

## INCOMING WIRE INSTRUCTIONS

Please see Fee Schedule for any applicable fees.

Receiving Financial Institution | Millennium Corporate Credit

Union Receiving ABA Routing Number | 301180111

Beneficiary Financial Institution | Columbia Credit Union

Beneficiary ABA Routing Number/Account Number | 281580420

Beneficiary | YOUR MEMBER NAME

Beneficiary Account Number | YOUR MEMBER ACCOUNT NUMBER

If you have any questions, please contact CCU at (573) 256-2500. Thank you.



310 E. Walnut Street Columbia, MO 65201

Phone: (573) 256-2500 Fax: (573) 875-7053

Web: www.como-cu.com

## WIRE TRANSFER/PAYMENT ORDER AGREEMENT

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The following rules shall apply to all wire transfers services provided by Columbia Credit Union (CCU). As used in the Wire Transfer Request Agreement, the words “I,” “us,” “we” or “our” shall apply to and mean “Columbia Credit Union.” The words “you” and “your” shall apply to and mean the member who has requested or utilized the wire transfer services stated herein. This Wire Transfer Agreement supersedes any inconsistent terms contained in Columbia Credit Union’s member account agreements and any previous Wire Transfer Notice and/or Agreements. This Wire Transfer Agreement is subject to modification and or termination upon five days’ written notice to you. This Wire Transfer Agreement will only be accepted in person at our office.

### Acceptance of Payment Orders

In general, we will accept Wire transfer payment orders only if you have signed a Wire Transfer Agreement, signed an Authorization for transfer request form, have a sufficient withdrawable balance on deposit in the appropriate account to execute the payment order, and produce valid identification. **Any Wire Transfer or Payment Order over \$ 5,000.00 must be made in person at the office.**

### Security Procedures

For wire transfers initiated in person, a signed wire transfer agreement must be on file, and identification must be presented.

For wire transfers initiated via mail or fax, a signed wire transfer agreement must be on file, identification must be presented and challenge questions must be answered during the call back. It is the sole responsibility of the member to provide the correct information.

All callbacks to either the member or joint member should be done using only a verifiable phone number (either one on the Columbia Credit Union database, or on this current Wire Transfer Agreement. Phone numbers that the person making the request has provided within the last thirty days should not be considered a verified phone number.

During the callback process, at least three ways to verify the identity of the member will be undertaken. This could include verifying any passwords and/or PINs on the account, first school attended, number of siblings, name of the street you grew up on, father or mother’s middle name.

You hereby acknowledge the security procedures described are reasonable and that you have accepted the security procedure offered by the credit union after due consideration of all such alternatives and your business circumstances including the size, type, and frequency of payment orders that you anticipate initiating with the credit union.

You hereby acknowledge that you will be liable for any wire transfer payment order or communication amending or cancelling a wire transfer payment order whether or not authorized, that is issued in your name and accepted by the credit union in compliance with the agreed-upon security procedure.

You hereby agree to follow the security procedure when making a wire transfer payment order in person, mail or by fax or the wire transfer request will not be processed.

### **Impossibility of Performance**

The credit union will not be liable for failure to comply with the terms of a wire transfer agreement caused by legal constraint, interruption, or failure of transmission and/or communications facilities, war, emergency, labor dispute, and act of nature, or other circumstances beyond the control of the credit union.

### **Indemnification**

You hereby indemnify the credit union, its agents, and employees against any loss, liability, or expense (including attorney's fees) resulting from or arising out of any claim of any person in connection with any matters subject to this agreement, except where applicable law precludes your notification.

### **Notification**

You will not be provided with separate notification each time we receive or send a wire transfer to your account. We will provide you with notification of wire transfers as part of your periodic statement. In the event we accept payments to your account through one or more Automated Clearing Houses ("ACH"), the operating rules of the National Automated Clearing House Association ("NACHA") will be applicable to ACH transactions involving your account. These rules do not require that we provide you with next-day notice of receipt of an ACH item. As such, we will also provide you with notification of the receipt of these items as part of your periodic statement.

You hereby agree to notify us in writing of any unauthorized or erroneous wire transfer payment order within 30 days from the date you first received notification from the credit union either that the order was accepted or your account was debited with respect to the order. Should you fail to promptly notify us of any unauthorized or erroneous payment order as discussed above, we will not be liable to you for any subsequent similar occurrence that we could have prevented had we received such notice.

### **Funds-Transfer Business Day**

Funds transfers occur on non-holiday weekdays (Monday through Friday) only. Columbia Credit Union's wire transfer business days consists of the hours from 9:00 a.m. to 2:30 p.m. for domestic wire transfers and 9:00 a.m. to 1:00 p.m. for international wire transfers. On those days we are open for business, any wire transfers or receipts after these times, will be processed the following non-holiday weekday. Wire transfer Payment orders are executed as soon as possible after received; therefore, you should tell us immediately if you wish to cancel or modify wire instructions.

### **Account Limitations**

It is the policy of Columbia Credit Union to accept funds transfers from your Share Draft checking account. However, with respect to Share savings accounts and Money Market accounts, we will allow you to make no more than six 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. Your account will be subject to closure if you exceed these limits.

### **Fees**

We will charge you the appropriate fee according to our current fee schedule for each wire transfer payment order you give to us. If wiring instructions you provide are incorrect and the wire transfer is returned to us for any reason, and you can provide us with the correct information that will permit us to execute the payment order again but in such a case you may be charged an additional fee and will be liable to the credit union for any losses or expenses caused by the error. Columbia Credit Union makes no warranties with respect to fees charged by other financial institutions with respect to your payment orders.



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**Cancellation Request**

If the member shall cancel or otherwise order the payment order stopped under this agreement, CCU shall make every reasonable effort to carry out Member's order, but shall incur no liability to Member if CCU is unable to stop the payment order. CCU will not be required to refund any transferred funds if CCU can confirm the transfer is canceled or stopped and the funds have been returned to CCU.

**Your Liability for Incorrect Information**

If you give us a payment order that identifies a beneficiary (the person to whom you are wiring funds) by name and account number or some other identifying number (such as a Social Security, taxpayer I.D. or driver's license), we may pay the beneficiary on the basis of the number provided to us by you and consider that number to be proper identification. This will be true even if the number you provided to us identifies a person different from the named beneficiary unless otherwise provided by law or regulation. If you give us a payment order that identifies the beneficiary's financial institution in the funds transfer by name and routing and transit ("R/T") or other identifying number, we, as well as the receiving financial institution, may rely on the number provided to us by you as the proper identification. This will be true even if the number provided identifies a financial institution that is different from the named financial institution unless otherwise provided by law or regulation.

**Limitation of Liability**

If we are ever obligated by law to pay interest on the amount of a transfer, you will be paid interest on a daily basis equal to the current dividend rate that is otherwise applicable to the account from which the funds transfer should have occurred. In the event we are ever liable to you for damages due to a transfer, your damages will be limited to actual damages only. We will not be responsible for incidental or consequential damages, court costs, or attorneys' fees unless otherwise provided by law or regulation. If you make a payment order which instructs us to wire funds to foreign countries, we assume no liability as to the length of time necessary to complete such a transfer provided we have acted in good faith with ordinary care and in compliance with applicable law.

I / We have read the above Wire Transfer Agreement and agree to its terms and conditions.

Account Number: \_\_\_\_\_ (All sub accounts included in agreement)

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

List any phone numbers we may contact you at for wire verification:

\_\_\_\_\_ Cell Phone # \_\_\_\_\_ Other # \_\_\_\_\_ Other

Challenge Questions to be used in verification during callback:

- \_\_\_\_\_ Password or PIN
- \_\_\_\_\_ Father or Mother's Middle Name (Indicate which by circling the word)
- \_\_\_\_\_ First School Attended
- \_\_\_\_\_ Name of the street you grew up on
- \_\_\_\_\_ Number of siblings