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WESTERN UNION | QUICK CASH

Get Money Fast... Anywhere, From Coast to Coast
 Via Western Union's Quick Cash Service.

At your request, we can transfer funds (up to \$10,000) to you via the Western Union QuickCash money transfer system. 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. Amount (U.S. Dollars) to be transferred: \$ _____ from Credit Union Member # _____ Account # _____
 (maximum \$10,000)
2. City and State of expected payout location: _____
3. Name and license number of person picking up funds: _____
4. A test question (used for identification), "What is your favorite food?" _____
5. Fee to be charged C.U. Member. \$ _____ Domestic Transfers (within the United States) Western Union Fee is \$15.00. International Transfers: under \$500 will be charged a total fee of \$25.00, for transactions over \$500, there is a fee of 2% of principal in addition to the \$15.00 fee.
6. Date: _____ Additional Instructions: _____
7. SIGNATURE: (If this is a joint account, I represent that both depositors are now living.) X _____

<p style="text-align: center;">** IDENTIFICATION REQUIRED **</p> <p>Affix a copy of your photo Identification or drivers license (with signature) here.</p> <p style="text-align: center;">- or -</p> <p>Enter your prearranged Credit Union funds transfer PIN #:</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(PZWI Quick File WIRE PIN - QD# 1)</p> <p style="text-align: center;">- or -</p> <p>Present your photo identification to a Credit Union staff member for validation.</p> <p>ID: _____ Validated By: _____</p> <p style="text-align: center;">Code: _____</p>	<p style="text-align: center;">FOR OFFICE USE ONLY</p> <p>Transfer Performed by: _____</p> <p>Date: _____ Time: _____</p> <p>Sequence #: _____</p> <p>\$\$ transferred from A/C #: _____</p> <p>Verified by SB1 emp: _____</p> <p>Date: _____ Time: _____</p> <p>Method: _____</p> <p>Transfer Confirmed (Req. over \$5,000.00) by: _____</p> <p>Date: _____ Time: _____</p> <p>MACFCU Employee: _____</p>
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See over for Funds Transfer Agreement and Notice.

✂ (cut here) ✂ and keep with you as a reminder of who to name as sender (See #3 below).

✂

1. You will be required to provide photo identification when picking up your funds at a Western Union office. In the event photo ID has been lost, the maximum transfer amount will be \$500.00.
2. To locate the Western Union Agent nearest you, call 1-800-325-6000 then enter ext. 7712 to reach an operator.
3. You will be asked for the name of the sender, city, state and the name of the person picking up the funds and their phone number when you pick up funds. Please note the sender is not SB1 Federal Credit Union. **Sender is MID-ATLANTIC CORPORATE FEDERAL CREDIT UNION, MIDDLETOWN, PA. Phone number: (800) 622-7494.**
4. The Western Union Agent will ask you to indicate the amount of the transfer and may ask you to provide the answer to the test question that you indicated above.

FUNDS TRANSFER AGREEMENT AND NOTICE (page 2 of 2)

Article 4A of the Uniform Commercial Code covers the movement of funds by means of funds 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.

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