



New federal laws and regulations regarding international wire transfers are now in effect at NuVision Federal Credit Union, d/b/a "Denali. A division of NuVision Credit Union".

In order to complete an international wire transfer greater than \$15.00:

1. You, the member, must fill out a request for an international wire transfer.
 - a. The request form includes your account information; it also requests information on the type, purpose, and recipient of the wire transfer.
 - b. You must provide a current email or fax number on the request form.
 - c. You may choose whether to send the wire in U.S. dollars (\$) or an international currency.
 - d. You must also complete a "Wire Transfer Agreement" to request an international wire transfer.
2. Denali. A division of NuVision Credit Union will send either an email or a fax to you for any wire over \$15.00, as outlined in the new regulations. You must verify and sign the follow-up email or fax from Denali. A division of NuVision Credit Union and return it to us before we can send the wire.
 - a. If you do not return the request form to Denali. A division of NuVision Credit Union by 4:00 pm Alaska time on the day of the request, the wire transfer request will expire. The request process must then begin again the following day.
 - b. Regulations prohibit Denali. A division of NuVision Credit Union from sending your wire without the request form completed and signed.

We apologize for any inconvenience caused by these new laws and regulations.

Background: The Consumer Financial Protection Bureau, as authorized by the Dodd-Frank Wall Street Reform & Consumer Protection Act, has passed new regulations governing the transfer of electronic funds—such as international wire transfers. These rules apply to any electronic wire transfers more than \$15.00, made in the United States, and sent to a person or business in an international country.



INTERNATIONAL WIRE TRANSFER REQUEST

(1) Member Account # _____ (2) Date _____

(3) Member Name _____ (4) Phone _____

(5) Address _____ (6) City/State/Zip _____

(7) E-mail address (for international disclosure) _____

(8) Please select one of the following three possible ways to transfer funds:

(A) ___ **Send U.S. dollar amount in an international currency** – The debit from your account will be made in the U.S. dollar amount that you specify, and converted to the international currency you have specified on this wire request form prior to being sent to the beneficiary bank.

- U.S. dollar amount to send: _____
- International currency type: _____

(B) ___ **Send in an international currency** – This method of transfer should be used when a specific amount of an international currency needs to be received at the beneficiary bank. Prior to sending, you will be notified of the U.S. Dollar amount to be debited from your account.

- International currency type and amount to send: _____

(C) ___ **Send in U.S. dollars** – The full amount of the wire transfer will be sent in U.S. dollars and debited from your account. If the account in the international country is *not* specifically designated to receive U.S. dollars, the beneficiary bank will convert the funds into the international country's domestic currency upon arrival, *using its own exchange rate*, and the beneficiary bank's applicable transaction fees. This may also delay the proper and timely crediting of funds.

- U.S. dollar amount to send: _____

TYPE OF REMITTANCE: ___ Personal ___ Business ___ Sole Proprietor

PURPOSE OF REMITTANCE: _____

BENEFICIARY INFORMATION – WIRE RECIPIENT

(9) Beneficiary Account # _____

(11) Beneficiary Name _____

(11) Beneficiary PHYSICAL Address _____

(12) Beneficiary City, Country _____

BENEFICIARY INSTITUTION (RECEIVING BANK) INFORMATION

(13) Receiving Bank Name _____

(14) SWIFT/BIC # _____

(15) IBAN # _____

(16) Receiving Bank PHYSICAL Address _____

(17) Receiving Country, City, State, Zip _____

INTERMEDIARY INSTITUTION (IF APPLICABLE)

(18) Intermediary ABA/Routing # _____

(19) Intermediary Institution Name _____

(20) Intermediary PHYSICAL Address _____

(21) Intermediary Country, City, State, Zip _____

(22) **ADDITIONAL INSTRUCTIONS** _____

INTERNATIONAL WIRE FEE AND MEMBER SIGNATURE *(Additional fees from the beneficiary bank and any intermediary may be charged to you as well.)*

\$60 International Wire Transfer Fee. The International Wire Transfer Fee amount will be charged to the account listed above. I acknowledge that the above wire transfer instructions are true and accurate. I have read the “International Wire Transfer Disclosure Statement” below, and hereby agree to the terms of that statement.

Member Signature _____ Photo ID# _____ Date _____

CREDIT UNION USE ONLY			
Employee accepting form:	Date & Time Accepted:	Funds on deposit since:	Agreement Verified:
			Password Verified:
MCC Call Back Time:	Authorization required:		Signature:
Operator Number:	\$5,000-\$9,999 Branch Staff \$10,000-\$49,999 Manager/Supervisor \$50,000-\$100,000 Director/District Manager \$100,000+ Senior Management		Title:

INTERNATIONAL WIRE TRANSFER DISCLOSURE STATEMENT

Nuvision Federal Credit Union, d/b/a "Denali. A division of Nuvision Credit Union" (Credit Union) and its member, above-signed, hereby agree that the international wire transfer ("wire transfer") of funds requested by members shall be subject to the terms and conditions herein stated below and per the "Domestic and International Wire Transfer Agreement" that must also be signed by the member:

1. Commercially reasonable security methods will be used to verify the identity of the member, above-signed, requesting an international wire transfer ("wire transfer"). The Credit Union may employ additional call-back procedures to verify the transaction, and may require approval of a manager before the transfer request is executed.
2. The Credit Union may, at its sole discretion, reject any wire transfer request that exceeds the collected and available funds on deposit in the member's designated account(s); if it is not authenticated to the Credit Union's satisfaction, or if the Credit Union believes it may not be authorized by the member; contains incorrect, incomplete, or ambiguous information; or involves funds subject to a lien, hold, dispute, or legal process pending their withdrawal. The Credit Union shall incur no liability for any loss contributed to the Credit Union's refusal to accept any wire transfer order.
3. The Credit Union shall have the right to charge the amount of the wire transfer request to any of the member's accounts at the Credit Union in the event that no account is designated, or the designated account has insufficient funds to cover the wire transfer request amount and applicable fees.
4. If the member's wire transfer request identifies the beneficiary bank or an intermediary by name and an account or other identifying number, the Credit Union and subsequent parties to the wire transfer may act solely on the basis of such number, even if the name and number do not agree.
5. In the event that the member fails to specify a wire transfer payment system or an intermediary bank when initiating a wire transfer, member hereby instructs the Credit Union to use any wire transfer payment system or intermediary bank which the Credit Union deems reasonable under the circumstances.
6. Refunds may *only* be given if the beneficiary institution does not pay the beneficiary, the Credit Union has confirmation that cancellation was effective, and the Credit Union is in free possession of funds used to pay the order. The Credit Union may transfer payment in receiving bank's currency at the then-current buying rate of exchange. If the transfer is returned for *any* reason, the member agrees to accept the refund in United States dollars in the amount of the international money credit, based on the then-current buying rate of exchange back to United States dollars at the date of refund, less any charges and expenses incurred by the Credit Union.
7. International wire transfers may take up to four weeks before the final credit is made to the beneficiary's account. Final credit to the beneficiary's account may vary depending on the receiving bank's settlement guidelines. The Credit Union cannot and does not guarantee the arrival or settlement time for international wires.
8. International Bank Account Number (IBAN): The IBAN varies by country and institution. **WARNING:** *Only* the beneficiary bank can provide its correct IBAN. Sending an international wire transfer to a participating country without the IBAN can delay the wire. The beneficiary bank may return the wire when the IBAN is not included in payment instructions. Additional fees may be assessed.
9. To the extent not otherwise prohibited by law, in connection with any international or domestic transfer of funds, you agree to release and hold the Credit Union harmless from any loss or liability that may occur after the wire transfer request has been executed. In no event shall the Credit Union be liable for punitive, incidental, or consequential damages.
10. It may not be possible to cancel or amend this wire transfer request. By signing above, you agree that the Credit Union is not liable if, for any reason, your wire transfer request cannot be amended or canceled.
11. The Credit Union is not liable for any refusal to act or delay in acting on this wire transfer request because of: legal constraints; negligence of the above-signed member; interruption of communication facilities; equipment failure; emergency conditions; violation of any guidelines, rules, or regulations of any government authority; or other circumstances beyond the control of the Credit Union.
12. The Credit Union is excused for delays or failures to execute any orders to the extent they are caused by circumstances beyond the reasonable control of the Credit Union.
13. The Credit Union may delegate its obligations hereunder to any agent(s) of its choice.
14. Additional fees, in addition to standard international wire transfer fees, may apply to this transaction. Please see the most recent "Denali. A division of Nuvision Credit Union Fee Schedule" for complete information.