

1. Wire requests must be received by 12:00 p.m. EST in order to be processed the next day.
2. Wire requests may be faxed to (540) 378-8952.
3. Please be available for wire transfer verification call back.

The Credit Union can place no guarantee with regard to the length of time it takes for the funds to be credited to the receiving account after a wire is initiated. Foreign wire transfers may take several weeks and are subject to exchange rate risk. Failure to follow all instructions may prevent or delay wire transfer.

Fees: \$25.00 Outgoing Wire – Domestic (within the U.S.)
 \$45.00 Outgoing Wire – International (outside the U.S.)
 \$15.00 International Bank Account Number (IBAN) Research Fee
 \$15.00 Incoming Wire – Domestic
 \$20.00 Incoming Wire – International

For incoming wire transfer, please include:

1. Our name, address, and ABA#: Freedom First Credit Union, P.O. Box 1999, Salem, VA 24153 / ABA #: 251483023
2. Account number & name on account where monies are to be deposited
3. Specify whether funds are to go into Savings, Checking, or Other

Please select one: **ONE-TIME WIRE** **RECURRING WIRE** Wire Amount \$ _____ Wire Date _____

FREEDOM FIRST ORIGINATOR INFORMATION

Member Name: _____ Account No.: _____ Please check one: Checking Savings Other
 Street Address: _____
 City, State, ZIP/Country: _____
 Best Contact Phone No.: _____ E-mail: _____ (Required for International Faxes)
 Purpose of Payment: _____

RECEIVING INSTITUTION INFORMATION

ABA 9-Digit Routing Number / Swift Code: _____ IBAN: _____
 Institution Name: _____
 Street Address: _____
 City, State, ZIP/Country: _____

INTERMEDIATE INSTITUTION INFORMATION (OPTIONAL)

ABA 9-Digit Routing Number / Swift Code: _____ IBAN: _____
 Institution Name: _____
 Street Address: _____
 City, State, ZIP/Country: _____

BENEFICIARY INFORMATION

Account Number: _____ Please check one: Checking Savings Other
 Account Name: _____
 Street Address: _____
 City, State, ZIP/Country: _____

ADDITIONAL INFORMATION

Account Number: _____
 Account Name: _____
 Street Address: _____
 City, State, ZIP/Country: _____

Subject to the Terms and Conditions of this Wire Transfer Request Form, I hereby AUTHORIZE Freedom First Credit Union, ABA# 251483023, 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 Freedom First Credit Union harmless if the funds are not received and credited due to incorrect information in accordance with this Wire Transfer Request Form.

Member's Signature _____ Date _____

REVOCATION OF RECURRING WIRE

Subject to the Terms and Conditions of this Wire Transfer Request Form, I hereby REVOKE the above recurring wire authorization:

Member's Signature _____ Date _____

Teller Use Only Branch: _____ Teller #: _____ Date: _____ Picture ID: _____

By placing a wire transfer with Freedom First Credit Union (hereafter "We," "Us," "FFCU," 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 funds 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 wire transfers involving you and the Credit Union. Using the Credit Union to send wire transfers shall constitute your acceptance of these terms of agreement.

Service Description/Definitions: FFCU offers a wire transfer service which enables members to transfer funds by wire from specific member account(s) at FFCU to any other account(s) specified by the member, whether such accounts are at FFCU 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 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 FFCU to pay a sum of money to a Beneficiary is referred to herein as a "Funds Transfer Request." Members may initiate a funds transfer in person or in writing by executing this Wire Transfer Request Form "Agreement." Recurring wire 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. Should a Member decide to revoke a recurring wire authorization, they shall do so by signing and dating the Revocation of Recurring Wire section of the signed Agreement and returning it to Credit Union in person, via mail or fax to: Freedom First Credit Union, P.O. Box 1999, Salem, VA 24153 | Fax: (540) 378-8952. Revocation of this authorization will be deemed effective when a member of the Credit Union's Wire Transfer Department receives and processes request. Once the revocation is complete, the member may execute and submit a new Agreement indicating their recurring wire specifications to FFCU.

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 12:00 p.m. Eastern Standard Time on each weekday that the Credit Union is open which is not a holiday. Funds Transfer Requests 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's Fee Schedule, which are subject to change from time to time at the discretion of the Credit Union.

Currency Conversion: Wire transfer of funds shall be sent in United States Dollars. Member agrees if a request involves a transfer of funds in a currency other than United States Dollars, said funds will be converted at the current exchange rate for the specified foreign currency. If any funds are returned to the Member in a currency other than United States Dollars, said funds will be converted into United States Dollars at the current exchange rate for such currency at the time of the return. In no event shall Credit Union be liable to the Member for any losses arising from currency conversions in good faith within a reasonable time after receiving funds for conversion. Foreign wire transfers may be subject to foreign taxes and fees which may reduce the amount of funds transferred.

Inconsistencies between Name and Account Number: If you give FFCU a funds transfer order which identifies the beneficiary by both name and identifying 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 FFCU 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 Funds Transfer Request in reliance on the identifying number you provided.

Duty of Ordinary Care: In executing any Funds Transfer Request, FFCU 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 FFCU 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. FFCU 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 thirty (30) 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 FFCU's error for which it is responsible, FFCU'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 UCC 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 Funds Transfers: Members must supply all required information to complete the funds transfer. Subject to applicable law, you can cancel international wire requests for a full refund within 30 minutes of payment, unless the funds have been deposited into the Recipient's bank account. 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 Funds Transfer Request 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 Funds Transfer Request. 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 Funds Transfer Request. 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: Notwithstanding the foregoing, the Credit Union may terminate this agreement immediately at any time upon telephone notification to the member if (i) the Credit Union reasonably deems itself insecure; (ii) member has breached this agreement; or (iii) the 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 adopted by the Commonwealth of Virginia, Title 8.4A, and as amended there from time to time. In all other respects this agreement shall be subject to the laws of the Commonwealth of Virginia. Member irrevocably submits to the jurisdiction of any state or federal court sitting in Roanoke County, Virginia, 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 Funds Transfer Request 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 FFCU. In certain situations, some or all of the above may be required. You agree that the security procedures established hereunder are customary and reasonable and you agree to comply in all respects with such procedures.

Member's Initials: _____
Date: _____