

### **Agreement**

The following rules apply to wire transfer services provided by TruMark Financial® Credit Union. The words “you” and “your” shall apply to and mean the member and all owners listed on the account.

Any accountholder signature on this agreement allows authorization to perform wire transfer transactions provided the security procedures listed in this agreement are followed. You agree to be bound by the terms and conditions found within this agreement and further acknowledge receiving a copy of the “agreements and disclosures.”

### **Security Procedures**

Once you have signed a Wire Transfer Agreement and provided us with a member-created password, a wire will not be processed without verification of the password and other account verification. After you create a password, TruMark Financial will accept wire transfer requests via telephone, provided you have sufficient funds to execute the wire transfer, and verification of your password. You hereby acknowledge that you will be liable for any wire transfer request, whether or not authorized, that is issued in your name and accepted by the credit union in compliance with the agreed upon security procedure. You hereby agree to follow the security procedure when requesting a wire transfer via telephone.

### **Impossibility of Performance**

TruMark Financial will not be liable for failure to comply with the terms of the wire transfer agreement caused by legal constraint interruption or failure of transmission and/or communications facilities, war, emergency, labor dispute, act of nature, or other circumstances beyond the control of the credit union.

### **Notification**

You will not be notified each time a wire transfer is received into your account. You will be provided with notification on your monthly statement. You hereby agree to submit to TruMark Financial written, electronic or oral notification of any unauthorized or incorrect wire transfer(s) within 60 days of the first transmittal of a periodic statement which reflects the error. TruMark Financial will not be liable, should you fail to notify the credit union of any unauthorized or incorrect wire transfer, nor liable for any similar occurrence which could have been prevented.

For International remittances, you must provide a timely notice of an error to us within 180 days of the disclosed date of availability or within 60 days after receiving your statement or any other notice from us. The information you provide must enable us to identify the sender and the particular remittance transfer, in addition to, state why you believe an error exists. If the transfer was not sent properly, TruMark Financial will refund the amount of the transfer within three (3) business days while we investigate the error.

At that time, you may request the funds to be applied towards a new remittance transfer, rather than be refunded (if they have not already been processed as a refund). We may deduct taxes, fees, or other charges from the transfer amount if already deducted from the transferred amount. We will investigate any claim and correct any error within 90 days after the sender provides a notice of error.

### **Fund Transfers**

Wire transfers occur on non-holiday weekdays, Monday through Friday, only. TruMark Financial’s wire transfers occur from 8am to 4pm. Transfers are performed as soon as possible after received. Any modifications or cancellation of the instructions should be made immediately, before the wire transfer takes place. Domestic wires can take up to 24 hours to reach destination while international wires can take five (5) to 10 business days to reach a destination.

Disclosures and receipts for International remittances will be delivered at the time the transfer is taken. These disclosures and receipts may be received in writing, by e-mail, or faxed at the member's request. There are no fees associated with this request(s).

### **Fees**

A fee will be charged for outgoing domestic and international wire transfers. For fees and other charges please see the [Service Fee Disclosure](#). TruMark Financial does not make warranties regarding fees charged by another financial institution with respect to your wire transfer.

### **Cancellation and Refunds for Remittance Transfers**

TruMark Financial will honor your request to cancel a remittance transfer if:

- An oral or written request to cancel is received by us within 30 minutes of submitting the request;
- The request to cancel enables us to identify the sender's name, address, or telephone number, and the particular transfer to be cancelled; and
- The transferred funds have not yet been picked up by the recipient or deposited into the account of the designated recipient.

Refunds will be provided within three (3) business days of cancelling a remittance transfer; we will at no additional cost, refund the total amount of funds provided by you.