

WIRE TRANSFER AUTHORIZATION

By signing below, I authorize Smart Financial Credit Union (the Credit Union) to initiate the attached wire transfer. By authorizing this wire transfer, I understand and agree to all conditions listed below:

The instructions, which I have provided, are correct, and I am responsible for any errors resulting from incorrect or inaccurate information provided.

I authorize the Credit Union to use any means suitable for the transmission of funds and agree that in carrying out this wire transfer, the Credit Union acts only as an agent.

I hereby release the Credit Union from all liability from any loss unless the loss arises out of the Credit Union's failure to act in accordance with the instructions provided in this Wire Transfer Request.

If the instructions provided identify the beneficiary both by name and account number or some other identifying number, such as a Social Security Number, payment or cancellation of the wire transfer may be made solely on the basis of the number provided, even if the name and number identify different persons.

If the instructions provided identify the beneficiary institution by name and a routing and transit number or other identifying number, the Credit Union may rely on the number I provided as proper identification, even if the number identifies another institution that is different from the named institution.

I authorize the Credit Union to utilize the Fedwire system for this wire transfer and understand that Federal law, including Federal Regulation J, may apply as a result thereof.

The Credit Union will not make any refund to me for the cancelled requests until after the Credit Union has received confirmation of the returned funds.

The Credit Union has no influence or responsibility for fees or surcharges charged by other institutions involved in the transfer of funds.

Wire transfer instructions received after 4:30 pm (CST) for domestic outgoing wires, after 3:00 pm (CST) for international outgoing wires, or on a day the Federal Reserve Bank is not open for business, will be processed on the following business day.

International Wire Transfers are not guaranteed, and the Credit Union is not responsible should problems occur with the wire.

International Wire Transfers can take up to two weeks or more to arrive at the instructed destination. International Wire Transfers cannot be sent to Afghanistan, Angola, Burma, Cuba, Iran, Iraq, Kosovo, Libya, Montenegro, North Korea, Serbia, Sudan, and Yugoslavia. Other countries may be added to the list at anytime in accordance with the Office of Foreign Assets Control (OFAC).

Member Signature: _____ Date: _____

ID Type/Number: _____

Received by: Phone Fax In Person

ID Verified by: _____ Date: _____

WIRE TRANSFER ORDER

The member listed as originator below requests payment to be made to the beneficiary and account number named below. To the extent not prohibited by law, the undersigned agrees that this wire transfer is irrevocable and that the sole obligation of the credit union is to exercise ordinary care in processing this wire transfer and that the credit union is not responsible for any losses or delays which occur as a result of any other party's involvement in processing this transfer.

Disclaimer: Due to differing banking regulations and practices throughout the world, it is not possible for any U.S. institution to guarantee delivery of a wire transmitted outside the U.S., nor is it possible to guarantee a time frame for delivery.

Section 1: ORIGINATOR INFORMATION *Please print*

Member Name	
Account Number	
Daytime Phone Number	
Member Address <i>Must have for International Wires</i>	
Amount of Wire Transfer	
Member Signature	

Section 2: BENEFICIARY INFORMATION *Please print*

Financial Institution Name	
Financial Institution Address	
ABA/Routing Number	
Beneficiary Name	
Beneficiary Account Number	
Beneficiary Address <i>Must have for International Wires</i>	
Swift Code or Sort Code, etc.	
Purpose of Wire <i>**Required for all wire types</i>	
Special Instructions	

Section 3: WIRE FEES

<input type="checkbox"/> \$20 Domestic Wire	<input type="checkbox"/> \$40 International Wire	<input type="checkbox"/> \$15 Western Union
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Section 4: WIRE REQUEST SUBMISSION

Wire Transfer Order Submitted	<input type="checkbox"/> In Person	<input type="checkbox"/> Email	<input type="checkbox"/> Fax	Date: _____
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Section 5: FOR CREDIT UNION USE ONLY

Identity Verification			
<i>In Person : verify and document government issued identification</i>			
<input type="checkbox"/> Identification	Type: _____	ID # _____	Exp Date _____
Verification completed by:			
_____		_____	
<i>Print Name</i>		<i>Signature</i>	

****If submitted by email or fax, please include a clear copy of your valid, unexpired government issued ID.****