



DOMESTIC AND INTERNATIONAL WIRE TRANSFER AGREEMENT

MEMBER INFORMATION							
Member Name:	Member Number:						
Mailing Address:							
City, State, Zip Code, Country:							
Phone Number and Area Code:	Alternate Phone Number and Area Code:						
SECURITY MEASURES							
<p>The following security measures shall be used by the Credit Union for the purpose of verifying <i>all</i> wire transfer requests, both domestic and international. The Credit Union will use the security measures described below.</p>							
<p>Call-Back Procedure – When we receive your wire transfer request through online banking, or by fax, phone, or DocuSign, then we will confirm your wire transfer request by calling any of the contact persons authorized to verify transfers at the phone number(s) listed on your account(s).</p>							
<p>When verifying and authorizing a wire transfer request, you must give us your unique “Wire Password”:</p>							
<p>Wire Password:</p>							
<p>Phrase to recall Wire Password:</p>							
AUTHORIZATION AND AGREEMENT							
<p>Each account signor must complete this Domestic and International Wire Transfer Agreement (“Agreement”) to authorize Denali Federal Credit Union (Credit Union) to submit any wire transfers upon request. The Credit Union may rely on any actual or facsimile signature that reasonably resembles the signature of the Authorized Person until notified in writing of the cancellation of this Agreement. This Agreement governs the procedures and responsibilities concerning wire transfer requests initiated by the Account Owner through the Credit Union.</p> <p>DEFINITIONS: In this Agreement, the words “member,” “you,” and “yours” mean the Account Owner that signs this Agreement. The words “we,” “us,” and “our” mean the Credit Union. 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.</p> <p>ACCOUNT OWNER LIABILITY: You agree to be bound by any wire transfer request issued in your name accepted by us in compliance with the security procedures in this Agreement.</p> <p>CHANGES TO THIS AGREEMENT: The security procedures and other terms of this Agreement may be changed only by</p>	<p>executing a new Agreement. The Agreement may not be changed by an oral agreement or by a course of dealing or custom. This Agreement becomes void when the signing owner is removed from the account.</p> <p>SECURITY PROCEDURES: We will follow the security agreement procedures identified in this Agreement. We may contact you for additional verification as needed. You agree that the procedures identified in this Agreement are commercially reasonable methods of verifying domestic and international wire transfer requests and other electronic funds transfers.</p> <p>UNIFORM COMMERCIAL CODE ARTICLE 4A: Any electronic funds transfers we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to the provisions of this Agreement and the provisions of the Uniform Commercial Code as enacted by the State of Alaska.</p> <p>WIRE TRANSFER REQUESTS: This is not the document that authorizes a domestic or international wire transfer or other electronic funds transfers. We require you to complete a separate document at the time of each domestic or international wire transfer request.</p> <p>NOTICE: Notice to any Account Owner is considered notice to all Account Owners.</p>						
SIGNATURES							
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 40px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="font-size: small;">Signature</td> <td style="font-size: small;">Date</td> </tr> <tr> <td style="height: 40px;"></td> <td></td> </tr> </table>			Signature	Date			<p>Notary (if not witnessed by Credit Union)</p> <p>Subscribed and affirmed before me on this _____ day of _____, 20_____.</p>
Signature	Date						
Credit Union Signature / Operator #							

DOMESTIC AND INTERNATIONAL WIRE TRANSFER AGREEMENT DISCLOSURE STATEMENT

Denali Federal Credit Union (Credit Union) and its member(s), above-signed, hereby agree that the domestic or international wire transfer of funds requested by members shall be subject to the terms and conditions herein stated:

The Credit Union may, in its sole discretion, reject any wire transfer request which exceeds the collected and available funds on deposit in a member's designated account(s); is not authenticated to the Credit Union's satisfaction or which the Credit Union believes may not be authorized by member; contains incorrect, incomplete, or ambiguous information; or that involves funds subject to a lien, hold, dispute or legal process pending their withdrawal. The Credit Union shall incur no liability for any loss occasioned by the Credit Union's refusal to accept any wire transfer order.

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 a designated account that has insufficient funds to cover the wire transfer request amount and applicable fees.

If the member's wire transfer request identifies the beneficiary's bank or an intermediary bank by name and an account or other identifying number, then 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.

In the event that member fails to specify a wire transfer payment system or an intermediary bank when initiating a wire transfer, the member hereby instructs the Credit Union to use any wire transfer payment system or intermediary bank that the Credit Union deems reasonable under the circumstances.

Refunds may only be given if: (i) the beneficiary institution does not pay the beneficiary; (ii) the Credit Union has confirmation that cancellation was effective; and (iii) 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 foreign 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.

International wires 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 does not guarantee arrival or settlement time for international wires.

International Bank Account Number (IBAN): The IBAN varies by country / institution. **WARNING!** Only the beneficiary bank can provide the correct IBAN. Sending a wire 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.

To the extent not otherwise prohibited by law, in connection with any foreign or domestic transfer of funds, you agree to release and hold the Credit Union harmless from any loss or liability which 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.

It may not be possible to cancel or amend a wire transfer request. You agree that the Credit Union is not liable if, for any reason, the wire transfer request cannot be amended or canceled. Denali Federal Credit Union is not liable for any refusal to act or delay in acting on a wire transfer request because of legal constraints; negligence of the undersigned 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. 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.

The Credit Union may delegate its obligations hereunder to any agent(s) of its choice.

Additional fees, in addition to wire transfer fees, may apply to wire transactions. Please see the most recent "Denali Federal Credit Union Fee Schedule" for complete information.