KAIPERM FEDERAL CREDIT UNION
325 N. Wiget Lane, Suite 130
Walnut Creek, CA 94598
(925) 939-5626 • Fax: (925) 380-2864

Domestic Wire Transfer Authorization Form

Wire Options	
Effective Date	
Wire Amount	
Bank Information	
Receiver FI ABA	
Receiver FI Name	
Receiver FI Address	
Receiver FI Address Cont.	
Originator Information	
Originator Account #	
Originator First & Last Name	
Originator Street Address	
Originator City, State ZIP	
Originator Phone Number	
Beneficiary Information	
Beneficiary Account #	
Beneficiary Name	
Beneficiary Address	
Beneficiary Address Cont.	
ORG to BNF Information (e.g. Escrow # / Further Credit / Final Credit / Special Instructions)	
Purpose of Wire	

I hereby authorize Kaiperm Credit Union 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 am aware that a signed authorization must be received by the Credit Union no later than 1:00 PM (PST) for domestic and 12:00 PM (PST) for international wires for the transfer to be placed on the day requested.

I also understand that the funds transferred pursuant to my instructions in this authorization are to be made only to the above specified account or individual(s). I agree not to hold Credit Union responsible if the funds are not received and credited due to incorrect information. I also agree not to hold Credit Union responsible for any charges incurred if the funds are not received or credited to a specified account. I have read the Credit Union funds transfer agreement on the back of this authorization.

Member's Signature _____ Date _____

For Internal Use Only			
Method of Identification	[ ] Gov't Issued ID [ ] MMN & SSN	[ ] Signature Verified [ ] Code Word	[ ] Personally Known [ ] Other:
Received By / Date			
Transmitted By / Date			
Verified By / Confirmation #			

WIRE TRANSFER AGREEMENT

IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

You authorize us, Kaiperm Credit Union, to transfer funds ("funds transfer") as shown on the front of this payment order. Our charges for the funds transfer are disclosed in our fee schedule. Other banks involved in the funds transfer may impose additional charges.

We may fail to act or delay in acting on a payment order without any liability because of legal constraint, your negligence, interruption of communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond our control. We may also fail to send or delay in sending a payment order without any liability if sending the order would violate any guideline, rule, or regulation of any government authority.

You have no right to cancel or amend this payment order. If you ask us to cancel or amend it, we may make a reasonable effort to act on your request. However, we are not liable to you if for any reason this payment order is not amended or canceled. You agree to reimburse us for any costs, losses, or damages that we incur in connection with your request to amend or cancel the payment order.

If we attempt to cancel this funds transfer, we are under no obligation to refund your money until we determine that the beneficiary has not received the money and the money is returned to us. If the funds are returned, the refund may not be equal to the amount of the original payment order. Amounts may differ because of charges imposed by the receiving bank for returning the funds transfer.

Cutoff times for processing payment orders are 1:00 PM California time for domestic wire funds transfers and 12:00 PM for foreign/international wire funds transfers. Orders received prior to these cutoff times will be transmitted the same day. Payment orders received after these cutoff times will be treated as if they were received on our next business day. Funds transfer business days include all normal business days of Kaiperm Credit Union.

You must accurately identify beneficiaries of your payment order. If you give us the name and account number of a beneficiary, we and other financial institutions may process the payment order based on the account number alone, even though the member may identify a person other than the beneficiary named. If you give us the name and identifying number of a bank, we and other banks may process the payment order based on the bank's identifying number alone, even though the number may identify a bank other than the bank named. In these cases, you are still obligated to pay us the amount of the payment order.

Fedwire is the funds transfer system of the U.S. Federal Reserve Banks only. We or other banks involved may use Fedwire to make the funds transfer. If any part of the funds transfer is carried by Fedwire, your rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board.

When a payment order is issued by a member, the security procedure involves use of identification methods that may involve photo identification, signature identification of original signature and/or call back procedures established by Kaiperm Credit Union.

You authorize Kaiperm Credit Union to debit your account to pay for this funds transfer. We notify you about the funds transfer by listing it on your account statement. You must send us written notice, including a statement of relevant facts, within 14 calendar days after you receive the first account statement on which any unauthorized or erroneous debit to your account, or any other discrepancy between your records and ours appear. If you fail to notify us within this 14 day period, we are not liable, or obligated to compensate you for any loss of interest or interest equivalent because of an unauthorized or erroneous debit.

Member's Signature _____ Date _____