



Corporate Headquarters- 3131 North I-10 Service Road NE| Metairie, LA 70002  
(504) 733-7274 | Beonpath.org

**DOMESTIC WIRE TRANSFER REQUEST AND AGREEMENT**

(OnPath cut-off time 4:00 pm CST)

BENEFICIARY BANK INFORMATION		
<b>Beneficiary Receiver ABA:</b> (9 Digits)		<b>Beneficiary Receiver Bank Name:</b>
<b>Amount: \$</b> (*Verify available funds and \$20.00 Wire fee)		
ONPATH MEMBER INFORMATION – Please Print		
<b>OnPath Member Number:</b>		<b>Select One:    Savings    Checking    Other</b> (*Penalties may apply for CDs and Christmas Club Accounts)
<b>Member ID Type:</b>	<b>ID Number:</b>	
<b>Name:</b>		
<b>Physical Address:</b> (No P.O. Box Addresses)		
<b>City:</b>	<b>State:</b>	<b>Zip:</b>
<b>Phone:</b>		
BENEFICIARY RECEIVER INFORMATION		
<b>Beneficiary Account Number:</b>		
<b>Name:</b>		
<b>Address:</b> (No P.O. Box Addresses)		
<b>City:</b>	<b>State:</b>	<b>Zip:</b>
<b>Phone:</b>		
FI to FI INFORMATION		
<b>Special Instructions:</b>		
CREDIT UNION INFORMATION		
By signing this form, you acknowledge that you have reviewed the above information and it is correct. You have also read, understood and agreed to the Wire Agreement below on this form.		
<b>Member Signature:</b>		<b>Date:</b>
<b>Teller Name:</b>		<b>Teller Number:</b>
BACK OFFICE USE ONLY		
<b>Wire Completed by:</b>		<b>Second Verify by:</b>
OFAC Scan Completed		

**OnPath Federal Credit Union  
Wire Transfer Agreement**

1. This Agreement applies to wire transfers incoming and outgoing subject to Article 4A of the Uniform Commercial Code and Subpart B of Regulation J of the Board of Governors of the Federal Reserve Bank System. My rights and liabilities in a wire transfer involving Fedwire will be governed by Regulation J as well as this Agreement. For more information, go to [www.federalreserve.gov](http://www.federalreserve.gov).
2. OnPath Federal Credit Union (hereafter "Credit Union") may establish or change cut-off times for the receipt and processing of wire transfer requests, amendments or cancellations.
  - a. The cut-off time for Domestic wire transfers will be 4:00 PM CST and International wire transfers will be 12 Noon CST on each weekday Credit Union is open that is not a holiday, unless other times are posted.
  - b. Payment orders, cancellations or amendments received after the applicable cut-off time may be treated as having been received on the next business day following the wire transfer and processed accordingly.



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3. Credit Union may charge my account for the amount of any wire transfer and applicable fees initiated by me or any person authorized as a joint owner or any other authorized party with the right of access to the account from which the wire transfer is to be made.
4. I agree to the following wire transfer security procedures established by Credit Union:
  - a. If I request a wire transfer at a Credit Union office, I will be required to provide photo identification and my signature.
  - b. If I request a wire transfer via fax, I will be required to identify myself through the correct answers to security questions selected by the Credit Union in Credit Union's sole discretion. If I request a wire transfer via a fax for more than \$3,000, the Credit Union will require callback verification of my wire transfer request. International wire requests are not allowed by fax.

I hereby agree that the above-described wire transfer security procedures shall be considered commercially reasonable for any and all purposes, including, without limitation, the requirements under Regulation J and Article 4A of the Uniform Commercial Code for commercially reasonable security procedures. I understand and agree that any wire transfer conducted in accordance with the above-described wire transfer security procedures shall be deemed authorized by me for all purposes regardless of whether such wire transfer was actually conducted or authorized by me.

5. If I give Credit Union a wire transfer order which identifies the beneficiary (recipient of funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying bank account number, even if the number identifies a person different than the named beneficiary. This means that I will be responsible to Credit Union if the wire transfer is completed on the basis of the identification number I provided.
6. If I give Credit Union a wire transfer order which identifies an intermediary or beneficiary's bank by both name and identifying number, a receiving bank may rely on the number as the proper identification even if it identifies an entity other than the named bank. I will be responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the wire transfer order in reliance on the identifying number I provided.
7. Once I have given Credit Union a signed wire transfer request order for processing and it is funded and processed, I may not be able to terminate the request. If I have given the Credit Union incorrect instructions which I discover after the wire transfer order is sent, I am responsible for requesting a reimbursement from the beneficiary. I will be responsible for any loss or expenses incurred by Credit Union or any receiving bank which executes or attempts to execute the wire transfer order in reliance on the authorization I have provided. The Credit Union will submit a reversal request to the Beneficiary's financial institution and make every attempt to retrieve the funds; however, there is no guarantee that the funds will be returned. Once received by the beneficiary's financial institution, the reversal of the wire is at the discretion of the beneficiary's financial institution. The Credit Union cannot guarantee the response time of the beneficiary's financial institution, and fees may be assessed by other financial institutions if the reversal request is successful.
8. I have a duty to exercise ordinary care to discover erroneous wire transfer orders. Except as otherwise required by applicable law, if I do not notify Credit Union that an error was made within 30 days after the date I receive notification from Credit Union that a wire transfer order was completed, I will be liable to Credit Union for the loss incurred as a result of my failure to exercise that duty of care.
9. I will be charged for wire transfers as set forth in Credit Union's Fee Schedule as amended from time to time by Credit Union in its sole discretion.
10. If I give Credit Union an international wire transfer, the beneficiary financial institutions IBAN, SWIFT, or BIC is required. If there is an intermediary financial institution, the same information is required as that of the beneficiary financial institution. The beneficiary's complete account name, street address, city, state, zip code, and complete account number is also required. Post office box numbers are not acceptable for a street address. The receiving institution will rely completely on the information given by the sending institution. If the information is incorrect, the member will be responsible for any additional expenses incurred due to return of the wire. The member understands the amount of a returned or rejected wire transfer, for any reason, may be less than the initial wire amount due to fees imposed by intermediary and/or beneficiary financial institutions
11. I have read and understand the above Agreement agree to its terms. I understand that this Agreement will govern all wire transfers by me or on my behalf. I understand that Credit Union may amend the terms of this Agreement in Credit Union's sole discretion at any time by providing me notice as and if required by applicable laws and regulations. This Agreement supplements and is hereby incorporated into the Membership and Account Agreement between me and Credit Union. Except to the extent the Membership and Account Agreement expressly conflicts with the terms herein, the terms and conditions of the Membership and Account Agreement shall remain in full force and effect.