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WIRE TRANSFER REQUEST AND FEE AGREEMENT (page 1 of 2)

You may identify the payee or any financial institution by name and by account number (or ABA routing number). The 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. You authorize the Credit Union to transfer funds as described herein and debit your account in the amount transferred. You authorize the Credit Union to have the fee shown below drawn out of the same account from which the wire is done.

1. Member Name: _____ Member # _____ Account # _____
2. Day time Phone #: _____ (Required)
 E-Mail address: _____ May we contact you by e-mail? Yes No
3. Receiving Bank: _____ Amount to be wired: \$ _____
4. Purpose of the wire: _____
5. a: Domestic Wires: Receiving Bank 9 Digit ABA/Routing #: _____
 b: International Wires: Receiving Bank Swift code or 6 Digit Sort code: _____ or IBAN # _____
Sb1 will contact you to confirm the conversion rate. Complete #2 with your daytime phone number to contact you or your wire may be delayed. You must accept the conversion rate before the wire is sent.
6. Location of Receiving Bank: Full Street Address _____
 City: _____ State: _____ Country: _____
7. Further credit (intermediary stop, if required):
 Name: _____ Account Number: _____
8. Beneficiary or Final Credit: _____ Account Number: _____
9. Beneficiary Full Street Address _____
 City: _____ State/Province _____
 Country _____
10. Reference Information: _____
11. Fee to be charged C.U. Member. \$ _____
(Fee amount for domestic is \$20. International is \$30.)
12. Date: _____
13. SIGNATURE: (If this is a joint account, I represent that both depositors are now living.) X _____
See over for Funds Transfer Agreement and Notice.

** IDENTIFICATION REQUIRED ** Please provide a clear and legible copy of a government issued photo I.D. If a driver license is used, we require a copy of both the front and back of the license.
Enter your prearranged Credit Union wire transfer PIN#: _____ (WIREPIN - QD# 1)
Present your photo identification to a Credit Union staff member for validation. ID Type: _____ Validated By: _____

FOR OFFICE USE ONLY

Wire Performed by: _____ Date: _____ Time: _____ Wire/Ref #: _____

Int'l Wires: Conversion Rate: _____ Accepted by member _____

FUNDS TRANSFER AGREEMENT AND NOTICE (page 2 of 2)

Regulation J (Board of Governors of the Federal Reserve) and Article 4A of the Uniform Commercial Code cover the movement of funds by means of wire transfers, automated clearinghouse (ACH) credits and some book transfers on the credit unions records.

The law is intended to establish a comprehensive legal framework covering the duties, responsibilities and liabilities of all parties involved in a funds transfer. This agreement contains several notices, which we are required to provide to you as well as establish other terms of agreement, which will apply to all funds transfers involving you and the credit union. Using the credit union to send or receive funds transfers shall constitute your acceptance of these terms of agreement.

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.

1. This agreement and notice 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.

2. The credit union may establish or change cut-off times for the receipt and processing of funds transfers requests, amendments, or cancellations. Unless other times are posted for various types of funds transfers, the cut-off time will be at 2:00 p.m. on each weekday that the credit union is open which is not a holiday. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next following funds transfer business day and processed accordingly.

3. The credit union may charge your account for the amount of any funds transfer initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.

4. The credit union may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedures, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify the credit union in writing that you do not agree to that security procedure. In that event, the credit union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the credit union agree, in writing, on an alternate security procedure.

5. If you send or receive a wire transfer, Fedwire may be used. Regulation J is the law covering all Fedwire transactions. This means that your rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J.

6. If you give the credit union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying or account number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the credit union if the funds transfer is completed on the basis of the identification number you provided the credit union.

7. If you give the credit union a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person than the named bank. This means that you will be responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number you provided.

8. The credit union may give you credit for automated clearinghouse (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until the credit union receives final settlement of the payment. You are hereby notified and agree, if the credit union does not receive such final settlement, that it is entitled to a refund from you for the amount credited to you in connection with the ACH entry. This means that the credit union may provide you with access to ACH funds before the credit union actually receives the money. However, if the credit union does not receive the money, then the credit union may reverse the entry on your account and you would be liable to repay the credit union.

9. ACH transactions are governed by operating rules of the National Automated Clearing House Association. In accordance with these rules, the credit union will not provide you with next day notice of receipt of ACH credit transfers to your account. You will continue to receive notices of receipts of ACH items in the periodic statements, which we provide.

10. If the credit union receives a funds transfer for you or for other persons authorized to have access to your account, you agree that the credit union is not obligated to provide you with the next-day notice of the receipt of the funds transfer. The credit union will provide you with notification of the receipt of all funds transfers by including such items in the periodic statements, which we provide. You may, of course, inquire between receipt of periodic statements whether or not a specific funds transfer has been received.

11. If the credit union becomes obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the dividend rate on a daily basis, applicable to the account at the credit union to which the funds transfer was made.

If you have any questions regarding this agreement and notice, please ask us before you sign the agreement.