

ARMY AVIATION CENTER FEDERAL CREDIT UNION

OUTGOING – SINGLE USE Funds Transfer Request Agreement
Bank Secrecy Act Recordkeeping Form

Member Information	Wire Instructions
Name _____ Address _____ _____ Phone _____ Fax _____ *ID Produced _____ Amount of Wire (not including fee) \$ _____ Domestic Wire fee \$10.00 Account # & Suffix to Debit _____ for amount of wire and fee WID# _____	<p>Corresponding Institution Information:</p> Institution Name _____ ABA# _____ City/State _____ <p>Receiving Institution Information:</p> Institution Name _____ ABA# _____ City/State _____ <p>Receiving Account Owner Information:</p> Account Name _____ Credit to Account# _____ Misc: _____ Misc: _____
Employee receiving these instructions: Name _____ Date: _____	

Agreement: By requesting this funds transfer, the undersigned member (“you”) and ARMY AVIATION CENTER FEDERAL CREDIT UNION (“Credit Union”, “we,” “us” or “our”) agree as follows:

Regulation J determines the rights and liabilities for Fedwire wire transfers and Alabama’s Uniform Commercial Code Article 4A determines rights and liabilities for non-Fedwire wire transfers. You agree to examine the periodic statement within 14 days after the statement is mailed and immediately notify us of any discrepancy or error. If you fail to notify us within 14 days after the statement is mailed you shall discharge and relieve us from any liability of claims, demands or expenses (including attorney’s fees) in connection with such discrepancy or error. If a beneficiary is identified by name and/or only by an identifying account number, payments to the beneficiary may be made using that identifying account number even if the number identifies a person different than the named beneficiary. If a payment order identifies an intermediary party or beneficiary’s financial institution by both name and/or only an identifying account number, we and any receiving financial institution may rely on the number as the proper identification of the intermediary party or beneficiary’s financial institution. You agree to indemnify the Credit Union for any loss or expense that result from its reliance on an incorrect identifying account number.

Any rate of interest that the Credit Union may be obliged to pay as a penalty under Regulation J or Alabama law shall be equal to the dividend rate paid on the account from which the funds transfer should have occurred or to which the proceeds of the fund transfer were or should have been deposited, whichever is lower. The Credit Union’s liability is limited to the payment of this interest. You agree that under no circumstances will the Credit Union be liable for any indirect, incidental, consequential, remote or special losses or damages, including attorney’s fees and costs.

The cut-off time is 1:00 PM CST each weekday we are open that is not a holiday. Orders received after the cut-off time will be treated as being received the next day we are open. We are under no obligation to accept a payment order, cancellation or amendment, but may do so at our option. We are not obligated to give you notice of such action but notice may be given in your next periodic statement or as otherwise required by law. Funds transfers will be made in accordance with our rules, procedures, and fees as amended from time to time. We may cancel or modify this agreement at any time without prior notice to you. You may not modify this agreement without prior written approval from us. No representation or statement made by any employee of ours shall be binding on us.

All payment orders, amendments and cancellations orders will be made according to the Credit Union’s security procedure. The security procedure is intended to verify that an order is authorized and detect errors in the transmission or content of the payment order. The security procedures we will use are: 1) completion of the wire transfer form, 2) positive photo I.D. for requests in person. 3) a signature for requests through the mail or fax machine {notarization may be required}, and telephone contact for verification of requests by mail or fax. A payment order, amendment or cancellation order verified by the security procedure is effective as your order, whether or not the order is in fact authorized by you. You agree to the above security procedure.

If faxing this request, for security purposes, please sign and date in each of the boxes below:

***AACFCU Transmitter Only:**
 *Keyed By _____
(Initials & Date)
 *Verified By (Initials) _____