

Wire Transfer Request Agreement

The signing member authorizes R-G Federal Credit Union (RGFCU) to transfer funds (a "funds transfer") as shown on the page 1 of this Wire Transfer Request and Agreement form. Please read the RGFCU Fee Schedule for fund transfer charges. RGFCU is not liable for failure to act or delay acting on a wire transfer request because of legal constraints, signing member's negligence, interruption of communication facilities, equipment failure, emergency conditions, violation of any guidelines, rules or regulations of any government authority; or other circumstances beyond RGFCU's control. RGFCU is not liable for consequential, special or exemplary damages or losses of any kind. Wire transfer requests cannot be canceled. Efforts to act on requests for cancellations will be made, but RGFCU is not liable if, for any reason, this funds transfer is not amended or canceled. The signing member agrees to reimburse RGFCU for any costs, losses, or damages that are incurred in connection with requests to amend or cancel payment orders. A refund of money from a cancellation of this funds transfer will take place once RGFCU determines that the beneficiary has not received the funds and the funds are returned to RGFCU. The refund may not be equal to the amount of the original funds transfer due to charges that may be imposed by other financial institutions. Orders received prior to 4:30 P.M. (Central Time) will be transmitted on the same day. All wire transfer requests received after 4:30 P.M. (Central Time) will be transmitted on the next business day based on RGFCU's operational hours. Signing member must accurately identify beneficiaries of this wire transfer request. RGFCU and receiving financial institutions may process this wire transfer request based only on the account number listed on this wire transfer request. RGFCU and receiving financial institutions may also process the wire transfer request based only on the financial institution's identifying number listed on this wire transfer request. All wire transfer charges apply. Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. RGFCU or other financial institutions involved may use Fedwire to make the funds transfer. If any part of the funds transfer is carried by Fedwire, the signing member's rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board. When the signing member issues a wire transfer request, the security procedures involve use of identification methods that may involve photo identification, signature identification and/or call back procedure by RGFCU. The signing member authorizes RGFCU to debit the account listed on the front of this wire transfer request. The funds transferred from the account will be registered on the signing member's monthly or quarterly account statement. If there are any unauthorized or erroneous debits from the signing member's account, or any other discrepancies, the signing member is required to send us written notice, including a statement of relevant facts, within 60 calendar days after receiving the account statement listing the funds transfer. If the signing member fails to notify RGFCU within 60 days of receiving the statement listing the funds transfer, RGFCU is not liable or obligated to compensate the member for any loss of interest or interest equivalent because of unauthorized or erroneous debits. A \$15 tracer fee (research request) will be deducted from the signing member's account in the event that this funds transfer is lost through no fault of RGFCU. The Fedwire system may be used for this wire transfer. Federal Reserve Regulation J is the Law covering Fedwire transactions.

For Credit Union use only

Member identified at branch by : _____

Received by fax only and member identified at RGFCU by : _____

WIRE TRANSFER FORM

Sections 1-5 must be fully completed before submission.

SECTION ONE- MEMBER INFORMATION			
DATE	Amount to Transfer	Account Number	Type
PRIMARY NAME (LAST NAME, FIRSTNAME, MIDDLE INTIAL)			
ADDRESS		CITY,STATE,ZIP	
DAYTIME PHONE	CELL PHONE	E-MAIL ADDRESS	
SECTION TWO -BENEFICIARY FINANCIAL INSTITUTION			
FINANCIAL INSTITUTION NAME		9 DIGIT ABA ROUTING TRANSIT NUMBER	
ADDRESS		CITY,STATE,ZIP	
SECTION THREE - CREDIT TO			
ACCOUNT NAME		ACCOUNT NUMBER	
ADDRESS (IF OVER \$3000)		CITY,STATE,ZIP	
SECTION FOUR - FOR FURTHER CREDIT TO			
ACCOUNT NAME		Account Number	
SPECIAL INSTRUCTIONS			
SECTION FIVE - SIGNATURE			

I agree that my account will be debited for this service. I hereby authorize R-G Federal Credit Union to transfer funds by wire as shown above. I understand that the account shown will be debited for the amount of the wire plus any fees. I agree to hold the Credit Union harmless if the funds are not received and credit due to incorrect or incomplete instructions or information. I have read and agree to the RGFCU Wire Transfer Agreement.

X _____
Authorized Signature.