



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

**FOREIGN/INTERNATIONAL WIRE TRANSFER REQUEST FORM**

Return completed form to Fax 561.989.3140 or via  
 Secure Email to foreignwires@ithinkfi.org

PLEASE PRINT OR TYPE. ALL INFORMATION MUST BE COMPLETE AND CORRECT. RETURN SIGNED FORM TO FAX 561.989.3140 OR EMAIL: foreignwires@ithinkfi.org.  
 Callback verifications are made to your phone number of record prior to processing. Wires received with call back verification successfully completed, may be processed within 24 hours of receipt, or by the end of the next business day. Wire transfers must include a clear legible copy of your unexpired government issued photo identification. Wire transfer forms that are incorrect, incomplete or illegible will not be accepted. Before sending your request, verify your information and available funds with Online Banking at ithinkfi.org or contact us at 800.873.5100 or serviceplus@ithinkfi.org.  
 Prior to the completion of an international electronic money transfer transaction to a foreign country, consumers will receive a Remittance Transfer Pre-Payment Disclosure that must be approved with a signed consent prior to processing. Cancellations must be received in writing within thirty (30) minutes of the receipt of your pre-payment disclosure. Upon completion, a Remittance Transfer Receipt will be sent for your records as proof of payment. Notify the Credit Union immediately if there is an error in the information below, or to cancel the transaction.

DATE	TIME	THIS IS YOUR AUTHORITY TO WIRE (AMOUNT):	CURRENCY	U.S. DOLLAR EQUIVALENT	RATE
MEMBER NAME (SENDER)			MEMBER NUMBER	CHARGE (S TYPE)	
PURPOSE	WIRE FEE \$60.00	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		

**BENEFICIARY/RECEIVING BANK NAME** (DO NOT USE ACRONYMS OR ABBREVIATIONS)

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**IBAN OR ROUTING NUMBER**

<b>BANK/COUNTRY CODE NUMBER</b> (IF APPLICABLE)	<b>AND/OR BRANCH/SWIFT CODE NUMBER</b> (IF APPLICABLE)
ADDRESS (STREET/CITY/STATE/ZIP)(PHYSICAL ADDRESS ONLY,NOT POST OFFICE BOX)	
PROVINCE, COUNTRY	PHONE NUMBER

<b>BENEFICIARY NAME</b> (RECIPIENT) (FULL LEGAL NAME)	<b>BENEFICIARY ACCOUNT NUMBER</b>
ADDRESS (STREET/CITY/STATE/ZIP)(PHYSICAL ADDRESS ONLY,NOT POST OFFICE BOX)	
PROVINCE, COUNTRY	PHONE NUMBER
RELATIONSHIP TO MEMBER	

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

<b>THIRD PARTY/BENEFICIARY BANK NAME</b> (FULL LEGAL NAME)	<b>THIRD PARTY ACCOUNT NUMBER</b> (IF APPLICABLE)
<b>BANK/COUNTRY CODE NUMBER</b> (IF APPLICABLE)	<b>AND/OR BRANCH/SWIFT CODE NUMBER</b> (IF APPLICABLE)
ADDRESS (STREET/CITY/STATE/ZIP)(PHYSICAL ADDRESS ONLY,NOT POST OFFICE BOX)	
PROVINCE, COUNTRY	PHONE NUMBER

**SPECIAL INSTRUCTIONS**

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**DISCLOSURE INFORMATION FOR FOREIGN / INTERNATIONAL WIRE FUNDS TRANSFERS**

NOTE: All wires must specify the amount and type of currency to be used for the transaction. iTHINK Financial Credit Union does not accept responsibility for final receipt of funds on an International Wire Transfer.  
 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: 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 further understand that if this is an international wire transfer, the Credit Union cannot guarantee the receipt or timely processing of such request. I authorize the Credit Union to debit my account for any applicable fees associated with this request, and I agree to the terms and conditions of the Foreign / International Wire Transfer Agreement and Disclosure provided on the following page. I understand that if this wire 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 2:00 PM Eastern Time (ET).

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

<b>MEMBER'S SIGNATURE</b> X	<b>DATE</b>
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FOR CREDIT UNION USE ONLY									
EMPLOYEE TRANSACTION OP#	EMPLOYEE SIGNATURE ID	BRANCH & OP #	EXT. NUMBER	WIRE INSTRUCTIONS RECEIVED VIA IN PERSON FAX EMAIL					
"OUT INT WT" CRM REQUEST NUMBER	OFAC (INITIALS & OP.#)	SIGNATURE VERIFIED BY APPLICATION OR ACCOUNT CARD ID ON FILE			MEMBER VERIFIED BY PASSWORD SSN/EIN DOB/INC ID				
DATACHANGES YES NO	SECURITY QUESTIONS	SECURITY ANSWERS	CALLBACK BY (OP #)	CALLBACK DATE & TIME	CALLBACK PHONE #				
MANAGER APPROVAL (INITIALS & OP #)	EXCEPTION REASON	WIRE REFERENCE #	DUAL CONTROL OP#	PROCESSOR (OP#)	CRM FINALIZED DATE				

**iTHINK Financial Credit Union**  
**FOREIGN/INTERNATIONAL WIRE TRANSFER AGREEMENT AND DISCLOSURE**

This agreement covers the movement of funds by means of wire transfer transactions. Wire transfers are electronic funds transfers. 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.

Required Information for Foreign / International Wire Funds Transfers:

- Bank Name: Preferably the full name, abbreviations are not sufficient.
- Bank Codes: Each Country has a different name for these Codes. For example, in the USA they are ABA Codes; in England - Sort Codes; in Germany - BLZ Codes; in Australia - BSB Codes. They are usually numerical and are very important to determine which branch of a particular bank they belong to. Contact the Beneficiary/Receiving Bank, and verify this information prior to completing this form.
- Bank Address: Should the full address not be available, then the Bank Code and the City where the Bank is located must be given.
- Society for Worldwide International Financial Transactions (SWIFT) Code: 8 to 11 character Bank Identifier Code (BIC) used to direct funds to the correct Bank and Branch. Not required if the full Bank Address or Bank Code has been provided.
- International Bank Account Number (IBAN): 10 to 34 character bank account number structured according to the ECBS (European Committee for Banking Standards) standards.
- Beneficiary Name: This is the Full Legal Name used on the account, and must be the same as the name on the account. You cannot send money for one person to the account of another person.
- Beneficiary Account Number: You must have the Full Account Number of your Beneficiary to proceed with this transaction.
- Beneficiary Address: A complete physical business or residential address is required for all recipients. Post office boxes or mail drops are unacceptable.

Scope. This Agreement and Disclosure applies to international electronic money transfer transactions (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 Foreign Wire Transfer Request Form. You have sixty (60) 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, and any subsequent financial institution, may select any means that we deem suitable to transmit funds under this Agreement, including, but not limited to, internal or external systems.

Account Statements; Notices. 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.

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. International wires must be requested in writing on a current wire transfer form. If you send an international wire transfer that identifies a beneficiary bank located outside of the United States, you agree that we do not guarantee the receipt or timely processing of the funds on the part of the foreign beneficiary bank. By sending an international wire transfer, you understand that we have no control over how or when the funds are received or processed by the foreign beneficiary bank and that it could take up to one month or longer for the wired funds to be processed by the foreign beneficiary bank. Therefore, you understand and acknowledge that by sending an international wire transfer according to the financial institution and account information you provide us, you accept all risk associated with your wire transfer request. We will not be held liable or responsible to refund you any of the funds or costs associated with executing your request where the funds you sent were lost, destroyed, not processed, or not received by the foreign beneficiary bank. You further acknowledge that we are prohibited from processing and executing requests where the federal government has enforced economic and trade sanctions against named foreign countries, or where the federal government has prohibited us from doing business with named financial institutions.

Prior to the completion of an international wire transaction, consumers will receive a Remittance Transfer Pre-Payment Disclosure that must be approved by the consumer prior to processing. You may notify the Credit Union of your written acceptance of the Remittance Transfer Pre-Payment Disclosure in person, or by fax or email. Cancellations must be received within thirty (30) minutes of the receipt of your Remittance Transfer Pre-Payment Disclosure. Cancellations will be processed at no cost to you, and may require a refund if a fee has already been assessed. Upon completion, a Remittance Transfer Receipt will be sent for your records as proof of payment. These rules apply to consumers only, and do not apply to business accounts.

Choice of Law. Your rights and obligations shall be construed in accordance with the laws of the state in which our headquarters are located.