

# DOMESTIC WIRE TRANSFER REQUEST

Please fill in your information, print out completed form, and sign before returning to the credit union.

The fee for domestic wire transfers is \$20 per wire. The fee for Western Union wire transfers is \$25 per wire.

## INSTRUCTIONS

Wiring instructions must be received by 1PM to be processed the same day. **Important:** Please contact the receiving financial institution for wire transfer instructions. Routing numbers on the bottom of checks are often not accurate for the purpose of wire transfers.

## WIRE CLASSIFICATION CHOICE

Please select one of the following:

☐ Domestic ☐ Western Union

Today's Date: \_\_\_\_\_ Date of Transaction \_\_\_\_\_

### Member Information:

Name: \_\_\_\_\_ Member #: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Phone #: \_\_\_\_\_ (where you can be reached within 3 hrs of request)

What account do you want the funds wired from? ☐ 001 ☐ 007 ☐ Other \_\_\_\_\_

Wire Amount \$ \_\_\_\_\_

### Financial Institution:

Primary Destination: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

ABA/Routing #: \_\_\_\_\_

### Beneficiary (Receiver) Information:

Acct # to credit (*Final Credit To*): \_\_\_\_\_ ☐ Individual ☐ Company

Beneficiary's Name & Address (*Accountholder's Name*): \_\_\_\_\_

\_\_\_\_\_

Additional or Specific Instructions, if applicable: \_\_\_\_\_

\_\_\_\_\_

By signing this form, I hereby authorize PCFCU to transfer funds by wire as per the above listed instructions. I understand that the account shown herein will be debited for the amount of the wire, plus any applicable fees. I agree that the Credit Union (and other institutions) may rely on the member or other identifying number as the proper identification, even if it identifies a different party or institution. I understand that if the wire transfer is cleared through the Federal Reserve, the transaction is governed by Regulation J. I agree to hold the Credit Union harmless if the funds are not received and credited due to incorrect or incomplete instructions or information. A \$45.00 tracer fee (research requested) will be deducted from my account in the event this wire is lost through no fault of PCFCU.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Office Use Only:

Date & Time of Request: \_\_\_\_\_

Amount of Fee: \$ \_\_\_\_\_

Method of Transfer: \_\_\_\_\_

Transaction Control #: \_\_\_\_\_

Identification Used: \_\_\_\_\_

Processed by: \_\_\_\_\_

Special Instructions: \_\_\_\_\_



2100 Eden Park Blvd., McKeesport, PA 15132  
Phone: 412-678-9564 Fax: 412-678-9559  
[www.pc-fcu.org](http://www.pc-fcu.org)

## WIRE TRANSFER DISCLOSURE

**ACH & WIRE TRANSFERS** – This agreement is subject to Article 4A of the Uniform Commercial Code – Funds Transfers as adopted in the state in which you have your account with us. We may execute certain requests for electronic funds transfers by Fedwire. Fedwire transactions are subject to Federal Reserve Board Regulation J. You may order electronic funds transfers to or from your account. We will debit your account for the amount of the electronic funds transfer and will charge your account for any fees related to the transfer. We reserve the right to refuse to execute any order to transfer funds to or from your account. We are not obligated to execute any order to transfer funds out of your account if the amount of the requested transfer plus applicable fees exceeds the available funds in your account. We may refuse to execute any order to transfer funds out of your account if we feel that doing so may expose the Credit Union to liability or loss. If you originate an electronic funds transfer and you identify by name and number a beneficiary financial institution, an intermediary financial institution or a beneficiary, we and every receiving or beneficiary financial institution may strictly rely on the identifying number to make payment. We may rely on the number even if it identifies a financial institution, person or account other than the one named. You agree to be bound by automated clearing house association rules. These rules provide, among other things, that payments made to you, or originated by you, are provisional until final settlement is made through a Federal Reserve Bank or payment is otherwise made as provided in Article 4A-403(a) of the Uniform Commercial Code. If we do not receive such payment, we are entitled to a refund from you in the amount credited to your account and the party originating such payment will not be considered to have paid the amount so credited. If we receive a payment order to credit an account you have with us by wire or ACH, we are not required to give you any notice of the payment order or credit. Payment orders we accept will be executed within a reasonable time of receipt but may not necessarily be executed on the date they are received. Cut-off times may apply to the receipt, execution and processing of funds transfers, payment orders, cancellations, and amendments and if received after cut-off time, may be treated as having been received on the next following funds transfer business day. Information about any cut-off times is available upon request. From time to time we may need to temporarily suspend processing of a transaction for greater scrutiny of verification in accordance with applicable law and/or verification of your identity. This action may affect settlement or availability of the transaction. Any account owner may amend or cancel a payment order even if that person did not initiate the order. Any request to amend or cancel a payment order that we accept will be processed within a reasonable time after it is received. You agree to hold us harmless from and indemnify us for all losses and expenses resulting from any actual or attempted amendment or cancellation of a payment order. We may require you to follow a security procedure to execute a payment order or certain electronic funds transfer transactions. We will notify you of any such procedures and you agree that our security procedures are commercially reasonable.

