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 coast360fcu.com

WIRE TRANSFER AUTHORIZATION

Year	Center	Control #
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SENDER INFORMATION

Member Name _____ Member Number & Share ID _____
 Street Address _____ Home / Work Number _____
 City _____ State _____ Zip _____ Other Contact Number _____
 Instructions from Sender _____
 Amount of Wire \$ _____ Wire Transfer Fee \$ _____

RECEIVING FINANCIAL INSTITUTION INFORMATION

Financial Institution _____
 Street Address _____
 City _____ State _____ Zip _____
 ABA 9 Digit Routing Number Branch Information _____
 Special Instructions _____

INTERMEDIARY FINANCIAL INSTITUTION INFORMATION

IF this transfer will pass through an intermediary financial institution before arriving at its final destination, please complete the following:

Financial Institution _____
 Street Address _____
 City _____ State _____ Zip _____
 ABA 9 Digit Routing Number Account Number _____
 Special Instructions _____

BENEFICIARY INFORMATION

Name _____ Account Number _____
 Street Address _____ Special Identifier _____
 City _____ State _____ Zip _____

I hereby authorize Coast360, ABA 321481612 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 Coast360 harmless if the funds are not received and credited due to incorrect information. I have received a copy of the Wire Transfer Agreement and Disclosure statement.

I understand that any written Wire Transfer Authorization(s) received after 2:00pm Monday through Friday and any requests received on Saturday may not be processed until the following business day.

Member Signature _____ Date _____

Coast360 Federal Credit Union Internal Purposes Only

ID Information _____	Wire Sequence _____
Method of Transfer _____	Return Reason _____
Member Center / Contact Center	eServices
Received by / Teller ID _____ Date _____	Processed by / Teller ID _____ Date _____
Approved by / Teller ID _____ Date _____	Verified by / Teller ID _____ Date _____

By Placing a Wire Transfer with Coast360 Federal Credit Union (hereafter “We”, “Us”, “Coast360” or “Credit Union”) you agree to the following terms and conditions. This agreement and notice applies 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 fund 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 Coast360. Using Coast360 to send Wire Transfers shall constitute your acceptance of these terms of agreement.

Service Description / Definitions: Coast360 offers a wire transfer service which enables members to transfer funds by wire from specific member account(s) at Coast360 to any other account(s) specified by the member, whether such accounts are at Coast360 or another financial institution. A member can establish a wire transfer in person, in writing, or through Coast Online. The party whom the member is transferring the funds to is the “Beneficiary.” The financial institution at which the Beneficiary maintains the account to which the funds are being transferred or the financial institution disbursing the funds to the Beneficiary is the “Receiving Financial 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 “wire transfer.”

Cutoff Times / Execution by Coast360: From time to time, Coast360 may establish or change cutoff times for the receipt and processing of wire transfer requests. The cutoff time will be at 2:00pm ChST Monday through Friday. Any requests received after 2:00pm and on Saturdays or Holidays may not be processed until the following business day.

Authorized Charges: Coast360 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 Coast360’s Fee Schedule which are subject to change from time to time at the discretion of Coast360.

Inconsistencies Between Name and Account Number: If you provide Coast360 a Wire Transfer Authorization 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 if the wire transfer is completed on the basis of the account number you provided. If you provide Coast360 a Wire Transfer Authorization 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 you will be responsible for any loss of expenses incurred by a receiving institution which executes or attempts to execute the wire transfer in reliance on the identifying number you provided.

Duty of Ordinary Care: In executing any wire transfer, Coast360 may use the service of an intermediary financial institution. We use ordinary care in the selection of a financial institution in the transmission of the message and funds, however once the funds have been given to the designated institution, they become their property. It becomes their responsibility to locate, identify and make payment to your beneficiary. The receiving institution may deduct certain service charges from the amount sent.

Rejection of Funds Transfer / Liability of Coast360: Coast360 reserves the right to reject your Wire Transfer Authorization. Coast360 may reject your request if you have insufficient funds in your account, if your request is incomplete or unclear or if we are unable to fulfill your request for any other reason. While we handle your Wire Transfer Authorization as expeditiously as possible, you agree that Coast360 will not be responsible for delay, failure to execute or mis-execution of your request due to circumstances beyond our reasonable control, including and without limitation any inaccuracy, interruption, delay in transmission, or failure to in the means of transmission, whether caused by strike, power failure, equipment malfunction or acts or omissions of any intermediary institution or recipient financial institution. Coast360

makes no warranties, expressed or implied, with respect to any matter covered under this disclosure.

Errors / Delays: Coast360 notifies you of the wire transfers by listing it as a line entry on your account statement. You agree that within sixty (60) days after you receive notification that your Wire Transfer Authorization has been executed; you will notify us in writing of any errors, delays or other problems related to your authorization. In the event that it is determined that your Wire Transfer Authorization is delayed or erroneously executed and you suffer a loss as a result of Coast360’s error for which it is responsible, Coast360’s sole obligation to you is to pay or refund such amounts as may be required by applicable law. If Coast360 becomes obligated under 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 Coast360 to which the funds transfer should have been made or from which the funds transfer was made.

Execution of Funds Transfers: Members who utilize Wire Transfer Authorization must supply all required information to complete the transfer. The wire transfer will be initiated on the day specified within the set cut off times and will be expedited accordingly, unless the Wire Transfer Authorization is received after the 2:00pm cut off time or if the day specified falls on a weekend, holiday or if Coast360 or the Federal Reserve Bank is closed for business in which case the funds will be wired on the next business day.

If you ask Coast360 to amend or cancel your Wire Transfer Authorization, we may make a reasonable effort to act on your request. Coast360 will not be liable to you if, for any reason, this authorization is not amended or cancelled. You agree to reimburse Coast360 for any costs, losses, or damages that we incur in connection with your request to amend or cancel your Wire Transfer Authorization. If Coast360 tries to cancel this Wire Transfer Authorization, Coast360 has no obligation to refund your money until Coast360 determines that the beneficiary has not received the money and the money has been returned to us. Should Coast360 return your money, the refund may not be equal to the amount of the original Wire Transfer Authorization. The amount may vary due to charges another financial institution may impose to return the wire transfer.

Waiver, Severability and Captions: Coast360 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: Coast360 may terminate this agreement with or without cause by giving thirty (30) days prior written notice. Notwithstanding the foregoing, Coast360 may terminate this agreement immediately at any time upon telephone notification to the member if (1) Coast360 reasonably deems itself insecure, (2) member has breached this agreement or (3) Coast360 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 (1) Regulation J (as applicable); and (2) UCC Article 4A as in effect in Guam and as amended there from time to time. Member irrevocably submits to the jurisdiction of any court in Guam and agrees that in any action brought hereunder venue shall be placed in such and that member will not claim that such forum is inconvenient.

Security Precautions: When a Wire Transfer Authorization is issued by a member, Coast360’s security procedure may involve use of identification methods that may include photo identification requirement, signature verification, data/password verification, use of a personal identification number, and/or callback procedure by Coast360. In certain situations, some or all of the above may be required. You agree that the security procedures established hereunder are commercially reasonable and you agree to comply in all respects with such procedures.