



Wire Transfer Authorization Agreement
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The undersigned individual(s) ("you" or "your") hereby authorizes Rivertrust Federal Credit Union ("We", "our" or "us"), upon your oral request and instruction as to amount to wire transfer from your specified Rivertrust Federal Credit Union account in accordance with the instructions you provide for each wire transfer requested.

Rivertrust Federal Credit Union member number: _____

Security Code: _____ Telephone Number: _____

By signing below and requesting a wire transfer, you understand and agree as follows:

1. This wire transfer service is subject to applicable federal and state laws and regulations as well as our own rules, regulations and service charges, as amended from time to time. You agree that we may debit your Account for the amount of the wire transfer plus the amount of any applicable wire transfer fee. The number of wire transfers you perform may be limited by applicable laws and regulations. We require a reasonable amount of time in which to carry out your request. We cannot guarantee that the receiving institution will actually receive and/or act on any request in a timely manner, nor can we guarantee action on any special instructions.
2. We may execute wire transfers through the funds transfer system owned and operated by the Federal Reserve Banks or other funds transfer systems. In executing a transfer, we rely solely on the number you supply to identify the intended beneficiary or financial institution, provided that we have no actual knowledge that such identification is inconsistent with any other information you supply.
3. We have no procedure for detecting errors committed by you, and our acceptance of a wire transfer shall impose no duty upon us to detect any such errors. We may rely upon the oral transfer request of any person who purports to be you and who correctly identifies the Security Code you have provided above, whether or not you have in fact authorized the transfer, provided we execute the transfer in good faith and in accordance with our current procedures. You agree that these procedures are commercially reasonable.

Signature of primary account holder: _____

Print name: _____

Date: _____