



Wire/Funds Transfer Agreement

From time to time you may desire to initiate a wire/funds transfer or payment order from authorized accounts held at White River Credit Union. This Agreement governs all wire/funds transfer requests or payment orders you give us.

White River Credit Union has security procedures in place to verify the identity of the individual requesting a wire/funds transfer or payment order on accounts held at White River Credit Union. These procedures are in place for your security. By signing this Wire/Funds Transfer Agreement, you acknowledge your conscious choice and agreement in writing that White River Credit Union will follow the below security procedures to verify the authenticity of the wire/funds transfer request or payment order.

- All wire/funds transfer requests or payment orders over \$50,000.00 must be made in person at WRCU.
- For all wire/funds transfers or payment orders requested through email, fax, or telephonic means:
 - A call back verification to the member will be done
 - Call back verifications will be made to a phone number on file on the member's account that has not been changed within the last 30 days.
- Call back verifications will be recorded on the wire/funds transfer form including:
 - Phone number used for the call back
 - Source or verification of the secure telephone number
 - Name of the person (member or members authorized representative) confirming the wire/funds transfer or payment order
 - Date and time of the callback
 - Identification questions used

This Funds Transfer Agreement governs the procedures and responsibilities concerning wire/funds transfers and payment orders initiated by you on your account at White River Credit Union.

Printed Name/Title	Account Number	Signature	Date	Witnessed by