

From time to time you may request to wire funds from your Credit Union accounts. This Agreement governs all wire transfers you request. A separate Wire Transfer Agreement is required for each account holder or authorized signer. **Wire transfer requests over \$2,500.00 received by fax, online, and email will not be processed without a completed Wire Transfer Agreement on file.**

MEMBER INFORMATION																								
Member's or Authorized User's Name:	Primary Phone Number:																							
Account Number:	Secondary Phone Number:																							
Address:	City:	State/Zip:																						
SECURITY MEASURES																								
The following security measures will be used by the Credit Union for the purpose of verifying all wire transfer requests received. The Credit Union will use the security measures checked below.																								
<input checked="" type="checkbox"/> Password (Required) - When verifying and authorizing a wire transfer request, you must provide your password which is: _____ In case you forget your password, please provide a phrase (hint) we will say to help you remember: _____																								
<input checked="" type="checkbox"/> Call Back Procedures: (Required) - When we receive your wire transfer request we will confirm the wire transfer request by calling you at the telephone number(s) listed above. In the event you are unable to be reached at one of the telephone numbers listed in this Agreement, we will use the telephone number(s) on file. When we call to authenticate the wire transfer request, we will ask a few security questions related to you not your account: <table style="width: 100%; margin-top: 10px;"> <tr> <td style="width: 70%;">What was your manager's last name at your first job?</td> <td>_____</td> </tr> <tr> <td>Who is your favorite author?</td> <td>_____</td> </tr> <tr> <td>What college did you apply for but did not attend?</td> <td>_____</td> </tr> <tr> <td>What city did your parents meet?</td> <td>_____</td> </tr> <tr> <td>What was the name of your first pet?</td> <td>_____</td> </tr> <tr> <td>What is the model of your first car?</td> <td>_____</td> </tr> <tr> <td>Name of the first street you lived on?</td> <td>_____</td> </tr> <tr> <td>What is your favorite teacher's name?</td> <td>_____</td> </tr> <tr> <td>What is the name of your childhood best friend?</td> <td>_____</td> </tr> <tr> <td>What is your favorite vacation destination?</td> <td>_____</td> </tr> <tr> <td>What is the name of your school's mascot?</td> <td>_____</td> </tr> </table>			What was your manager's last name at your first job?	_____	Who is your favorite author?	_____	What college did you apply for but did not attend?	_____	What city did your parents meet?	_____	What was the name of your first pet?	_____	What is the model of your first car?	_____	Name of the first street you lived on?	_____	What is your favorite teacher's name?	_____	What is the name of your childhood best friend?	_____	What is your favorite vacation destination?	_____	What is the name of your school's mascot?	_____
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LIMITATIONS OF WIRE TRANSFERS																								
You authorize the following limitations and criteria to be applicable to each transaction governed by this Agreement. The Credit Union will use the limitations below to process the wire transfer.																								
<input checked="" type="checkbox"/> Amounts: The minimum amount of any wire transfer is \$ _____ The maximum amount of any wire transfer is \$ _____																								

AGREEMENT

This Funds Transfer Agreement ("Agreement") governs the procedures and responsibilities concerning wire transfers initiated by the Account Owner through the Credit Union named in this Agreement.

DEFINITIONS: In this Agreement, the words, "you," "us," and "yours" mean the Account Owner that signs this Agreement. The words "we," "us," and "our" mean the Credit Union that signs this Agreement. The word "account" means any account or accounts designated on this Agreement. The terms used in the Agreement have the meaning given to them in Article 4A of the Uniform Commercial Code and Regulation J.

ACCOUNT OWNER LIABILITY: You agree to be bound by any wire transfer, whether or not authorized, issued in your name accepted by us in compliance with the security procedures chosen by you in this Agreement.

CHANGES TO AGREEMENT: The security procedures and other terms of this Agreement may be changed only by amendment to this Agreement or by executing a new Agreement. The Agreement may not be changed by an oral agreement or by a course of dealing or custom.

SECURITY PROCEDURES: We will follow the security agreement procedures identified in this Agreement. You agree that these procedures are commercially reasonable methods of verifying wire transfers and other electronic funds transfers.

UNIFORM COMMERCIAL CODE ARTICLE 4A and Regulation J: Any electronic funds transfers that we permit that are subject to Article 4A of the Uniform Commercial Code and Regulation J will be subject to the provisions of this Agreement and the provisions of the Uniform Commercial Code as enacted by the state where the main office of the Credit Union is located.

WIRE TRANSFERS/PAYMENT ORDERS: This is not the document that authorizes a wire transfer or other electronic funds transfers. We may require you to complete a separate document at the time of each wire transfer.

NOTICE: Notice to any Account Owner is considered notice to all Account Owners.

SIGNATURE

By signing below, I agree to the terms and conditions of this Agreement and acknowledge receipt of a copy. I agree to the terms of EP Federal Credit Union's authentication process and find it to be commercially reasonable. I understand I will be liable for wire transfers requests made in my name using this authentication process. I will keep these security procedures confidential and will not disclose them to anyone unless I have authorized that person to make transfers on my behalf. I understand a separate document is required at the time of each wire request.

Member's Signature:

Date:

This document must be notarized if not signed in the presence of a Credit Union Representative.

Subscribed and Sworn to me on this _____ day of _____, 20_____

(Seal) Notary Public My Commission Expires:

Credit Union Use Only

Branch Department (In-Person Only)

Employee's Name (print):

Employee's Signature:

Date:

Identification Document Type (State ID, Driver License, or Passport)

Identification Number

Operations Department Only

Call Back Processed By (if not in person):

Date:

Time:

Source of Call Back Phone Number:

Wire Transfer Agreement

Core System

Other _____