issued by you or for which your account will be liable. You agree that the authenticity of transfer requests may be verified using that security procedure unless you notify us in writing that you do not agree to that security procedure. In that event, we shall have no obligation to accept any transfer request from you or other authorized parties on the account until you and we agree, in writing, on an alternate security procedure.

**Identifying Account and Routing Numbers.** When processing a transfer request, payment may be made based solely on the account number provided in the transfer request, even if that account number identifies a beneficiary other than the one that you name in the transfer request. Similarly, if the transfer request identifies the name, routing number and transit number of the beneficiary's financial institution, payment may be made solely on the basis of the routing and transit number, even if those numbers do not correspond to the name of the financial institution that you supplied. You agree that your obligation to pay the wire transfer is not affected if the identifying numbers do not match the named beneficiary or financial institution. You are also responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the transfer request in reliance on the identifying number you provided. We may also pay wire transfers received by us for your benefit based solely on the account number.

**Acceptance and Execution of Transfer Requests; Rejection.** Nothing in this Agreement shall obligate us to accept or execute any transfer request, or an amendment or cancellation thereof, and we shall be deemed to have accepted a transfer request or its amendment or cancellation only upon execution thereof. We may reject or refuse to accept or execute a transfer request if (1) the designated account(s) does not contain sufficient available or collected funds; (2) the account number that you provide on the transfer request does not correspond to any known account with us; (3) the transfer request is not authorized or does not comply with applicable security procedures; (4) we are prohibited from doing so due to applicable law; or (5) we have a good-faith, reasonable cause for rejecting the transfer request.

**Method of Making Transfers.** We may select any means that we deem suitable to transmit funds under this Agreement, including, but not limited to, our internal systems or Fedwire. Any subsequent financial institution may use Fedwire as well. Your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J and other applicable Fedwire rules.

**Account Statements; Notices.** ACH transactions are governed by the operating rules of the National Automated Clearing House Association. All transfers under this Agreement shall be shown on your periodic account statement and reflection on the statement shall constitute notice of receipt of the transfer. You may inquire whether a specific transfer has been received at any time during our normal business hours and/or by any means that we provide you for making inquiries on your accounts.

**Provisional Credit.** You may be credited for ACH payments or wire transfers before we receive final settlement of the funds transfer. This means that we may provide you with access to the funds before we actually receive the money. Any such credit is provisional until we receive final settlement of the payment. You are hereby notified and agree that, if we do not receive such final settlement, we are entitled to a refund from you for the amount credited to you in connection with the entry, and the party making payment shall not be deemed to have paid you for that amount.

**Limitation of Liability.** We are not responsible for any transmission performance failure as a result of interruption in transfer facilities; power failures; equipment malfunctions; labor disputes; emergency conditions; fire, flood, or other natural disasters; war or terrorist attack; or other circumstances beyond our control. We are also not responsible for transfer failures due to suspension of payment by another party, or refusal or delay by another financial institution to accept the transfer, or if we are prohibited from performing under any applicable law. We shall not be liable for any special, indirect, consequential or punitive damages arising from any failure or delay in processing a transfer request or any other obligation under this Agreement. In no case shall we pay attorney's fees or other legal expenses incurred in connection with this Agreement.

**Dividends.** If we become obligated under Article 4A to pay dividends to you, you agree that the rate of interest to be paid shall be equal to the interest rate, on a daily basis, applicable to the account to which the funds transfer was made.

**International Wire Transfers.** Wire transfer requests for credit to a domestic intermediary bank with final credit to a Non-U.S. international bank in a foreign country are prohibited by Federal law, and must be processed as international remittance wire funds transfers. Please refer to a Foreign / International Wire Funds Transfer Request Form for details.

**Choice of Law.** We may accept, on your behalf, payments to your account which have been transmitted through one or more Automated Clearing Houses (ACHs) and which are not subject to the Electronic Fund Transfer (EFT) Act. Your rights and obligations with respect to such payments shall be construed in accordance with and governed by Regulation J, Article 4A, and the laws of the state in which our headquarters are located, and as provided by the operating rules of the National Automated Clearing House Association (NACHA).