

COMMUNITY CREDIT UNION
20 First Street North
New Rockford, ND 58356
Phone 701-947-5011 or 1-800-228-7283
Fax (701) 947-5180

AUTHORIZATION AND AGREEMENT

Member acknowledges that any Wire Transfer Request executed by the Community Credit Union will be subject to the rules and regulations applicable to wire transfers, including recordkeeping and information transmittal requirements under the Federal Bank Secrecy Act and its implementing regulations. Member acknowledges and agrees that the Community Credit Union may capture and transmit information regarding member (member's name, account number, address), and regarding any beneficiary (beneficiary's name, account number, and address) as part of the processing of the Wire Transfer Request. Member agrees to assist the Credit Union in connection with any requirements imposed on the Credit Union in fulfilling the Credit Union's obligation in this regard.

- (1) Member ("You") authorize Community Credit Union ("Us") to make the funds transfer described on the first page of this form.
- (2) You agree to hold us harmless from any loss if your instructions are incomplete, ambiguous, or incorrect. We are not required to seek clarification from anyone regarding ambiguous instruction. If we cannot complete a transfer (e.g. because of ambiguity), we will notify you orally or in writing.
- (3) If you identify the Beneficiary, the Beneficiary Bank of an intermediary Financial Institution by name and number, payment of the request may be made based on the number alone, even if it identifies a person or Financial Institution different than that shown on the Wire Transfer Request.
- (4) Funds may be transferred through an intermediary Financial Institution.
- (5) If we receive your Wire Transfer Request after our processing cutoff time (2:30pm CST) on a Business Day, we may process it on the next funds transfer business day. A delay may also occur if the Beneficiary or intermediary bank is not accepting Wire Transfer Requests (e.g. due to a local holiday).
- (6) You may not amend or cancel a Wire Transfer Request after the wire transfer has been sent. You agree to hold us harmless from all claims and damages.
- (7) Your wire transfer will be reflected on your next periodic statement. You will not receive any additional receipt, or notice, regarding your wire transfer.

_____ Initial/Date

- (8) International wire transfers may be subject to delays, charges imposed by other financial institutions, and changes in foreign currency exchange rates.
- (9) Community Credit Union will not be liable for consequential, special, or exemplary damages or losses of any kind. You agree to hold us harmless from all claims and damages.
- (10) We reserve the right to reject your Wire Transfer Request. We may reject your Wire Transfer Request if you have insufficient available funds in your account, if your Wire Transfer Request is incomplete or unclear, or if we are unable to or in our sole discretion decide not to fulfill your Wire Transfer Request for any other reason.

Did someone ask you to wire money? Please consider:

- If you do not know them, or have never met them in person, do not send the wire.
- If you think you do know them, or know on whose behalf they are acting, check their story thoroughly.
- If you are being rushed to send funds or are being told that it is an emergency, slow down and ask questions to verify the legitimacy of the request.
- If you receive funds (by a wire, a check, or some other method) with a request to wire back part of the payment, be very cautious and consider involving law enforcement.
- You are responsible for verifying the authenticity of the person with whom you are dealing.
- In the event that you are the victim of a scam, you are responsible.

RESPONSIBILITY

You are solely responsible for the contents and accuracy of each Wire Transfer Request sent to or through us. We are not responsible for the detection of errors contained in any request and are entitled to rely on the information provided to us. We and any other financial institution executing a Wire Transfer Request, may rely: (a) on the number in the Wire Transfer Request that identifies a party, even if it is different from the party named as the Beneficiary; and (b) on the name and number of an Intermediary Bank of Beneficiary Bank names in the transfer instructions, even if the name and number identifies different parties. We and any other Intermediary Bank of Beneficiary Bank have no obligation to determine whether the name and number identify the same persons. You are solely responsible for the contents and accuracy of each Wire Transfer Request sent to

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or through us, and accordingly agree to (i) sole responsibility for verifying completely the authenticity of the beneficiary (payee) and underlying transaction, (ii) that if you are the victim of fraud due to that reason, that you are solely responsible for the loss that you incur, and (iii) that the Wire Transfer Request from you to us is irrevocable.

Member Signature / Authorization / Acknowledgement

Date

Initials are also required at the bottom of each page to acknowledge that document has been read.

Fessenden Branch
PO BOX 294
Fessenden, ND 58438
Phone (701) 547-3856

Carrington Branch
PO BOX 460
Carrington, ND 8421
Phone (701) 652-2482

_____ Initial/Date