



Member Name

Account #

### Wire/Funds Transfer Agreement

#### Section A – Agreement

The following rules shall apply to wire transfer services provided by Keesler Federal Credit Union. As used in the Wire Transfer Agreement, the words "I", "us", "we", or "our" shall apply to and mean "Keesler Federal Credit Union". The "you" and "your" shall apply to and mean member and all owners listed on the account that have requested or utilized the wire transfer services stated herein. This Wire Transfer Agreement supersedes any inconsistent terms contained in Keesler Federal Credit Union's member account agreements and any previous Wire Transfer notice and/or Agreements. This Wire Transfer Agreement is subject to termination upon five (5) days' written notice to you.

**Changes to Agreement:** The security procedures and other terms of this Agreement may be changed only by amendment to this agreement or by executing a new agreement. The agreement may not be changed by an oral agreement or by course of dealing or custom.

**Acceptance of Payment Orders:** In general, we will accept payment orders only if you have signed a Wire Transfer Agreement, signed a Member Wire Transfer Request form, have a sufficient balance on deposit in the appropriate account to execute the payment order, and produce valid identification. Once you have signed a Wire Transfer Agreement, we will accept telephone payment orders from you, provided our security procedures are followed.

**Security Procedures:** Once you have signed a Wire Transfer Agreement and provided us with proper identification, we will accept payment orders from you via telephone, fax or message board provided you are primary or joint on the account funds are being transferred from, have sufficient withdraw able balance on deposit in the appropriate account to execute the payment order, and you provide the security information required to us when you call to make your payment order. You hereby acknowledge that the security procedures described are commercially reasonable and that you have selected the security procedure offered by the credit union after due consideration of all such alternatives and your circumstances, including the size, type, and frequency of payment orders that you anticipate issuing to the credit union.

You hereby acknowledge that you will be liable for any payment order or communication amending or canceling a payment order, whether or not authorized, that is issued in your name and accepted by the credit union with proper security procedures. You hereby agree to follow the security procedures when making a payment order via telephone.

**Uniform Commercial Code Article 4A:** Any electronic funds transfers that we permit that are subject to Article 4A of the Uniform Commercial code will be subject to the provisions of this Agreement and the provisions of the Uniform Commercial Code as enacted by the state where the main office of the credit union is located.

**Fees:** You may identify the payee or any financial institution by name and by account number or ABA routing number (identifying number). The credit union and other institutions may rely on the identifying number provided by you as the proper identification, even if it identifies a different party or institution." If the wire transfer is cleared through the Federal Reserve the transaction is governed by Regulation J. You authorize the Credit Union to transfer funds as described herein and debit your account in the amount transferred, plus applicable charges. We will charge you the appropriate fee according to our current fee schedule for each payment order you give to us.

**Funds Transfer Business Day:** Funds transfers occur on non-holiday weekdays (Monday-Friday) only. Keesler FCU's funds-transfer business days consist of the hours from 7:00 AM CTS to 5:00 PM CST stateside and 9:00 AM GMT to 4:00 PM GMT in the United Kingdom, on those days we are open for business. Any outgoing wire transfers received after 1:00 PM CTS will be process the following non-holiday weekday. Payment orders are executed from 1:00 PM CST – 2:30 PM CST daily. You should notify us immediately if you wish to cancel or modify wire instructions.

**Account Limitations:** It is the policy of Keesler FCU to accept funds transfers from your Share Savings, Share Checking or Money Market accounts; however, with respect to Share Savings and Money Market accounts, we will allow you to make up to six (6) withdrawals or transfers to another credit union account that you own or to third parties by means of a preauthorized or automatic transfer or instruction of similar order per month.

#### Section B – Member Information

Member Name	Contact Phone	Alternate Phone #
Joint Name 1	Contact Phone	Alternate Phone #
Joint Name 2	Contact Phone	Alternate Phone #

#### Section C – Password Selection/Payment Order Limit

Password	Maximum Dollar Limit per Funds Transfer
----------	---

Member Signature

Date

Jt Name 1 Signature

Date

Jt Name 2 Signature

Date

Branch #

Teller #

Time:

Revised 4/26