



P.O. Box 1365, 140 Lucy Lane Waynesboro, Virginia 22980
(540) 946-3200, Toll Free: 1-800-245-8085 www.mydccu.com

WIRE TRANSFER AGREEMENT

Account #:

Credit Union Wire Transfer Terms and Conditions

This agreement applies to each funds transfer (often referred to as "wire transfer") as defined in Article 4A of the Uniform Commercial Code (UCC4A) and as covered by Regulation J of the US Federal Reserve Board. You agree to be bound by any rules in effect governing the use of any system through which the funds may be transmitted including, but not limited to, the Federal Reserve Board. You agree that all funds transfers initiated by you will be subject to the terms and conditions of this wire transfer agreement.

Service Description

DCCU offers a funds transfer order that enables members to transfer funds by wire from a specific account to accounts at other financial institutions. Funds transfer requests may be made by contacting the Credit Union via telephone or in person. At the time the funds transfer order is received by DCCU, you authorize DCCU to debit your account for the amount of the transfer and for the transfer fee. DCCU's charges for funds transfers are disclosed in our fee schedule. Other financial institutions involved in the funds transfer may impose additional charges.

Errors/Delays

DCCU will notify you about the funds transfer by listing it on your account statement. Within 60 calendar days after you received your account statement that the funds transfer order has been executed, the Credit Union must be notified of any errors, delays or other problems related to the funds transfer order. The funds transfer request can be delayed or not processed if 1) You do not have sufficient available funds in your account to cover the request, 2) The financial institution to receive the transfer, or through which the transfer is made, is not acceptable to the Federal Reserve System, an intermediary institution or DCCU, or 3) The Transfer would cause DCCU to violate a law, court order, regulation or a government guideline or program. If the transfer cannot be made or is significantly delayed, DCCU will attempt to notify you by telephone.

You must accurately identify beneficiaries (recipients of funds) of your funds transfer order. If you give DCCU a funds transfer order which identifies the beneficiary (recipient of the funds) by name, address and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than the named beneficiary. Also, if you give DCCU a funds transfer order which identifies an intermediary or beneficiary's bank by name, address and identifying number, the receiving bank may rely on that number as the proper identification even if it identifies a bank different from the named bank. A member will be responsible for any loss or expenses incurred by a receiving Beneficiary financial institution that executes or attempts to execute the Funds Transfer Order in reliance on the identifying number provided.

Cutoff Times

Cutoff times for outgoing domestic wires are 5:00 PM EST and 4:00 PM EST for outgoing international wires. Wires received after these times will go out the following business day.

Rejection of Funds Transfer/Liability

The Credit Union may, in its sole discretion, refuse a funds transfer order. Reasons include but are not limited to: insufficient funds in the account, the funds transfer order is incomplete or for any other reason. You understand and agree that the sole obligation of the Credit Union is to exercise ordinary care in processing this wire transfer and is released from responsibility for any inaccuracy, interruption or delay in transmission beyond its control. In consideration of the DCCU transferring funds pursuant to your order, you hereby agree that: (1) DCCU shall have no liability to you for the acts of the recipients of the transferred funds. (2) DCCU shall only be responsible for following your written and/or verbal instructions for this transfer of funds. (3) DCCU's liability for failure to follow your written and/or verbal instructions will be limited to the amount of the transfer lost.

DCCU has no liability of any nature for delays or mistakes, provided DCCU staff acted within good faith and with reasonable care. DCCU is not responsible for delays or mistakes caused by other parties through whom it transmits funds. DCCU will be held harmless if the funds are not received and credited due to incorrect or incomplete instructions or information. DCCU cannot be responsible for the errors, actions, or failure to act of any other person or entity used to make the transfer or to transmit information, such as other financial institutions, government entities or carriers of communication. These persons and entities are not agents of DCCU. DCCU cannot be held responsible for any liability, loss, damage or delay in making the transfer caused by events beyond the Credit Unions control, such as fires, earthquakes, power surges or failures, communication failures, wars, riots, acts of government, legal constraints.

Security Precautions

When a funds transfer order is requested by the member, the Credit Union may use various identification methods including, but not limited to: photo Identification, signature verification, wire password (if selected at initial disclosure signing), out of wallet verification and/or callback procedure by the Wire Department.

All inquiries about funds transfers should be made to the Quality Assurance Department at 1.800.245.8085.

I have read and understand the above agreement and notices and agree to their terms. I authorize DuPont Community Credit Union to execute all wire transfer requests authorized by me and charge my account(s) in the amount requested including applicable charges. I understand that if this form is not signed in the presence of a DCCU employee, a Notary Form must be completed by a registered notary witnessing member (s) signature and returned with this form.

Wire Password (Optional)

Member Signature _____ Date

Member Signature _____ Date

DCCU Employee Signature _____ Date