

**Outgoing Wire Transfer Requests:**

1. Any wire transfer request received by 2:30 PM EST, Monday - Friday, will be processed the same day.
2. Any wire transfer request received after 2:30 PM EST, Monday – Friday, will be processed the following business day.
3. If the wire transfer request is submitted on a Federal Holiday, the wire will be processed the following business day.
4. For domestic wires, provide the receiving bank ABA/Transit & Routing Number and bank name.
  - a. Important: ABA numbers obtained from checks or deposit slips may not be valid for processing wire transfers. Please contact the receiving bank to obtain the appropriate wiring instructions.
5. For international wires the following information is required:
  - a. Destination bank name, address, the IBAN number and the branch details
  - b. Beneficiary name, address, telephone and account number
  - c. Purpose of the wire transfer
  - d. Include comments or special instructions for the wire.
6. Online international wire transfers requests are only for Dollar-to-Dollar wire transfers up to \$4,000.00 USD.
7. Receiver / Beneficiary information must be correctly entered. The PSFCU does not take any responsibility for wire transfers sent with inaccurate information.
8. All wire transfer requests are subject to review and could be delayed or stopped if we identify an issue or missing information.
9. You authorize the PSFCU to transfer funds as per the wire transfer request and to debit your account for the amount transferred, plus applicable fee of \$35 for international wire and \$25 for domestic. PSFCU is not responsible for additional fees imposed by the beneficiary's financial institution and/or their correspondents. By authorizing the transaction you certify the information is true and correct.
10. All wires are subject to funds availability verification in your account.
11. Wire transfer request may be subject to a call back verification from a Credit Union employee. Please make sure that all your contact information is current and up to date on file at PSFCU including email address. Wire Transfer Disclosure will be provided via email at the time of wire processing by the Credit Union. You will be allowed 30 minutes from the time the email was sent by PSFCU to review the wire transfer request in order to make corrections or cancel for a full refund. Please check your inbox and spam folder to make sure you received the email. After such time, we have no obligation to cancel or amend requests after we receive them. If you send us a request instructing us to cancel or amend a prior request and we are able to verify its authenticity, we may make a reasonable effort to act on that request, but we will not be liable if it is not affected. You agree to indemnify us against and hold us harmless from any and all liabilities, claims, costs, expenses and damages of any nature, including legal expenses that we incur in connection with your request to amend or cancel. Your obligations under this provision will survive termination of the Wire Transfer Service.
12. If you identify an issue and need to correct or cancel the wire transfer please send an email to [wires@psfcu.net](mailto:wires@psfcu.net) as soon as possible.
13. Please allow 3 - 24 hours for domestic wires to post at the receiving financial institution. International wires may take 2 – 7 days to post at the receiving financial institution. The Credit Union cannot guarantee the exact time the beneficiary account will receive the credits due to varying processing time at each financial institution.
14. **Please be aware of wire fraud: You may lose your money**, if you are the victim of the wire fraud. Wire fraud may be committed by a single person or by a group of people who work together to create a more believable

scenario to request money from you. The question to ask yourself is: do I know the individual I am sending funds to? If you have never met the individual in person and have only communicated with them through the Internet, email, phone, or via text messaging, there is a strong possibility you are being defrauded. If that's the case please do not send the wire.

**15. LIMITATION ON LIABILITY:**

You shall indemnify and hold the Polish & Slavic FCU ("PSFCU") harmless from any and all claims, causes of action, damages, expenses (including reasonable attorney's fees and other legal costs and expenses), liabilities and other losses resulting from your acts, omissions or from you or your designated agent providing invalid or inaccurate data to the PSFCU, including without limitation your breach of any provision of these Terms and Conditions or our debiting or crediting of the account of any person at your request.

PSFCU shall be responsible only for performing the funds transfer services provided in your request and shall not be responsible for the acts or omission of any other person including, without limitation, any funds transfer system, any beneficiary, any Federal Reserve Bank or other financial institution, none of which shall be deemed the agent of PSFCU. Without limitation, PSFCU shall be excused from delay or failure to act if caused by legal constraint, interruption of transmission, or communication facilities, equipment failure, war, emergency conditions, strikes, or other circumstances beyond the PSFCU's control. In no event shall PSFCU be liable for any consequential, special, punitive, or indirect losses or damages incurred relating to this agreement including, without limitation, subsequent wrongful dishonor resulting from the Credit Union's acts or omissions.