

FedFinancial

Federal Credit Union

11233 Lockwood Drive, Silver Spring, MD 20901

301-881-5626 / Fax: 301-770-5490

ContactUs@FedFinancial.org

Recurring Wires:

Recurring wire authorizations are permitted on a case-by-case basis by the Credit Union and must be approved by Management. This allows you to authorize wire transfers to a specific beneficiary over the phone with a wire passcode. Recurring wires are not required to be the same dollar amount. We will not automatically send your recurring wires—you must call and authorize each wire with your wire passcode.

- An approved Recurring Wire Transfer Authorization must be on file prior to initiating a recurring wire transfer, and will remain in effect until you notify the Credit Union in writing that you wish to terminate the authorization or until terminated by the Credit Union.
- A valid daytime phone number is required. We reserve the right to verify your wire request through a callback.
- Accurate wire details must be provided as specified within this document. The Credit Union is not liable for any delays, fees, and/or losses caused by incorrect information that you provide.
- The cutoff time for domestic wires is 2:30 p.m., International 1:30 p.m. EST Monday - Friday.
- There is a \$20.00 wire fee for each domestic wire and \$35 fee for each international wire which will be posted as a separate transaction and debited from the same account the wire is drawn on. These fees are subject to change.
- Receiving financial institutions may charge a fee, therefore the amount received maybe less than the original dollar amount.
- International wires: The amount received may be less due to foreign taxes. Also, international wires may take several days to be received.
- Safeguard your wire passcode at all times.
- This form may be signed through our secure e-sign system. Please call 301-881-5626 to request e-sign.

Definitions:

Member Name – Owner of Account with FedFinancial

Beneficiary Bank Name – Bank receiving the funds or an intermediary bank if needed.

Intermediary Bank – Some banks use an intermediary bank which is a bank that acts on behalf of the beneficiary bank. This is especially common in international wires.

ABA / Routing Number - Nine digit number that is like an address for the bank.

Swift Code – Similar to the ABA/Routing Number but is used for International Wires. See Table below for specific country formats.

Address – Physical street address of the banks and beneficiaries are required to send a wire.

Beneficiary Information - Person receiving funds.

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International Wire Formats

Currency Abbreviation	Currency Type	Country	Required Instructions
AED	UNITED ARAB EMIRATES	United Arab Emirates	Beneficiary's 23-digit IBAN (AEkk bbbc cccc cccc cccc ccc)
AUD	AUSTRALIA DOLLAR	Australia	Beneficiary full name and in-country address/ SWIFT / BSB (six digits)
CAD	CANADA DOLLAR***	Canada	Beneficiary's full name and in-country / SWIFT / 9-digit code - (4 digit Institution Code 5 digit Transit Code)
CHF	SWITZERLAND FRANC	Switzerland	Beneficiary's 21-digit IBAN (CHkk bbbb bccc cccc cccc c) / 6-digit routing code
CYP use EUR	Cypriot Pound use EUR		IBAN – Refer to EURO below for format based on participating country / SWIFT / Beneficiary address
CZK	CZECH REPUBLIC KORUNA	Czech Republic	Beneficiary's 24-digit IBAN (CZkk bbbb pppp ppcc cccc cccc)
DKK	DENMARK KRONE	Denmark	Beneficiary's 18-digit IBAN (DKkk bbbb cccc cccc cc)
EEK use EUR	Estonian Kroon use EUR	Estonia	
EUR	EURO	Europe	IBAN – Refer to EURO below for format based on participating country / SWIFT / Beneficiary address
FJD	FIJIAN DOLLAR	Fiji	
GBP	GREAT BRITAIN POUND	United Kingdom Great Britain Guernsey Isle of Man Jersey	SWIFT / 6-digit Routing Code / Beneficiary's 22-digit IBAN (GBkk bbbb ssss sccc cccc cc)
HKD	HONG KONG DOLLAR	Hong Kong	3-digit Routing code
HUF	HUNGARIAN FORINT	Hungary	Beneficiary's 28-digit IBAN (HUkk bbbs sssk cccc cccc cccc cccc) / Specific purpose of payment
ILS	ISRAELI SHEKEL	Israel	Beneficiary's 23-digit IBAN (ILkk bbbs sccc cccc cccc ccc) / SWIFT / Transaction Type Code
INR	INDIA RUPEE	India	Account number / SWIFT / IFSC code / specific purpose of payment - detailed description (<i>Example: 50 percent down payment for tourist travel package for four adults</i>) / Beneficiary address / Routing Code – 11-character IFSC code / Remitter and beneficiary relationship
JOD	JORDANIAN DINAR	Jordan	Beneficiary's 30-digit IBAN (JOkk bbbb ssss nnnn nnnn cccc cccc cc) / Specific Purpose of Payment
JPY	JAPANESE YEN (Japan Post Bank, Co Ltd Tokyo only accepts EUR and US dollars)	Japan	Account number / Full Bank address with branch name and/or number / Beneficiary address / Full amounts only (no decimals)
KRW	SOUTH KOREAN WON	South Korea	Account number / SWIFT / local contact and phone number / purpose of payment / Beneficiary address – Minimum of \$1,000.00 US dollars required. If sending funds in South Korean Won, the US dollar amount may not exceed \$20,000.00.

MAD	MOROCCAN DIRHAM	Morocco	Beneficiary's 24-digit IBAN (MAkk bbbs sscd cccc cccc ccxx) / Specific purpose of payment
MXN	MEXICO PESO***	Mexico	CLABE (18 digits) / SWIFT / Beneficiary address
NOK	NORWAY KRONE	Norway Bouvet Island Svalbard and Jan Mayen	Beneficiary's 15-digit IBAN (NOKk bbbb cccc ccx)
NZD	NEW ZEALAND DOLLAR	New Zealand	6-digit routing code
OMR	OMANI RIAL		
PHP	PHILIPPINES PESO***	Philippines	Account number / SWIFT – Make sure to ask if account is denominated in PHP. If not, the wire will be delayed.
PLN	POLISH ZLOTY	Poland	Beneficiary's 28-digit IBAN (PLkk bbbs sssx cccc cccc cccc cccc) / SWIFT– No exceptions / 6-digit routing code
QAR	QATAR RIAL		Beneficiary's 29-digit IBAN (QAkk aaaa nnnn nnnn nnnn nnaa aaaa a) / SWIFT / purpose of payment / Beneficiary address
SAR	SAUDI ARABIA RIYAL	Saudi Arabia	Beneficiary's 24-digit IBAN (SAkk bbcc cccc cccc cccc cccc) / SWIFT – No exceptions and Beneficiary address Beneficiary's registration: a. Individuals: National ID/residence permit # b. Corporates: Commercial registry # / registration certificate #
SEK	SWEDEN KRONA	Sweden	Beneficiary's 24-digit IBAN (SEkk bbbc cccc cccc cccc cccc)
SGD	SINGAPORE DOLLAR	Singapore	
THB	THAILAND BAHT	Thailand	Specific purpose of payment
TWD	TAIWAN DOLLAR	Taiwan	Account number / SWIFT / local contact and phone number / purpose of payment / Beneficiary address / Beneficiary's telephone number / Specific purpose of payment / Beneficiary's on-site provision and endorsement of documentation to receive local currency account credit. / Full amounts only (no decimals)
XPF	FRENCH POLYNESIAN FRANC	French Polynesia New Caledonia Wallis and Futuna Islands	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cccc cxx) / Beneficiary's full name and in-country address / Specific purpose of payment
ZAR	SOUTH AFRICA RAND	South Africa	Account number / SWIFT / Branch code (six digits) / Beneficiary address / Beneficiary's telephone number / Beneficiary's on-site provision and endorsement of documentation to receive local currency account credit. If the required papers are not signed within 30 days the funds will be returned.

Participating Countries for EURO:

Currency = EURO

Country	IBAN Format
Andorra (AD)	Beneficiary's 24-digit IBAN (ADkk bbbb ssss cccc cccc cccc)
Austria (AT)	Beneficiary's 20-digit IBAN (ATkk bbbb bccc cccc cccc)
Belgium (BE)	Beneficiary's 16-digit IBAN (BEkk bbbc cccc ccxx)
Cyprus (CY)	Beneficiary's 28-digit IBAN (CYkk bbbs ssss cccc cccc cccc cccc)
Estonia (EE)	Beneficiary's 20-digit IBAN (EEkk bbss cccc cccc cccc)
Finland (FI)	Beneficiary's 18-digit IBAN (FIkk bbbb bbcc cccc cx)
France (FR)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cxx)
French Guiana (GF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cxx)
French Southern Territories (TF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sscd cccc cccc cxx)

Germany (DE)	Beneficiary's 22-digit IBAN (DEkk bbbb bbbb cccc cccc cc)
Greece (GR)	Beneficiary's 27-digit IBAN (GRkk bbbs ssss cccc cccc cccc ccc)
Guadeloupe (GP)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Ireland (IE)	Beneficiary's 22-digit IBAN (IEkk aaaa bbbb bbcc cccc cc)
Italy (IT)	Beneficiary's 27-digit IBAN (ITkk xaaa aabb bbbc cccc cccc ccc)
Kosovo (XK)	Beneficiary's 20-digit IBAN (XKkk bbss cccc cccc cccc)
Latvia (LV)	Beneficiary's 21-digit IBAN (LVkk aaaa cccc cccc cccc c)
Lithuania (LT)	Beneficiary's 20-digit IBAN (LTkk bbbb bccc cccc cccc)
Luxembourg (LU)	Beneficiary's 20-digit IBAN (LUkk bbbc cccc cccc cccc)
Malta (MT)	Beneficiary's 31-digit IBAN (MTkk aaaa ssss sccc cccc cccc cccc ccc)
Martinique (MQ)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Mayotte (YT)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Monaco (MC)	Beneficiary's 27-digit IBAN (MCkk bbbb bsss sccc cccc cccc cxx)
Montenegro (ME)	Beneficiary's 22-digit IBAN (MEkk bbbc cccc cccc cccc xx)
Netherlands (NL)	Beneficiary's 18-digit IBAN (NLkk aaaa cccc cccc cc)
Portugal (PT)	Beneficiary's 25-digit IBAN (PTkk bbbb ssss cccc cccc cccc x)
Reunion Island (RE)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Barthelemy (BL)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Martin (MF)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
Saint Pierre and Miquelon (PM)	Beneficiary's 27-digit IBAN (FRkk bbbb bsss sccc cccc cccc cxx)
San Marino (SM)	Beneficiary's 27-digit IBAN (SMkk xbbb bbss ssss cccc cccc ccc)
Slovakia (SK)	Beneficiary's 24-digit IBAN (SKkk bbbb ssss sccc cccc cccc)
Slovenia (SI)	Beneficiary's 19-digit IBAN (SIkk bbss sccc cccc cxx)
Spain (ES)	Beneficiary's 24-digit IBAN (ESkk bbbb ssss xccc cccc cccc)
Vatican City (VA)	Beneficiary's 27-digit IBAN (ITkk xbbb bbss sssc cccc cccc ccc)

IBAN Legend

a = BIC bank code
p = Account number prefix
b = National bank code
s = Branch code
c = Account number
t = Account type
k = Check Digit
x = National check digit
n = Numeric character

SWIFT/BIC = The Society for Worldwide Interbank Financial Telecommunication
CLABE = Clave Bancaria Estandarizado – Mexico (18 digits)
IFSC = Indian Financial System Code
IBAN = International Bank Account Number – Europe
Sort Code = Routing code in the UK
BSB = Bank - State - Branch – (two numbers per acronym for a total of six numbers)
Transit Code = Routing code in Canada (typically provided in eight-digit format)
BLZ = Routing code in Germany (eight digits)

WIRE TRANSFER AGREEMENT

THESE ARE THE TERMS AND CONDITIONS WHENEVER YOU REQUEST A WIRE TRANSFER OF FUNDS FROM YOUR ACCOUNT(S) WITH US BASED UPON YOUR WRITTEN REQUEST. WE WILL PROVIDE WIRE TRANSFER SERVICES AS A MEANS TO INITIATE DOMESTIC AND INTERNATIONAL TRANSFERS FOR YOU, SUBJECT TO THE TERMS OF THIS AGREEMENT, WHICH YOU AGREED TO BY SIGNING YOUR APPLICATION FOR MEMBERSHIP WITH US AT THE TIME THAT YOUR ACCOUNT WAS ESTABLISHED.

This Wire Transfer Agreement applies to wire transfers that are not "Remittance Transfers" as defined in the Electronic Fund Transfer Act (15 U.S.C. 1693o-1) and Regulation E, Subpart B (12 CFR 1005.30 *et seq.*).

We are authorized to charge Your Account for the payment of wire transfer requests. If more than one Account(s) is designated, We may charge any of the designated Accounts unless You give Us specific written directions otherwise. Your transfer requests may involve the transfer of funds from any of Your designated Accounts with Us to another account You have with Us, to any other financial institution, or to a third party or account of a third party maintained with Us or any other financial institution. There are no restrictions or limitations on the amounts which may be ordered or requested, or on the location or address of the beneficiary of a transfer unless You give Us written instructions to the contrary.

The party(ies) named in Your application for membership are the Authorized Persons who may issue payment orders to Us for the initiation of wire transfers or to receive telephone calls from Us, in accordance with this Agreement, for the purpose of confirming payment orders for the initiation of wire transfers which have been transmitted to Us under this Agreement for any Account designated in Your application for membership.

Wire transfer requests must be given to Us in compliance with Our cut-off hours as established from time to time by Us. We are not responsible for the accuracy of a routing number which You supply and which is contained in Your wire transfer request. Wire transfer requests received by Us after Our cut-off hours may be treated as if received on the following business day.

We have no obligation to accept or execute any wire transfer request. We will provide You telephonic notice of rejection. If We are unable to reach You by telephone, We may at Our option give You notice of rejection in writing.

If We accept a wire transfer request consistent with this Agreement, You agree that any such transfer requests which We receive are effective as Your transfer request, whether or not authorized.

You will have no right to cancel or amend a payment order to initiate a wire transfer after We receive it. We will make a reasonable effort to act on a cancellation or amendment of a payment order made by You prior to the time that We execute such payment order, but We have no liability if Your cancellation or amendment is ineffective.

You agree to re-execute this Agreement or to execute a new agreement if changes are necessary. Your application for membership designates any Account which may be charged in relation to wire transfer requests. All parties which You have authorized to issue wire transfer requests or to receive telephonic confirmations from Us are identified in Your application for membership. All modifications or additions to Your application for membership must be in writing.

You agree to pay Us the amount of any transfer request which We transmit pursuant to this Agreement when We execute a payment order to carry out Your wire transfer request. You will not make any wire transfer request which would cause You to exceed the available balance in the Account designated to pay the transfer request. If a payment order is executed which creates an overdraft, with or without Our prior consent, You agree to pay Us the overdraft amount and any overdraft fee immediately upon Our demand. We have the right to set-off the amount of any overdraft against the balance in any of Your accounts with Us and We may exercise any rights We have under any agreements which grant Us security for the payment of Your liabilities or obligations to Us.

You understand and agree that the payment of a wire transfer request may be made by Us or any other financial institution used to carry out the transfer request on the basis of an identifying or account number which You have provided for a beneficiary, even if the number identifies a person different from Your intended beneficiary. You also understand and agree that We or any other financial institution used to carry out a transfer request, may rely on the identifying number of the intermediary or beneficiary's financial institution which You have provided as the proper identification of the intermediary or beneficiary's financial institution, even if the number identifies a financial institution different from the one You intended to identify. We or any other financial institution are not responsible for determining whether any identifying or account numbers You have provided to initiate a wire transfer are accurate. You will be liable to Us for the amount of any transfer request even if payment of the transfer request is made to a person different from the named beneficiary based upon the beneficiary's identifying or account number provided by You or payment of the transfer request is made to a financial institution different from the one identified by name based on the identifying number which You have provided to Us.

You agree to examine any statement or confirmation which We send You and to notify Us within 30 days after the mailing date on any statement or confirmation, of any discrepancy or error. If You fail to notify Us of any discrepancy or error within the required time period, You agree that We are not liable to pay interest or reimburse You for any discrepancy or error in relation to a transfer request described in such statement or confirmation.

You and the Credit Union agree that the following specified security procedures represent a commercially reasonable method of providing security against unauthorized payment orders: (a) Only individuals named in Your application for membership shall issue wire transfer requests to Us; and (b) We reserve the right to telephonically contact any individual named in Your application for membership for the purpose of confirming a transfer request, regardless of amount, although We have no obligation to do so. If We cannot obtain a confirmation satisfactory to Us, then We reserve the right to refuse to honor any wire transfer request.

We have no responsibility to verify the identity of any party identifying themselves as an individual authorized to receive a telephonic confirmation of any wire transfer request, other than to verify that the name given by such party corresponds to a party named in Your application for membership. If, for any reason, We are not satisfied that a wire transfer request was issued by an authorized party or confirmed by an authorized party, We may refuse to execute the transfer request. If We do so, We shall not incur any liability of any nature. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures which You have agreed to with Us. You will notify Us immediately if You believe the confidentiality of the security procedures has been compromised and You shall act to prevent the security procedures from being further compromised.

We have no liability of any nature for delays or mistakes, provided We act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom We transmit funds whether such other parties were selected by You or Us. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour We have established. We will generally use the funds transfer system, but We may use any means and routes that We, in Our sole discretion, consider suitable for the transmission of funds.

You agree that We have no liability and are not responsible for any delay or failure to transfer any amount specified in any wire transfer request because of rules, regulations, or policies of the Federal Reserve Board which limits, in the aggregate, the amount We can transfer from time to time during any business day, provided, however, that We will promptly notify You of any such failure or delay and will effectuate the transfer as soon as is reasonably possible.

We shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by You in connection with services offered by Us which are subject to this Agreement, regardless of whether We know or should have known such damages might be incurred. We have no responsibility for any attorneys' fees that You might incur.

We may terminate this Agreement at any time by giving written or oral notice to You. Unless We terminate this Agreement, the Agreement shall remain in effect until We receive written notice of termination from You and have been afforded a reasonable opportunity to act on Your termination notice. You may not assign this Agreement to any other party.

This Agreement is governed by the provisions of Regulation J, 12 CFR Part 210, Subpart B, including the Appendices, to the extent that any wire transfer request is carried out. Terms which are not defined in this Agreement shall have the same meaning as defined in the Uniform Commercial Code Article 4A. This Agreement is also subject to all applicable Operating Circulars of the Federal Reserve Bank in the district in which We are located and any other applicable provisions of federal or state law. To the extent that Regulation J does not apply to this Agreement, this Agreement shall be governed by the laws of the state in which We are chartered.

We may amend this Agreement, from time to time, by sending You a copy of any amendment at least 30 days prior to its effective date. This Agreement may also be amended by a writing signed by You and Us. No representation or statement not expressly contained in this Agreement or in any amendment shall be binding upon You or Us.

If any provision of this Agreement is prohibited by applicable law, such prohibition shall apply only to that provision and all other provisions of the Agreement shall remain in full force and effect.

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Recurring Wire Transfer Authorization

Member Information:

Name: _____ Account Number: _____

Phone Number: _____ Wire Name: _____

Wire Purpose: _____

Beneficiary Bank Information:

Bank Name: _____

Routing/ABA Number: _____

(For International use SWIFT code/IBAN. See International Wire Formats chart.)

Bank Street Address: _____

Beneficiary Information:

Name: _____ Account Number: _____

Street Address: _____

Intermediary Bank Information (if applicable):

Bank Name: _____

Routing/ABA Number: _____

Street Address: _____

By signing this form, I acknowledge receipt of and agree to the Wire Transfer Agreement between myself and FedFinancial FCU.

Member's Signature: _____

Date: _____

State of _____

County of _____

Sworn and subscribed before me this _____ day of _____, 20____.

Notary

*****Office Use Only*****

Approved by: _____
signature Printed Name

Date: _____ Wire Passcode Set _____