

INCOMING WIRE INSTRUCTIONS:

Incoming wires (deposits to a South Bay Credit Union account) must be initiated at the financial institution (originator) sending the wire.

Please complete your account information for the “Final Credit To:” section, and provide these instructions to the sending bank:

Funds will be wired to: Corporate America Credit Union
ABA Routing Number: 262090120

Credit to Beneficiary: South Bay Credit Union
Account Number: 322281028

Final Credit to Recipient: Member Name: _____
SBCU Account: _____

IMPORTANT INFORMATION

Incoming wire transfers are accepted business days from 9:00 AM through 1:00 PM PST. Allow one business day for domestic wires to post. More than one business day may be required if all the necessary information isn't provided or the request is received after the sending institutions cut off time.

If a wire transfer isn't received or needs to be researched because of issues, you can request an investigation (also called a tracer) for \$15 per investigation. In addition, some sending banks make also charge fees for an investigation or tracer.

SPECIAL NOTES FOR INTERNATIONAL WIRES ONLY

South Bay Credit Union, nor our correspondent bank, Corporate America Credit Union, has a SWIFT code that allows international wires to be sent *directly* from an international bank to us. The sending international bank will need to go through a U.S. correspondent bank OR a foreign correspondent bank that has a banking relationship with a U.S. correspondent bank that has a SWIFT CODE.

Please note, South Bay Credit Union has no control over that intermediary banks fees or currency conversion rates. Several institutions may be involved in a transfer of foreign currency and the process may take 2-3 weeks to complete.