

GOVERNMENT PRINTING OFFICE FEDERAL CREDIT UNION (GPOFCU) WIRE TRANSFER AGREEMENT

Important Terms & Conditions

1. Account Holder(s) (“You”) authorize Government Printing Office Federal Credit Union (GPOFCU) (“us/we”) to make the wire transfer described on this form. The wire transfer, in addition to the terms of this Agreement, are subject to Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System.
2. You agree to hold GPOFCU harmless from any loss that occurs if your instructions are incomplete, ambiguous or incorrect. We are not required to seek clarification from anyone regarding ambiguous instructions. If we cannot complete a transfer (e.g., because of an ambiguity) we will notify you orally or in writing by the end of the next business day.
3. For security purposes, GPOFCU practices random telephone verification for wire requests. Successful verification of these selected wires must be completed prior to processing this request. Therefore, it is important that your contact information on file with us is correct. You must keep us informed of changes. If we attempt to contact you at the address or phone number in our files and cannot do so, we may not transmit your wire request, at our option, even though we have received your request.
4. If you identify the Beneficiary, the Beneficiary Bank or an Intermediary Bank by name and number, payment of the order may be made based on the number alone, even if it identifies a person or bank different from that shown in your instructions.
5. We may transfer funds through an Intermediary Bank or funds transfer system that is different from that shown in your instructions.
6. If we receive your payment order after our processing ending hour that we establish from time to time, or on a weekend or holiday, we may process it on the next business day. A delay may also occur if an Intermediary Bank or the Beneficiary is not accepting payment orders (e.g., due to local holiday).
7. You have a right to cancel or amend your order only on the day that the wire transfer is initiated. Cancelled wire transfers may not be subject to re-deposit to your account on the same day. Delays in funds returns may occur. You agree to hold us harmless from all claims and damages, however, if we attempt (successfully or otherwise) to comply with your request.
8. If your transfer is made from an account with us, it will be reflected on your next periodic statement. You agree to notify us immediately if you notice any discrepancy between your statement and this payment order or if you discover a problem with your transfer. You must send us a notice of the problem, including a statement of relevant facts, within a reasonable time (not to exceed 10 days from the date you first discover the problem or receive a statement or notice reflecting the erroneous transfer, whichever occurs first).
9. Foreign transfers may be subject to delays, charges imposed by other banks, and changes in foreign currency exchange rates.
10. We will not be liable for consequential, special, or exemplary damages or losses of any kind to your account due to: circumstances beyond our control; fire, flood, or natural disaster; communication failures; labor disputes; any inaccuracy or ambiguity in your instructions; the action or inaction of others; or an applicable government or funds-transfer system rule, policy, or regulation.

In the event that we shall be liable to you for interest compensation under this Agreement or by applicable law, interest shall be calculated on the basis of the average Federal Funds rate for the period involved. You agree that we may, at our sole option, pay interest compensation as follows: (1) by lump sum payment of cash, or (2) by providing a credit to your account with us.

Member’s Authorization (Signature) _____

Date _____

GPOFCU WIRE TRANSFER REQUEST *and* DISCLOSURE AGREEMENT DOMESTIC and INTERNATIONAL

Please print clearly. Sections 1-5 must be fully completed to be processed.

SECTION 1 – GPOFCU MEMBER INFORMATION

Date	Amount to transfer	Account number	Suffix
Primary Name (Last Name, First Name, Middle Initial)			
Address		City, State, Zip Code	
Daytime Phone	Cell Phone	E-Mail Address	

SECTION 2 - BENEFICIARY FINANCIAL INSTITUTION

Financial Institution Name	9 Digit ABA Routing Transit Number
Address	City, State, Zip Code
SWIFT CODE (International Wires Only)	BRANCH CODE (International Wires Only)
IBAN NUMBER	

SECTION 3 - CREDIT TO

Account Name	Account Number
Address	City, State Zip

SECTION 4 - FOR FURTHER CREDIT TO (Third Party/Investments/Final Credit)

Account Name	Account Number
Address	City, State Zip

Special Instructions or Additional Information

SECTION 5 - SIGNATURE

Wire Transfer requests must be received and verified by **2:30 p.m.** to be processed the same day. A \$15.00 processing fee for domestic wire transfers and a \$30.00 processing fee for foreign wire transfers will be applied. GPOFCU has no control over how long a domestic or international wire transfer will take to be received by the receiving bank.

I have read and agree to the terms identified in the GPOFCU Wire Transfer Disclosure Agreement and hereby authorize GPOFCU to charge my account for the wire transfer requested above. I understand additional fees may be deducted from my wire transfer by other institution(s) upon posting final credit. GPOFCU shall not be held liable for such charges.

Member/Joint Owner Signature	Date
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Please fax, mail or return these completed forms to a credit union representative. Thank you.

GPOFCU ~ 732 N. Capitol St, NW, Washington, DC 20401 ~ Phone: 202-512-1067 ~ Fax: 202-289-1790 ~ www.gpofcu.org

For Credit Union Use Only

Processing Staff Initials	Date & Time Received	Valid Picture ID # _____ or if FAXED, Signature verified with signature card: Yes <input type="checkbox"/> No <input type="checkbox"/>
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