



Wire Transfer Agreement

ORIGINATOR (SENDER) INFORMATION		
Name	FHCU Account Number	
Street Address	City	St/Zip
Telephone Number		
WIRE DESTINATION TYPE (SELECT ONE)		
Domestic Wire \$25		International Wire \$55
SOURCE OF FUNDS (SELECT ONE)		
W/D From Share	Check	Cash
Wire Amount \$	Date Wire Sent	
Purpose of the Wire:		
RECEIVING BANK INFORMATION		
Bank Routing Number	Swift Code (for international only)	
Bank Name		
Bank Address		
Bank Telephone Number		
FURTHER CREDIT TO (IF APPLICABLE)		
Account Number		
Account Name	Swift Code (for international only)	
Bank Telephone Number		
BENEFICIARY (RECEIVER) INFORMATION		
Account Number		
Beneficiary Name		
Beneficiary Address		
Special Instructions		

I hereby authorize Financial Horizons Credit Union to transfer funds by wire as shown above. I understand that my account will be debited for the amount of the wire and any applicable fees. I agree to hold Financial Horizons Credit Union harmless if the funds are not received and credited due to incorrect information. I have read the Financial Horizons Credit Union funds transfer authorization printed on the back of this agreement.

Member's Signature: _____ Date: _____

INTERNAL USE ONLY

Wire Request Received By	Date	Time
Was the Member in the Office to initiate the request? YES or NO	Copy of ID	Successful Call Back
Verify funds have moved	CAN#	OFAC
Wired By	Date	Time
Verified By	Date	Time
Add to Wire Log	Scanned	

IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

You authorize us, Financial Horizons Credit Union, to transfer funds (a "fund transfer") as shown on the front of this payment order. Our charges for the funds transfer are disclosed in our fee schedule. Other banks involved in the funds transfer may impose additional charges.

We may fail to act or delay in acting on a payment order without any liability because of legal constraint, your negligence, interruption of communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond our control. We may also fail to send or delay in sending a payment order without any liability if sending the order would violate any guideline, rule or regulation of any government authority.

We are not liable for consequential, special or exemplary damages or losses of any kind.

You have no right to cancel or amend this payment order. If you ask us to cancel or amend it, we may make a reasonable effort to act on your request. But we are not liable to you if for any reason this payment order is not amended or canceled. You agree to reimburse us for any costs, losses, or damages that we incur in connection with your request to amend or cancel the payment order.

If we try to cancel this funds transfer, we do not have to refund your money until we determine that the beneficiary has not received the money and the money is returned to us. If we return your money, the refund may not be equal to the amount of the original payment order. For example, the amounts may be different because of a charge other banks may impose on the funds transfer.

We have cutoff times for processing payment orders. Orders received prior to 12:30 P.M. for international wires and 1:30 P.M. (local time) for domestic wires will be same day transmitted. If you give us this payment order after the cutoff time, we may treat the payment order as if we received it on our next business day. Funds transfer business days will include all normal business days of Financial Horizons Credit Union.

You must accurately identify beneficiaries of your payment order. If you give us the name and account number of a beneficiary, we and other banks may process the payment order based on the account number alone, even though the number may identify a person other than the beneficiary named. If you give us the name and identifying number of a bank, we and other banks may process the payment order based on the bank's identifying number alone, even though the number may identify a bank other than the bank named. In these cases you are still obligated to pay us the amount of the payment order.

Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. We or other banks involved may use Fedwire to make the funds transfer. If Fedwire carries any part of the funds transfer, Regulation J of the U.S. Federal Reserve Board governs your rights and obligations regarding the funds transfer.

When a member issues a payment order, the security procedures involve use of identification methods that may include photo identification, signature identification of original signature, and/or call back procedure by Financial Horizons Credit Union.

You authorize Financial Horizons Credit Union to debit your account to pay for this funds transfer. We notify you of the funds transfer by listing it on your account statement. You must send us written notice, including a statement of relevant facts, within 14 calendar days after you receive the first account statement on which any unauthorized or erroneous debit to your account, or any other discrepancy between your records and ours, appears. If you fail to notify us within this 14-day period, we are not liable, or obligated to compensate you, for any loss of interest equivalent because of an unauthorized or erroneous debit.

Date

Member's Signature

Hawthorne - 895 Sierra Way P.O. Box 2288 Hawthorne, Nevada 89415 (775) 945-2421
Yerington - 201 N. Main Street Yerington, Nevada (775) 463-7842
Fallon - 2711 Reno Hwy Fallon, Nevada (775) 428-6768
Winnemucca - 311 S. Bridge Street, Suite A Winnemucca, Nevada (775) 625-3700
(866) 310-6999 www.fhcunv.org