

Escondido Federal Credit Union

Domestic Outgoing Funds Wire Instructions

(Requests must be received by 1:00 p.m. for same day processing)

Return Form to:

Fax: (760) 746-1189

E-mail: efcu@ci.escondido.ca.us

Mail: P.O. Box 1957
Escondido, CA 92033

Outgoing Wire:

Date: _____

Member Name: _____

Receiver FI ABA#: _____

Member Acct.#: _____

Receiver FI Name: _____

Contact Phone # _____

Beneficiary Acct#: _____

Wire Amount \$ _____

Beneficiary Name: _____

Wire Fee \$ _____ 20.00 _____

Beneficiary Address: _____

Total Debit \$ _____

Beneficiary Phone#: _____

Respondent Bank #: _____

Respondent Bank Name: _____

Member Signature: _____

Respondent Bank Address: _____

Bank to Bank Information/Instructions: _____

**Mandatory signature required on Wire Transfer Agreement (Page 2)*

Escondido Federal Credit Union Wire Transfer Agreement

You authorize us, Escondido Federal Credit Union, to transfer funds as shown on the Wire Transfer Request Form. Our charges and fees for funds transfer are disclosed in our fee schedule. Other financial institutions involved in the funds transfer may impose additional charges.

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

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

You do not have the right to cancel or amend this payment order. If you ask us to cancel or amend this payment order 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 cost, losses or damages that we incur in connection with your request to amend or cancel the payment order.

If we try to cancel this fund 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 Escondido Federal Credit Union. If we return your money, the refund may not equal to the amount of the original payment order. The amounts may differ because of charges other financial institutions may impose to return the funds transfer.

We have cutoff times for processing payment orders. Orders received prior to 1:00 p.m. (Pacific Time) will be transmitted the same day. If you give Escondido Federal Credit Union 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 Escondido Federal Credit Union.

You must accurately identify beneficiaries of your payment order. If you give us the name and account number of a beneficiary, Escondido Federal Credit Union and other financial institutions may process the payment order based on the account number alone, even though the member may identify a person other than the beneficiary named. If you give us the name and identifying number alone, even though the number may identify a financial institution other than the financial institution named. In these cases, you are still obligated to pay Escondido Federal Credit Union the amount of the payment.

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

You authorize Escondido Federal Credit Union to debit your account to pay for this funds transfer. Escondido Federal Credit Union will notify you about the funds transfer by listing it on your account statement. You must send us written notice, including 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 record and ours appear. If you fail to notify Escondido Federal Credit Union 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.

Account Number

Date

Signature