



WIRE TRANSFER REQUEST FORM

There is a \$25.00 wire transfer fee. Ask member to fax a handwritten letter with all the information listed below before the 2:30PM deadline and mail the original letter to the M F C U for our files.

ACCOUNT NO. AVAIL AMT \$ WIRE AMT \$
NAME:
ADDRESS:
CITY ST ZIP
SOCIAL SEC. NO. DATE OF BIRTH
DRIVER LICENSE NO.
EMPLOYMENT
ADDRESS:
PHONE NUMBERS: WORK: () - HOME: () -
PAYMENT INSTRUCTIONS:
OFAC CHECK: SECURITY PROCEDURE:
REASON:

--- WIRE INSTRUCTIONS ---

FINANCIAL INSTITUTION:
LOCATION:
A B A # (9DIGITS)
CREDIT TO: NAME OF ACCT:
ADDRESS:
ACCOUNT NO:
FINAL CREDIT TO (IF ANY):
EMPLOYEE INITIALS DATE TIME
MEMBER'S SIGNATURE: X

Agreement: By requesting this funds transfer, the undersigned member ("you") and Miami Federal Credit Union ("Credit Union", "we", "Us" or "our") agree as follows: Regulation J determines the rights and liabilities for Fed wire transfers and Florida's Uniform Commercial Code Article 4A determines rights and liabilities for non-Fed wire transfers. You agree to examine the periodic statement within 14 days after the statement is mailed and immediately notify us of any discrepancy or error. If you fail to notify us within 14 days after the statement is mailed, you shall discharge and relieve us from any liability of claims, demands or expenses (including attorney's fees) in connection with such discrepancy or error. If a beneficiary is identified by name and/or only by an identifying account number, payments to the beneficiary may be made using that identifying or account number, even if the number identifies a person different than the named beneficiary. If a payment order identifies an intermediary party or beneficiary's financial institution by both name and/or only an identifying or account number, we and any receiving financial institution may rely on the number as the proper identification of the intermediary party or beneficiary's financial institution. You agree to indemnify the Credit Union for any loss or expense that results from its reliance on an incorrect identifying or account number.

Any rate of interest that the Credit Union may be obliged to pay as a penalty under Regulation J or Florida law shall be equal to the dividend rate paid on the account from which the funds transfer should have occurred or to which the proceeds of the fund transfer were or should have been deposited, whichever is lower. The Credit Union's liability is limited to the payment of this interest. You agree that under no circumstances will the Credit Union be liable for any indirect, incidental, consequential remote or special losses or damages, including attorney's fees and costs.

The cut-off time is 2:30 P.M. each weekday we are open which is not a holiday. Orders received after the cut-off time is treated as being received the next day we are open. The cut-off time may be extended without notice to you if an intermediary or beneficiary institution is closed. We are under no obligation to accept a payment order, cancellation or amendment, but may do so at our option. We are not obligated to give you notice of such action but notice may be given in your next periodic statement or as otherwise required by law. Funds transfers will be made in accordance with our rules, procedures and fees as amended from time to time. We may cancel or modify this agreement at any time without prior notice to you. You may not modify this agreement without prior written approval from us. No representation or statement made by any employee of ours shall be binding on us.

All payment orders, amendments and cancellations orders will be made according to the Credit Union's security procedure. The security procedure is intended to verify that an order is authorized and detect errors in the transmission or content of the payment order. The security procedures we will use are: 1) completion of the wire transfer from, 2) positive photo I.D. for requests in person, 3) handwritten copy of the wire transfer for requests through the mail and facsimile requests. A payment order, amendment or cancellation order verified by the security procedure is effective as your order, whether or not the order is, in fact, authorized by you. You agree to the above security procedure.