First Atlantic
FEDERAL CREDIT UNION

Consumer Wire Transfer Agreement and Wire PIN Form

This agreement governs the procedures and responsibilities concerning payment orders initiated by the member signed below.

This agreement and all of its terms follow Article 4A of the Uniform Commercial Code. You agree to be bound by any payment request, authorized or not, issued in your name and accepted and processed by us in compliance with these security procedures. By signing below, you agree that these procedures are commercially reasonable for verifying payment orders and that you understand the agreement is governed by Article 4A of the Uniform Commercial Code as enacted by the state of New Jersey. Any and all amendments to this agreement will only be accepted in writing. No oral requests to amend this agreement will be accepted.

This agreement will not authorize a payment order or other fund transfer on your behalf. You will be required to complete a new payment order each time a payment order is requested. All wire transfer requests, not made in person, i.e., via phone, fax or e-mail are subject to additional identification requirements and are subject to call back procedures to verify authenticity of the transaction at a pre-determined phone number in our records. For all verifications, we will use information that we have on record for your account(s) no other contact information will be used to verify a request.

You are required to provide a 4 digit code or word which will be verified when making a request other than in person. The code will be kept on file to identify you when placing a request. Please select a code, sign and date the authorization form, which is kept on file for you. All future requests will require you to give this code. Outgoing wire transfer requests may settle by the beneficiary's bank's routing number and the beneficiary's account number, even if the name provided for the beneficiary bank and/or beneficiary account do not match. The credit union will not be liable for any information provided that is incorrect. For all incoming wire transfer credits, we will not provide you next day notice.

Wires will be performed to and from the same member over the telephone.

By signing below, I agree to the terms and conditions set forth in the Agreement above.

Name _____

Account Number(s) governed by this agreement (this account can and will be charged for transfers)

_____

Address _____

4-Digit Secuity Code _____

Maximum amount of wire you wish to authorize using the code above _____

Member Signature _____ Date _____

First Atlantic Federal Credit Union
468 Industrial Way West, Eatontown, NJ 07724
(732) 380 - 3600 **www.fafcu.com**