



SF Fire Credit Union

3201 California Street, San Francisco, CA 94118-1903

Recurring Wire Transfer Authorization

This authorization must be received by 12:30 pm (Pacific Time) for the funds to be sent the same day.

TEL: (888) 499-3473 FAX: (415) 674-4691

If transaction is not completed in person at a branch please include a copy of photo identification.

Wire Amount _____ Wire Name _____ Wire Code _____

Wire Transfer Fee _____ \$15.00 Domestic / International (fee subject to change) Wire Date _____

SF FIRE CU ORIGINATOR INFORMATION

Member's Name _____ Account Number _____ Suffix _____

Street Address _____

City, State, Zip / Country _____

Daytime Telephone Number _____ Email _____

RECEIVING INSTITUTION INFORMATION

ABA 9-digit Routing Number / Swift Code _____ IBAN _____

Institution Name _____

Street Address _____

City, State, Zip / Country _____

RESPONDENT INSTITUTION INFORMATION (OPTIONAL)

Account Number / ABA / Swift Code _____ IBAN _____

Institution Name _____

Street Address _____

City, State, Zip / Country _____

BENEFICIARY INFORMATION

Account Number _____

Account Name _____

Street Address _____

City, State, Zip / Country _____

ADDITIONAL INFORMATION

I hereby authorize SF Fire Credit Union, ABA #321076506 to transfer funds by wire as shown above. I understand that my account shown will be debited for the amount of the wire and any applicable fees. I agree to hold SF Fire Credit Union harmless if the funds are not received and credited due to incorrect information. I have received a copy of the recurring wire transfer agreement and disclosure statement.

Member's Signature _____  Date _____

CREDIT UNION USE ONLY

Type of ID _____ ID# _____ Exp _____ Verified Signature Against _____

Identified By _____ Teller # _____ Security Question _____

PAYMENT SYSTEMS USE ONLY

OFAC SDN Match: YES NO PLC Match: YES NO Template Description: _____

Recurring Wire Received Date _____ Teller # _____ Recurring Wire Effective Date _____ Teller # _____

Template Name _____ Revoked Date _____ Teller # _____



By placing a Recurring Wire Transfer with SF Fire Credit Union (hereafter "We", "Us", "SF Fire CU" or the "Credit Union") you agree to the following terms and conditions. This agreement and notice apply to the funds transfer as defined in the Article 4A of the Uniform Commercial Code ("UCC Article 4A") and as covered by Regulation J of the Board of Governors of the Federal Reserve System ("Regulation J").

UCC Article 4A and Regulation J establish a comprehensive legal framework covering the duties, responsibilities and liabilities of all parties involved in a fund transfer. This agreement contains several notices, which we are required to provide to you as well as other terms of agreement, which will apply to all Recurring Wire Transfers involving you and the Credit Union. Using the Credit Union to send Recurring Wire Transfers shall constitute your acceptance of these terms of agreement.

Service Description/Definitions: SF Fire CU offers a recurring wire transfer service which enables members to transfer funds by wire from specific member account(s) at SF Fire CU to any other account(s) specified by the member, whether such accounts are at SF Fire CU or another bank or financial institution. A member can establish a recurring wire transfer in person or in writing. The party whom the member is transferring the funds to is the "Beneficiary." The bank or financial institution at which the Beneficiary maintains the account to which the funds are being transferred or the bank disbursing the funds to the Beneficiary is the "Receiving Institution." The entire series of transactions, commencing with the request for a Recurring Wire Transfer by the member, up until and including the payment to the Beneficiary shall be referred to as a "funds transfer." The instruction to SF Fire CU to pay a sum of money to a beneficiary is referred to herein as a "Payment Order." Members may initiate a funds transfer in person, in writing or by phone or fax.

Recurring wires transfers are those funds transfers for which all information remains the same. The only exception is the transfer amount. Recurring wire transfers may not be modified, changed or altered. To complete any changes, you must revoke your current recurring wire transfer form and submit a new request following the aforementioned procedures.

Cutoff Times/Execution by the Credit Union: From time to time, the Credit Union may establish or change cutoff times for the receipt and processing of funds transfer requests. The cutoff time will be at 12:30 p.m. Pacific Time on each weekday that the Credit Union is open which is not a holiday. Payment Orders received after the cutoff time will be treated as having been received on the next business day and processed accordingly.

Authorized Charges: The Credit Union may charge your account(s) for (1) the amount of any funds transfer initiated by you or by any person authorized by you as a joint owner or authorized party with the right of access to your account from which the funds transfer is to be made; (2) any "Wire Transfer Fees;" (3) any additional applicable fees for wire transfers set forth in the Credit Union Cost Recovery Schedule, which are subject to change from time to time at the discretion of the Credit Union.

Inconsistencies Between Name and Account Number: If you give SF Fire CU a funds transfer order which identifies the beneficiary by both name and identifying or account number, payment may be made by the receiving institution on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to the Credit Union if the funds transfer is completed on the basis of the identification number you provided. If you give SF Fire CU a funds transfer which identifies the intermediary or beneficiary's financial institution by both name and an identifying number, a receiving institution may rely on the number as proper identification even if it identifies a different entity than the named institution. This means that you will be responsible for any loss or expenses incurred by a receiving institution which executes or attempts to execute the Payment Order in reliance on the identifying number you provided.

Duty of Ordinary Care: In executing any payment order, SF Fire CU may use the service of correspondent and intermediary institutions. We use ordinary care in the selection of a bank and in the transmission of the message and funds, however, once the funds have been given to the designated or correspondent institution, they become their property. It becomes their responsibility to locate, identify and make payment to your recipient. The receiving institution may deduct certain service charges from the amount sent.

Rejection of Funds Transfer/Liability of Credit Union: We reserve the right to reject your funds transfer order. We may reject your order if you have insufficient funds in your account, if your order is incomplete or unclear or if we are unable to fulfill your order for any other reason. While we will handle your funds transfer order as expeditiously as possible, you agree that SF Fire CU will not be responsible for any delay, failure to execute or mis-execution of your order due to circumstances beyond our reasonable control, including without limitation any inaccuracy, interruption, delay in transmission, or failure in the means of transmission, whether caused by strike, power failure, equipment malfunctions, or acts or omissions of any intermediary institution or recipient bank. SF Fire CU makes no warranties, expressed or implied, with respect to any matter covered under this disclosure.

Errors/Delays: We notify you of funds transfers by listing it as a line item on your account statement. You agree that within sixty (60) days after you receive notification that your funds transfer order has been executed, you will notify us in writing of any errors, delays or other problems related to your order. In the event that it is determined that your funds transfer is delayed or erroneously executed and you suffer a loss as a result of SF Fire CU's error for which it is responsible, SF Fire CU's sole obligation to you is to pay or refund such amounts as may be required by applicable law. If the Credit Union becomes obligated under Article 4A to pay interest to you, you agree that the rate of interest to be paid shall be equal to the dividend rate on a daily basis, applicable to the account at the Credit Union to which the funds transfer should have been made or from which the funds transfer was made.

Execution of Recurring Funds Transfers: Members that utilize the Recurring Funds Transfer option must supply all required information to complete the transfers. The funds transfer will be initiated on the day specified and will be expedited accordingly unless the day specified falls on a weekend, holiday, or if the Credit Union or Federal Reserve Bank is closed for business in which case the funds will be wired on the next business day.

If you ask us to cancel your funds transfer order, we may make a reasonable effort to act on your request. We are not liable to you if, for any reason, this payment order is not cancelled. You agree to reimburse us for any costs, losses or damages that we incur in connection with your request to cancel your payment order.

If we try to cancel this funds transfer, we have no obligation to refund your money until we determine that the beneficiary has not received the money and the money has been returned to us. If we return your money, the refund may not be equal to the amount of the original payment order. An example: the amount may vary due to a charge another institution may impose to return the funds transfer.

Waiver, Severability and Captions: The Credit Union may delay exercising its rights without losing them. Any waiver or partial exercise of one right is not a waiver of other rights and shall not be deemed a continuing waiver. If any provision of this agreement is held invalid or unenforceable to any extent, the remainder of this agreement shall not be impaired or otherwise affected. The captions herein are for convenience only and shall have no effect upon construction or interpretation of any provision hereof.

Termination: The Credit Union may terminate this agreement with or without cause by giving thirty (30) days prior written notice. Notwithstanding the foregoing, the Credit Union may terminate this agreement immediately at any time upon telephone notification to the member if (i) Credit Union reasonably deems itself insecure; (ii) member has breached this agreement; or (iii) Credit Union becomes aware of information which may indicate illegal or improper transactions.

Choice of Law/Venue: The rights, duties and liabilities of parties to this agreement shall be subject to (i) Regulation J (as applicable); and (ii) UCC Article 4A as in effect in California and as amended there from time to time. In all other respects this agreement shall be subject to the laws of California. Member irrevocably submits to the jurisdiction of any state or federal court sitting in San Francisco County, California, and agrees that in any action brought hereunder venue shall be placed in such county and that member will not claim that such forum is inconvenient.

Security Precautions: When a payment order is issued by a member, 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 SF Fire CU. In certain situations, some or all of the above may be required. You agree that the security procedures established hereunder are commercially reasonable and you agree to comply in all respects with such procedures.