

**AMERICA'S FIRST FEDERAL CREDIT UNION
WIRE TRANSFER AGREEMENT**

In this Wire Transfer Agreement, the Words "You" and "Your" mean the Account Holder making this Request. The words "We" "Us" and "Credit Union" means America's First Federal Credit Union. A wire transfer transaction may be requested by any account holder designated in your account agreement.

1. This Agreement is governed by Regulation J of the Federal Reserve Board and the appendices thereto to the extent that the transfer request was carried out. Terms which are not defined in this Agreement shall have the same meanings as defined in Article 4A of the Alabama Uniform Commercial Code. This Agreement is also subject to all applicable operating circulars of the Federal Reserve Bank where we are located and any other applicable provision of federal or state law. To the extent that Regulation J does not apply this Agreement is governed by the laws of the State of Alabama.
2. We are authorized to charge your account for the payment of Wire Transfer Requests, including the amount of the fee charged for incoming or outgoing wire transfers. If more than one account is designated, we may charge any of the accounts indicated by you unless you give us specific instructions to the contrary. You may not exceed the available balance in your account to make a wire transfer.
3. You will receive a periodic account statement that will contain a record of your Wire Transfers. You agree to examine the periodic statement that we send you within fourteen (14) days after the statement is mailed and immediately notify the Credit Union of any discrepancy or error. If you fail to notify the Credit Union within fourteen (14) days after the statement is mailed you shall discharge and relieve the Credit Union from any liability of claims, demands or expenses (including attorney's fees) in connection with such discrepancy or error.
4. All funds transfers 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 contents of the payment order. You will be asked to provide:
 - Your name, address, and telephone number, account number
 - Your social security number
 - Your date of birth
 - The name and address of receiving institution
 - The name and account number at the receiving institution
 - Wire Security Code (6 Digits)
 - Email address
5. If we attempt to verify the authorization given by you, and for any reason, we are not satisfied that the transfer request was authorized, we may refuse to complete the request. If a request is refused, we have no liability to you.
6. The security procedure will also apply to any amendment or cancellation of a payment order. A payment order, verified in compliance by the above security procedures is effective as to your order, whether or not the order was authorized by you. We are not obligated to accept a cancellation or amendment to a Funds Transfer order received by you, but may at our sole option do so.
7. The Credit Union may give you notice of change in the security procedures. In the event the Credit Union shall have no obligation to accept any payment order from you or other authorized parties on the account until you and the Credit Union agree in writing to an alternate security procedure.
8. If a beneficiary of a funds transfer is identified by name and an identifying or account number, payments made to the beneficiary may be made on the basis of that identifying or account number even if the number identifies a person different than the named beneficiary. The Credit Union will not be responsible for the amount of a transfer paid by means of a designated identification number or account number even if it goes to the wrong beneficiary.

9. If a payment order identifies an intermediary or beneficiary's financial institution only by identifying or account number, the Credit Union may rely on that number as being the proper identification of the intermediary or beneficiary's financial institution.
10. If a payment order identifies an intermediary party or beneficiary's financial institution by both name and an identifying number and the name and number identify different financial institutions, the Credit Union and any receiving financial institution may rely on the identifying number as the proper identification of the intermediary party or beneficiary's financial institution.
11. You agree to indemnify the Credit Union for any loss or expense that results from its reliance on an incorrect identifying or account number. The Credit Union is authorized to take the amount of such loss or expense from any account in which you have an ownership interest or the right to withdraw.
12. You agree that under no circumstance will the Credit Union be liable for an indirect, incidental, consequential, remote or special losses or damages, including attorney's fees and costs.
13. You agree that we have no liability and are not responsible to you for any delay or failure to transfer any amount specified in any wire transfer requested because of rules, regulations or policies of the Federal Reserve Board that limits, in the aggregate the amount we can transfer during any business day, as long as we promptly notify you of any such failure and that the request is completed as soon as practicable.
14. The Credit Union may establish or change the cut-off time for the receipt and processing of funds transfer request, amendments or cancellations. Unless you are notified of other times or other times are posted for the various types of funds transfers, the cut-off time will be at 3:00 P.M. on each weekday that the Credit Union is open and which is not a holiday. Payment orders, cancellation or amendments received after the applicable cut-off time may be treated as having been received on the following business day the Credit Union is open and processed accordingly. Additionally, the cut-off time may be extended without notice to you if an intermediary or beneficiary institution is closed.
15. The Credit Union may, at its option, choose not to carry out your funds transfer order, including cancellation or amendment of an order, that is not in accordance with the terms of this agreement, or if the transfer is prohibited by a court order, garnishment, tax levy or the like, or the Credit Union reasonably believes such transfer would result in a loss to the Credit Union. The Credit Union is 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.
16. Request for funds transfers must be in accordance with the rules and procedures which the Credit Union has in place at the time of the request. The Board of Directors may amend these rules and procedures from time to time. The Credit Union may charge you a fee for the transfer or other related services according to the Credit Union's fee schedule at the time of the funds transfer order.
17. This Agreement may be amended by Us from time to time. You will receive a copy of any amended or changed terms at least thirty (30) days prior to the effective date of the amended terms. You may not modify this agreement without prior written approval from the Credit Union. No representation or statement made by and employee of the Credit Union shall be binding upon the Credit Union.
18. If any term of this Agreement is held to be invalid or otherwise unenforceable, the remaining terms shall remain in full force and effect.

Signature

Date

Print Name

Phone Number – Callback verification

Wire Security Code (6 Digits)

Email address