

Outgoing Wire Transfer Authorization



PROVIDE PAGE 1 AND 3 OF THIS DOCUMENT WITH SIGNATURE AND PRESENT IN PERSON

Originator Information			
Member Name	Email	Phone	
Street Address	City	State/Country	Zip
Member Number	State Draft ID# (required)		Type
	<input type="checkbox"/> Checking		<input type="checkbox"/> Savings

Option 1: Domestic Wire

Amount of Transfer (USD): \$	Wire Transfer Fee submitted via EBRANCH: \$7.00 or via In Branch: \$15.00 Wire will NOT be processed if the full amount for both the wire AND related fee is unavailable in the designated account in US Dollars.
Beneficiary information for Domestic Wires (US Dollars)	
Beneficiary Bank Name	9-Digit ABA#
Beneficiary Name	
Beneficiary Address	
Beneficiary Account Number	
Special Instructions or additional payment information:	

Option 2: International Wire

Step 1: Choose one wire format	Step 2: Enter wire amount		
<input type="checkbox"/> International wire to be converted to foreign currency Fee: EBRANCH \$15.00 Fee: In Branch \$30.00	Currency Type (or Country name)	USD Amount \$	Foreign Amount OR \$
Currency Conversion Fee This fee will be included in the Conversion Rate quoted at the time the wire request is presented.	Fee Percentage is based on wire amount in US Dollars <ul style="list-style-type: none"> • 45 bp for wires \$49,999 USD and below. • 35 bp for wires between \$50,000 and \$99,999 USD. • 25 bp for wires \$100,000 USD or above. 		
<input type="checkbox"/> International wire to be sent in USD Fee: EBRANCH \$15.00 Fee: In Branch \$30.00	Enter amount to be sent in USD, only \$		
Step 3: Beneficiary information for International Wires			
Name			
Street Address	City	Country	Zip
Beneficiary Account Type: <input type="checkbox"/> IBAN – Europe <input type="checkbox"/> CLABE – Mexico	IBAN/CLABE #		
Beneficiary Account Number:	Beneficiary Bank Name		
Beneficiary Bank SWIFT Code:			
Beneficiary Bank Address:			
International Routing Code Type <input type="checkbox"/> Canada – Transit Code <input type="checkbox"/> India – IFSC <input type="checkbox"/> United Kingdom – Sort Code <input type="checkbox"/> Other			
International Routing Code			
Special Instructions or additional payment information:			
Step 4: Further Credit To information (if required)			
Account Name	Account #		
Street Address	City	Country	Zip

Wire Services Agreement and Disclosure

Wire Transfer Agreement

The following rules shall apply to all wire transfers services provided by the Coca-Cola Federal Credit Union (CCFCU). As used in the Wire Transfer Request Agreement, the words "I," "us," "we" or "our" shall apply to and mean the "Credit Union". The words "you" and "your" shall apply to and mean the member who has requested or utilized the wire transfer services stated herein. This Wire Transfer Agreement supersedes any inconsistent terms contained in The Credit Union's member account agreements and any previous Wire Transfer Notice and/or Agreements. This Wire Transfer Agreement is subject to modification, amendment and/ or termination upon five (5) days written notice to you.

Security Procedures

By requesting the Credit Union to send a payment order by wire transfer, you agree to accept our security procedures for transmitting your request. In order to comply with the USA Patriot Act, the Credit Union must have a complete physical address for all recipients of outgoing wires. For your protection, when received via EBranch, first-time wire request and wire amount \$5,000.00 or greater will NOT be processed until verification with you is complete. This may include a call by phone to the number already on file, to confirm the request. This may cause a delay in processing of your request if the credit union is unable to confirm your wire request.

Cut-off Time for Processing Wires and Business Days

We may establish and change cut-off times for the receipt and processing of funds transfer orders, amendments or cancellations. For the services subject to this Agreement, our business days are Monday through Friday 9:00 a.m. to 4:00 p.m., excluding The Coca-Cola Company holiday schedule. Wire requests received after 2:00 PM EST will be initiated the following non-holiday weekday. Your request for transfer(s), amendments(s) and cancellation(s) is considered accepted when executed by us.

Fees and Other charges

A processing fee for domestic or international wires will be applied per the current Rate and Fee Schedule. You understand that additional fees may be deducted from your wire by other institutions upon posting final credit, and that the Credit Union shall not be held liable for such charges.

Acceptance of Payment Orders

In general, we will accept payment orders only if you have signed a Wire Transfer Authorization form or use our secure site via EBranch. Payment orders will not be executed for you unless you have sufficient available funds in your account to cover the transfer amount, the wire transfer fee, and provided proper identification.

Account Limitations

No more than six (6) pre-authorized automatic or telephone transfers allowed from any savings per month. If you exceed these limitations, your account may be subject to a fee and subject to closure. See Truth-In-Savings Disclosure and Rate and Fee Schedule for details.

Identification of Financial Institution

If you give the Credit Union a payment order identifying any financial institution in the funds transfer request by name and routing number, the Credit Union may rely on the number provided by you even if that number identifies a financial institution different from the named financial institution.

Member's Liability for Beneficiary Number Error or Routing Number Error

If you give the Credit Union a payment order and provide an account number or a name and account number of a beneficiary to whom payment is to be made and there is an error in the account number, you will be liable to the Credit Union for any losses or expenses caused by the error. If you identify a beneficiary by name and account number, payment may be made to the beneficiary on the basis of the number provided by you, even if that number identifies a person other than the named beneficiary.

Choice of Law

This Agreement governs the movement of funds by means of funds transfers defined in Article 4A of the Uniform Commercial Code, and Subpart B of Regulation J of the Board of Governors of the Federal Reserve System (generally referred to as "Fedwire" or "wholesale" wire transfers). This Agreement does not apply to any transaction or any part of any transaction governed by the Electronic Funds Transfer Act and Regulation E ("EFTA/Reg E) except as expressly provided otherwise in EFTA/Reg E. Further, to the extent that this Agreement varies any provision of Article 4A, or Regulation J, this Agreement shall govern, except where specifically prohibited by applicable law.

Method Used to Make the Wire Transfer

We may select any means for the transmission of funds we consider suitable, including but not limited to the Credit Union's own internal systems or Fedwire. Any subsequent financial institution may also use Fedwire. Any use of Fedwire shall be governed by applicable Fedwire regulations. The Credit Union is not responsible for performance failure as a result of an interruption in transfer facilities, labor disputes, power failures, equipment malfunctions, suspension of payment by another party, refusal or delay by another financial institution to accept the transfer, war, emergency conditions, fire, earthquake or other circumstances not within our control.

Limitation of Credit Union's Liability

In addition to any defense or exception from liability provided in under applicable law, we shall only be responsible for performing the funds transfer service provided in this agreement pursuant to the instruction you give (when acceptable to us and under applicable law) and shall be liable only for our failure to act with "ordinary care" or we if act with willful misconduct, which failure or willful conduct is the proximate cause of such liability. However, our liability in any such case shall be limited to actual damages; and in no matter or case shall we be liable for any special, indirect, exemplary, consequential or punitive damages (including lost profits). Further, we shall in no case be responsible for the payment of any attorneys' fees or other legal expenses. If we become obligated to pay dividends to you under applicable law, you agree that the dividend rate shall be equal to the dividend rate applicable to the account on which the transfer was made. If you make a request which instructs us to wire funds to any foreign country, we have no liability arising or relating to length of time necessary to complete such transactions provided we have acted with ordinary care; and without willful misconduct.

Account Statements and Notices

You will not be provided with separate notification each time we receive a wire transfer into your account. We will provide you with notification of incoming wire transfers as part of your periodic statement. In the event we accept payments to your account through one or more Automated Clearing Houses (“ACH”), the operating rules of the National Automated Clearing House Association (“NACHA”) will be applicable to ACH transactions involving your account. These rules do not require that we provide you with next-day notice of receipt of an ACH item. As such, we will also provide you with notification of the receipt of these items as part of your periodic statement. Credit given by us to you with respect to an ACH entry is provisional until we receive final settlement for the credit entry through a Federal Reserve Bank.

You hereby agree to notify us in writing of any unauthorized or erroneous payment order within 30 days from the date you first received notification from the Credit Union either that the order was accepted or your account was debited with respect to the order. Should you fail to promptly notify us of any unauthorized or erroneous payment order as discussed above, we will not be liable to you for any subsequent similar occurrence that we could have prevented had we received such notice.

Cancellation or Amendment of Transfers Other than Remittance Transfers

Except for Remittance Transfers, you can cancel 1-time future-dated and recurring domestic transfers prior to midnight Eastern Time on the date processing for the transfer is scheduled to be initiated by contacting the credit union directly. If you direct us to begin processing a transfer immediately or a transfer’s status is In Process or Processed, you no longer have the right to cancel it. However, the Credit Union at its option, may attempt to cancel the transaction. We shall have no liability if such cancellation or amendment is not effected. Furthermore, you shall be solely liable for any and all damages arising or related to any amendment or cancellation; and agree to indemnify and hold us harmless from any and all liabilities, costs and expenses we may incur in attempting to cancel or amend any transfer.

International Wire Regulatory Disclosure

You have a right to dispute errors in your transaction. If you think there is an error, contact us within 180 days at **404-676-2586; outside Metro Atlanta 1-877-277-2586** or **creditunion@coca-cola.com**. You can also contact us for a written explanation of your rights.

Remittance Transfers to a beneficiary in a foreign country covered under Regulation E will be held for 30 minutes upon your receipt of our combined disclosure of your payment order. You can cancel for a full refund within 30 minutes of payment, unless the funds have been picked up or deposited. We may, in our sole discretion, use reasonable efforts to act on your request for cancellation or amendment. Any request for cancellation or amendment is subject to applicable security procedure(s). We shall have no liability if such cancellation or amendment is not effected. Furthermore, you shall be solely liable for any and all damages arising or related to any amendment or cancellation; and agree to indemnify and hold us harmless from any and all liabilities, costs and expenses we may incur in attempting to cancel or amend any transfer.

The credit union may decide to provide provisional credit at its own discretion, however if provisional credited is given then the account may not be closed until final resolution is reported to you in writing. If we determine all or some of the provisional credit should be reversed, you will be responsible for immediate payment in full.

Note: Additional information on how to report an error or problem and how to cancel a Remittance Transfer is available upon request.

For questions or complaints about the Coca-Cola Federal Credit Union, contact:

National Credit Union Administration	Consumer Financial Protection Bureau
800-755-1030	855-411-2372
www.ncua.gov	855-729-2372 (TTY/TDD)
	www.consumerfinance.gov

Member Acknowledgement

- I acknowledge receipt of the Wire Services Agreement and Disclosure, the terms and conditions of which govern this payment order and hereby authorize the Coca-Cola Federal Credit Union to debit my account for the wire requested above plus applicable fees.
- I understand that if the full amount of the wire plus fees is not available at the time this request is submitted, the wire will not be processed.
- I have provided information to the best of my knowledge and hold the credit union harmless for any error made based on the information I provided in this document.

Please complete, print, sign and deliver in persona, page 1 and 3 to the Branch with a government issued ID. Credit Union will NOT process this request if received by Email or Fax.

Remitter’s Signature	Date
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Credit Union Use Only		
Exchange Rate	Contract Number	OFAC Check <input type="checkbox"/> Pass <input type="checkbox"/> Fail
Received By	Date	Time
Keyed By	Verified/Released By	Date
Notes		