

California Community Credit Union

IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

You authorize us, California Community Credit Union (CACCU), to transfer funds (a "funds 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. An example, the amounts may be different because of a charge other banks may impose to return the funds transfer.

We have cutoff times for processing payment orders. Orders received prior to 1:00PM 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 CACCU.

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 any part of the funds transfer is carried by Fedwire, your rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board.

When a payment order is issued by a member, the security procedure involves use of identification methods that may involve, photo identification, signature verification of original signature and/or call back procedure by CACCU.

You authorize the CACCU to debit your account to pay for this funds transfer. We notify you about 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 appear. 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 or interest equivalent because of an unauthorized or erroneous debit.

Date

X _____
Member's Signature

California Community Credit Union

INSTRUCTIONS FOR FILLING OUT WIRE TRANSFER AGREEMENT FORM

1. **Originator (Member's Name)** - the person giving the instructions to the receiving financial institution for the first payment order in a funds transfer. Member's Social Security Number and Driver's License Number. In order to comply with the Bank Secrecy Act (BSA) your street address must be provided.
2. **Account Number** - Member's account number and share type funds are to be withdrawn from.
3. **Telephone Number** - the Telephone number where the member can be reached for any additional information.
4. **Dollar Amount** - the amount of the transfer.
- 4a. **Fee** - fee for processing wire transfer.
5. **Receiving Bank's Wiring Instructions (Beneficiary's Bank)** - the bank (institution) identified in a payment order which holds the account of the beneficiary to be credited or otherwise makes payment to the beneficiary.
 - ABA 9-Digit Routing Number - Located in the Federal Reserve Systems Bank Directory.
 - Swift Code- International Bank Code sometimes called a BIC. Depending on the country you are wiring to it may be called something different. For instance, Canada's is called a TRON and the United Kingdom's is called a UKSORT. Not needed for Domestic (with the U.S.) wire transfers.
 - Branch Address - where beneficiary bank is located.
 - City/State/ZIP Code - where beneficiary bank is located.
 - Bank Telephone Number - the telephone number where payment is going for any additional information.
6. **Name on Account at Receiving Bank** - the person, the beneficiary, to be paid by the receiving bank. If the bank is not on-line with the Federal Reserve, the correspondent/intermediary bank name is to be entered here.
7. **Physical Address on Account at Receiving Bank** - the physical address on the account of the person to be paid by the beneficiary's bank.
8. **Account Number** - the account number of the beneficiary (if going through a correspondent bank, the account number of the bank, usually the ABA number).
9. **Type of Account** - Savings, checking, money market, loan, escrow, etc.
10. **Special Instructions** - any payment instructions received from the originator with the payment order. (This may include the purpose of the fund's transfer, e.g. escrow number, etc.) Directions to the beneficiary's financial institution regarding how to notify the beneficiary of the receipt of funds, e.g. advise by phone. Also, to be used for payable through transfers when the receiving financial institution is not on-line with the Federal Reserve and the wire has to go through a correspondent bank. This area is used for the final credit.
11. **Purpose of Payment** - Briefly state (using 50 characters or less) the purpose of the outgoing wire transfer (e.g. Escrow Deposit, Loan Payment, transfer to account at another financial institution, etc.).