

INTERNATIONAL WIRE TRANSFER REQUEST

\$45.00 FEE | DEADLINE 12:00PM MST

**WIRE INSTRUCTIONS MUST BE TYPED OR REQUEST WILL NOT BE PROCESSED
ALL FORMS NOT SUBMITTED IN BRANCH MUST BE NOTARIZED AND FAXED TO (303) 247-8835**

SENDER NAME: _____ ACCOUNT NUMBER (13 DIGITS): _____

WIRE AMOUNT: _____ US DOLLARS FOREIGN USD EQUIVALENT (USD amount converted to foreign currency)

CURRENCY CODE: _____

****SENDING IN FOREIGN CURRENCY REQUIRES ADDITIONAL INFORMATION FOR BENEFICIARIES IN: UNITED KINGDOM, NEW ZEALAND, AUSTRALIA, CANADA, MEXICO AND SOUTH AFRICA. FOREIGN CURRENCY CANNOT BE SENT TO: INDIA, RUSSIA, CHINA, AND BRAZIL. ****

BENEFICIARY BANK INFORMATION (FINANCIAL INSTITUTION RECEIVING THE WIRE)

SWIFT CODE: _____ BANK NAME: _____

INTERNATIONAL ROUTING/TRANSIT CODE: _____

****International Routing Code is required for foreign currency to the following countries: Australia (6 digits), Canada (9 digits), United Kingdom (6 digits), India (11 digits), New Zealand (6 digits), South Africa (6 digits)**

INTERMEDIARY BANK INFORMATION (IF NECESSARY)

ROUTING NUMBER/SWIFT CODE: _____ INTERMEDIARY ACCOUNT NUMBER: _____

BANK NAME: _____ CITY/STATE: _____

BENEFICIARY INFORMATION (PERSON/ENTITY RECEIVING THE FUNDS)

ACCOUNT NAME: _____

ACCOUNT NUMBER/IBAN/CLABE: _____

IBAN required for EURO and GBP transactions; 18 digit CLABE required for MXP transactions

ACCOUNT ADDRESS (NO CANADA PO BOX):

ADDITIONAL NOTES OR MEMO:

PURPOSE OF WIRE (REQUIRED):

SENDER SIGNATURE: _____

DATE: _____

Elevations Credit Union – Funds Transfer Agreement

The following Terms and Conditions govern any transfer requested. “Account Owner” means any person designated on the account signature card to make withdrawals. “Credit Union” means Elevations Credit Union.

1. Upon the instructions of any Account Owner, the Credit Union is authorized and directed to transfer funds by wire or other means from the account maintained with the Credit Union to any financial institution that may be designated from time to time by an Account Owner. The Credit Union is also authorized to act upon such directions and instructions relating to such transfers, including the cancellation or termination of prior requests for such transfers, as may be provided to the Credit Union from time to time by any such Account Owner. The authority given to the Credit Union shall continue and remain in full force and affect until written notice of revocation or amendment thereof has been received by the Credit Union.
2. At the expense and risk of the Account Owner, the Credit Union agrees to transfer funds by wire or other means in the amount and manner indicated at the same time of each transfer request. The Account Owner hereby agrees that the Credit Union shall not be liable for any miscarriage, mistake, or delay on part of any agent or agency selected by the Credit Union for the execution of any transfer or related act, so long as the Credit Union shall have used reasonable care in selecting said agent or agency, and the Account Owner further releases the Credit Union and agrees to indemnify and hold the Credit Union harmless from and against any and all loss, damage, expense or liability caused or occasioned by any act, neglect, or circumstances beyond the immediate control of the Credit Union. The Credit Union shall not be liable for any delay in the transfer resulting from any cause other than the Credit Union’s own negligence. The Credit Union’s liability in any event shall be limited to refunding any funds which were requested to be transferred and which were actually withdrawn and negligently misdirected until such funds have been repaid to, credited to the account of, or transferred to the proper party on behalf of, the Account Owner. The Credit Union’s liability in no event shall include any special, incidental or consequential damages, such as, but not limited to, loss of profits or income, regardless of whether the Credit Union knows or should have known such damages might be incurred.
3. The Credit Union shall not be liable for any transfer made from any account of the Account Owner for the account of the Account or Owner or of any third party or for any other act performed by the Credit Union relating to such transfer, if such transfer or related act is instituted by an employee of the Credit Union in the regular course of his or her duties in response to an instruction, written or oral (including telephonic), which such employee reasonably and in good faith believes to be that of an Account Owner. When a payment order is issued by an account owner, the Credit Union’s security procedure may involve use of identification methods that may include photo identification requirements, signature verification, data/password verification, use of a personal identification number, and/or callback procedure by us. In certain situations, some or all of the above may be required. You agree that the security procedures established hereunder which we elect to utilize in any particular transaction are commercially reasonable and you agree to comply in all respects with such procedures. Failure to verify a transfer will not be considered negligence. The Credit Union shall not be liable for its refusal to honor any request for a transfer or related act if the Credit Union in good faith is unable to satisfy itself, in its absolute discretion, that the individual requesting such transfer or related act has the authority to do so.
4. All transfers subject to this Agreement will be reflected on your periodic account statement(s). Notification of receipt of all such transfers will be provided by including such item in the periodic account statement(s) we provide to you. You may inquire whether a specific transfer has been received at any time during our normal business hours. You agree to review each statement or other notice for any discrepancies in connection with transfers. If you think a transfer is not authorized, wrong, or if you need more information about a transfer, you must contact in writing upon discovery of the error or within 30 days after you receive the first notice or statement that reflects the discrepancy you allege, whichever is earlier. Failure to do so will relieve us of any obligation to pay interest or otherwise compensate you for the amount of any unauthorized or erroneous transfer.
5. The Account Owner agrees that if he or she revokes or cancels any previously issued request for a transfer or other related act, he or she will hold the Credit Union harmless for the amount of the transfer, and for all expenses, costs or other liability incurred by the Credit Union on the account of same.
6. The Account Owner acknowledges that the Credit Union may record telephone calls requesting transfers or otherwise giving instructions with respect thereto and expressly consents to the recordation thereof. The Account Owner further agrees to indemnify and hold the Credit Union harmless from and against any and all liability the Credit Union may incur as a result of such recordation.
7. The Account Owner agrees to pay all charges which the Credit Union may, from time to time, impose for transfers and related acts, and further agrees to reimburse the Credit Union for any expenses incurred by the Credit Union to initiate or terminate any transfer or related act requested by the Account Owner.
8. This agreement shall be subject to the Rules and Regulations of Elevations Credit Union, and any other agreement between the Account Owner and the Credit Union. The Credit Union reserves the right to amend the terms and conditions of this Agreement, or terminate this Agreement in whole or in part, at any time upon written notice to Account Owner.

I authorize Elevations Credit Union to transfer funds by wire or other means to another financial institution according to my written or oral instructions. The funds transferred are to be withdrawn only from the account number specified. Transfer requests received after 1:00 p.m. MST may not be processed until the next business day. For International Wires, transfer requests received after 12:00 p.m. (noon) MST will not be processed until the next business day. National Routing codes are required for International Wire payments to the following countries: Australia, Canada, United Kingdom, India, New Zealand and South Africa.

I understand that (1) the financial institution receiving a transfer may pay the funds on the basis of the identifying number or account number I give, even if that number identifies a person different from the person I name, and (2) any financial institution involved in the funds transfer process may rely on the identifying number or routing number I give as proper identification, even if that number identifies an institution different from the one identified by name, and (3) Fedwire may be used in the funds transfer process. Regulation J is the law governing Fedwire transactions. I am responsible for supplying the correct information, and the Credit Union shall not be liable for an error on my part. By signing below, I confirm that I have reviewed and agree to all terms and conditions stated on this agreement.

***** ALL ITEMS BELOW MUST BE COMPLETE AND MATCH INFORMATION CURRENTLY ON YOUR ACCOUNT *****

Member Signature:	Print Name	Date:
Best Contact Number (Must be on file) :	Address (No P.O. Box) :	



Elevations Credit Union is working hard to protect our members from wire fraud. Please carefully review the following.

I, _____ (Sender Name), recognizing the risks and irretrievable nature of wire transactions, affirm the following:

- 1. I understand that once I initiate a wire transaction, **it is final**. Funds sent via wire cannot be retrieved and the credit union is not responsible for your loss.
- 2. I **personally know** or have **validated the legitimacy** of the person or business to whom I am wiring funds.
- 3. I did not receive wiring instructions only from an email or text without verifying the sender. Instead, **I received or confirmed wiring instructions verbally from a trusted contact at a trusted phone number**. I understand emails and phone numbers can be “spoofed” by bad actors.
- 4. I am informed about certain **fraudulent scams linked to wire transactions**, but affirm that upon reviewing some prevalent wire scams below, the circumstances surrounding my need to send a wire do not resemble a fraudulent scam. Prevalent fraudulent scams include, *but are not limited to*:

ROMANCE SCAMS: A person whom I’ve never met has endeared themselves to me and requested assistance with a matter. Online romantic perpetrators can be very convincing and are very successful soliciting funds.

TECH SUPPORT SCAMS: Someone contacts me claiming to be a technology company and requests access to my computer. The perpetrator may claim to have identified an “issue” and can fix the problem if I wire funds. Or, the perpetrator may agree to provide me a refund if I provide banking information or send them a “test” wire.

REAL ESTATE WIRE SCAMS: Perpetrators may reach me when I am buying or refinancing a house to divert down payment funds to a bad account. I should only wire funds to an account for which I’ve confirmed account details over the telephone from a trusted contact. If I am uncertain, I can ask for help by contacting the title company or other transaction facilitator.

FAMILY / WORK EMERGENCY SCAMS: I receive an urgent call or email from someone claiming to be a friend or family member who needs money for an emergency. To appear legitimate, they may provide details (pulled from social media) about my friend or relative in need.

FOREIGN BUSINESS OR INVESTMENT SCAM: I may be approached with an offer to fund a lucrative investment or business opportunity, usually in another country. I may then be directed to act quickly and keep the deal a secret, especially if questioned by my Credit Union when sending the wire.

- 5. I am not under duress or **being coerced to send funds** via wire or other method.

Member Signature:	Print Name:	Date:
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CONSENT FOR ELECTRONIC DISCLOSURES UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

Please read this information carefully and print a copy and/or retain this information electronically for future reference.

You are submitting a request for Elevations Credit Union’s International Wire Transfer services. In order to receive disclosures regarding this service electronically, we need you to consent to our giving you disclosures electronically. This document informs you of your rights when receiving legally required notices and information (“disclosures”) from the Credit Union. By completing and submitting this form, you acknowledge receipt of this document and consent to the electronic delivery of disclosures related to your International Wire Transfers. All agreements with the Credit Union are subject to the terms and conditions of your Credit Union Membership Agreement.

Any disclosure related to your request will be provided to you electronically through _____(insert email address here). However, if you wish to obtain a paper copy of any of the disclosures, you may write to us at:

Elevations Credit Union PO Box 9004
Boulder, CO 80301

Paper copies of your International Wire Transfer disclosures will be provided to you at no charge.

Your consent to receive disclosures and to do business electronically and our agreement to do so, only applies to this Wire Transfer Request and any Wire Transfer in the future.

To access and retain the disclosures electronically, you will need to use the following computer software and hardware: Internet Explorer 4.0 or above, Netscape Navigator 4.0 or above or equivalent software; and hardware capable of running this software.

You may withdraw your consent to do further business electronically with us at no cost to you. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic disclosures will not be affected.

You should keep us informed of any change in your electronic or mailing address. You may contact Elevations Credit Union at: 303-443-4672 or the mailing address provided above regarding any such changes.

I/WE CONSENT TO HAVING ALL DISCLOSURES RELATED TO THIS REQUEST PROVIDED OR MADE AVAILABLE TO ME/US IN ELECTRONIC FORM AND TO DOING BUSINESS WITH ELEVATIONS CREDIT UNION ELECTRONICALLY. BY COMPLETING AND SUBMITTING THIS REQUEST, I/WE ACKNOWLEDGE THAT I/WE CAN ACCESS THE ELECTRONIC DISCLOSURES USING THE FOLLOWING SOFTWARE AND HARDWARE: INTERNET EXPLORER 4.0 OR ABOVE, NETSCAPE NAVIGATOR 4.0 OR ABOVE, OR EQUIVALENT SOFTWARE; AND HARDWARE CAPABLE OF RUNNING THIS SOFTWARE.

Signature _____

Date _____

NOTARY:

STATE OF _____ COUNTY OF _____

For Individuals: The record was acknowledged before me on _____, 20____ by

_____ (name of individual).

For Representative Capacity (Businesses, Trusts, Etc.): The record was acknowledged before me on _____, 20____ by

_____ as _____ (type of authority, such as officer or trustee) of

_____ (name of party/entity on behalf of whom the record was executed).

(NOTARY'S OFFICIAL SIGNATURE)

(TITLE OF OFFICE)

(COMMISSION EXPIRATION)

NOTARY SEAL MUST BE DARK/LEGIBLE FOLLOWING TRANSMISSION OF FAX