



## FUNDS/WIRE TRANSFER AGREEMENT

Member No: \_\_\_\_\_

From time to time you may desire to initiate funds transfer from authorized accounts held at the credit union. These funds transfer requests are called Wire Transfers in this Agreement. This Agreement governs all Wire Transfers you give us. **All sections are required. Failure to complete any section may result in the delay of processing wire transfer requests.**

### MEMBER IDENTITY INFORMATION

Member/Owner: \_\_\_\_\_ Day Phone No: \_\_\_\_\_

Mailing Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

### ACCOUNTS SUBJECT TO THIS AGREEMENT

The following authorized accounts are governed by this Agreement:

<input type="checkbox"/> Shares/Savings	_____	Suffix*	<input type="checkbox"/> Share Draft/Checking	_____	Suffix*	<input type="checkbox"/> Money Market	_____	Suffix*
<input type="checkbox"/> Other	_____		<input type="checkbox"/> Other	_____		<input type="checkbox"/> Other	_____	

\*The account number for each of the accounts listed above consists of the suffix added to the end of the Member Number listed above. If this Agreement applies to more than one account of the same type, more than one suffix will be listed for that account type.

### SECURITY MEASURES

The following security measures shall be used by the credit union for the purpose of verifying all Wire Transfer requests. The credit union will use the security measures checked below. If positive identification and the item checked below is not provided, the credit union reserves the right to refuse the Wire Transfer Request.

- Password** – When verifying and authorizing a payment order you must give us your password which is: \_\_\_\_\_
- Provide a clear copy of State Issued Photo ID** – When verifying the request, you agree to provide a clear copy of your state issued identification prior to Wire Transfer.
- Other Security Measures:** \_\_\_\_\_

### LIMITATIONS ON WIRE TRANSFERS

You authorize the following checked limitations and criteria to be applicable to each transaction covered by this Agreement. The credit union will use the limitations checked below to process wire transfer requests.

- Frequency:** You will make up to \_\_\_\_\_ wire transfers per \_\_\_\_\_ **Notes:** \_\_\_\_\_
- Amounts:** The maximum amount of any wire transfer is \$ \_\_\_\_\_  
The minimum amount of any wire transfers \$ \_\_\_\_\_

### AGREEMENT

This Wire Transfer Agreement ("Agreement") governs the procedures and responsibilities concerning wire transfers initiated by the Account Owner through Nova Credit Union.

**Definitions:** In this Agreement, the words, "you", "us", and "yours" mean the Account Owner that signs this Agreement. The words "we", "us" and "our" mean Carolina Postal Credit Union. The word "account" means any account or accounts designated on this Agreement. The terms used in the Agreement have the meaning given to them in Article 4A of the Uniform Commercial Code.

**Account Owner Liability:** You agree to be bound by any wire transfer request, whether or not authorized, issued in your name accepted by us in compliance with the security procedures chosen by you in this Agreement.

**Changes to Agreement:** The security procedures and other terms of this Agreement may be changed only by amendment to this Agreement or by executing a new Agreement. The Agreement may not be changed by an oral agreement or by a course of dealing or custom.

**Security Procedures:** We will follow the security procedures identified in this Agreement. You agree that these procedures are commercially reasonable methods of verifying wire transfer requests and other electronic funds transfers. You agree that we may elect to decline or refuse any wire transfer if we are unable to satisfy our security procedures and requirements or if we are unable to verify the identity of the Account Owner to our satisfaction.

**Uniform Commercial Code Article 4A:** Any electronic funds transfers that we permit that are subject to article 4A of the Uniform Commercial Code will be subject to the provisions of this Agreement and the provisions of the Uniform Commercial Code as enacted by the state where the main office of the credit union is located.

**Wire Transfers:** This is not the document that authorizes a wire transfer or other electronic funds transfers. We may require you to complete a separate document at the time of each wire transfer request.

**Notice:** Notice to any Account Owner is considered notice to all Account Owners.

### Signatures

By signing below the parties agree to all the terms and conditions of this Agreement and acknowledge receipt of a copy.

_____	X _____	_____
Account Owner (print)	Signature	Date
_____	X _____	_____
Credit Union Representative (print)	Signature	Date

Agreement Expires: \_\_\_\_\_