

Wire Instruction Sheet

Incoming Wires

Incoming wires (deposits to a Kinecta account) must be initiated at the Financial Institution sending the wire.

The following information may be required:

- Kinecta's routing number is 322278073.
- Account number/member number can be found on your Statement of Account.
- Member name as it appears on the desired share account
- Kinecta Federal Credit Union, 1440 Rosecrans Avenue, Manhattan Beach, CA 90266, 800.854.9846.

Outgoing Wires

Outgoing wires (from a Kinecta account) can be processed in person at a Kinecta Member Service Center. A fee will be assessed for an outgoing wire; see Kinecta's current Schedule of Fees and Charges. Wire Transfer disputes must be received within 60 days for domestic wires, and 180 days for international wires of the date when the Credit Union sends the Statement of Account in which the wire transfer appears.

- Authorization for Wire Transfer form may be completed prior to visiting a Member Service Center, but do not sign the form until requested by an authorized Credit Union employee.
- Authorized signer must bring government issued identification; such as an unexpired Drivers License, State ID Card or U.S. Passport.



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Authorization for Wire Transfer

Wire Transfer requests may be processed at any local Kinecta Member Service Center.

Wire CUT OFF times: requests must be received no later than **12:30 PM PST** for Domestic Wires and **11:30 AM PST** for International Wires.

SECTION 1	Wire Date	Wire Amount	Wire Type (Check One) <input type="checkbox"/> Domestic <input type="checkbox"/> International	
	International Wire Disclosure Provided <input type="checkbox"/> In-Person <input type="checkbox"/> Fax _____ <input type="checkbox"/> Email _____			
	Name (Member / Joint / Authorized Signer)	Credit Union Account Number		Share ID to Debit
	Address	City / State / Zip		Daytime Phone
SECTION 2	Destination Financial Institution Information		Financial Institution Name	
	Routing (ABA) Number (Domestic)		Swiftcode (International)	
	Financial Institution Street Address		City / State / Zip	Country
	Purpose Of Payment			
SECTION 3	Beneficiary (Recipient) Information			
	Beneficiary Name (As it appears on the account)		Beneficiary Account Number	
	Street Address		City / State / Zip	Country
	Special Instructions			
SECTION 4	Intermediary Financial Institution Information		Financial Institution Name	
	Routing (ABA) Number (Domestic)		Swiftcode (International)	
	Financial Institution Street Address		City / State / Zip	Country
	<p>General Wire Information By signing below, I agree to the terms herein and certify the information on this form is complete and correct. I authorize Kinecta Federal Credit Union to transfer funds as shown on this wire request form. I am responsible for the accuracy of the above information. Notwithstanding knowledge of any inconsistency, the Credit Union and subsequent parties to the wire transfer order may act solely on the basis of the account number if the name and number disagree. The Credit Union will send the funds by any funds transfer payment system or intermediary financial institution at its discretion. Confirmation of receipt from the recipient is not required; if requested, the Credit Union will request confirmation but will not be responsible for receipt. A confirmation request fee may be assessed. I understand that there is a fee associated with sending a wire and that the funds will be withdrawn from my account when the wire is sent (see Schedule of Fees and Charges). In addition, the Credit Union will have no obligation to pay interest on any cancelled, returned, or rejected wire transfer order. The Credit Union is not responsible to any transferee, beneficiary, or other party as a result of this wire transfer order nor shall the Credit Union be liable for insolvency, neglect, misconduct, mistake, or default of another institution or person, including an originator, except as provided in this request form. The Credit Union will be liable only to its immediate originator only for failure to credit the amount of this wire transfer order to the recipient account solely as a result of the Credit Union's failure to exercise ordinary care or act in good faith. The Credit Union's liability for such failure will be limited to the amount of the transfer order plus lost interest or as otherwise required by law. Subject to the foregoing, the Credit Union's responsibility for loss of interest for error or delay shall be calculated using a rate equal to the average Fed Funds rate of the Federal Reserve Bank of San Francisco for the period involved. The terms and provisions provided on the next page entitled "Important Information" are incorporated herein by reference.</p> <p>Domestic Wire Only There is no right to cancel or amend the transfer order. The Credit Union, at its option, may attempt cancellation or amendment if this application has been acted on, but will have no liability if the cancellation or amendment is not effectuated. If the wire transfer request is cancelled, the Credit Union will not credit funds until the Credit Union confirms the recipient has not received the funds, and any funds transmitted have been returned. The Credit Union has no obligation to re-execute any rejected or returned transfer order. The Credit Union will credit any account following return or rejection. Any credit may not be equal to original amount due to wire fees, and expenses of the Credit Union or other institutions.</p> <p>International Wire Only If the transfer order request is for payment in a foreign country the Credit Union may execute the wire transfer order in such foreign country's currency at the Credit Union's buying rate of exchange for U.S. dollars when the transfer is affected. For international funds transfers, you have the right to cancel your funds transfer via written or verbal request within 30 minutes of paying for the transfer if: (1) Your request to cancel enables the Credit Union to identify your name and address or telephone number and the particular transfer to be canceled; and (2) The transferred funds have not been picked up by the designated recipient or deposited into an account of the designated recipient. The Credit Union shall refund, at no additional cost to you, the total amount of funds provided by you in connection with the funds transfer, including any fees and, to the extent not prohibited by law, taxes imposed in connection with the transfer, within three business days of receiving your request to cancel the transfer order.</p>			
Signature (Member / Joint Owner / Authorized Signer)			Today's Date	
SECTION 5	Department	Department Contact #	Member Identification	Date / Time Accepted
	Accepted By (Print Name)	Accepted By (Signature)	Approved By (Print Name)	Approved By (Signature)
	Approved By (Print Name)	Approved By (Signature)	Approved By (Print Name)	Approved By (Signature)
EPS	Wire Dept Processor (Sig / Initials)	Wire Dept Approver (Sig / Initials)	Amount Verified	OFAC Verified



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Authorization for Wire Transfer

Important Information:

READ CAREFULLY BEFORE SIGNING THIS AUTHORIZATION FOR WIRE TRANSFER

I authorize Kinecta Federal Credit Union (the "Credit Union") to transfer funds (a "funds transfer") as shown on this Authorization for Wire Transfer form. The Credit Union charges for a funds transfer are disclosed in its Schedule of Fees and Charges. Other institutions involved in the funds transfer may impose additional charges.

The Credit Union may fail to act or delay in acting on a payment order without any liability because of legal constraints, my negligence, interruption of communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond the Credit Union's control. The Credit Union may also fail to send or delay in sending a payment order without any liability if sending the order would violate any guideline, rule or regulation of any government authority.

The Credit Union is not responsible for the inaccuracy of any information provided by me, nor is the Credit Union responsible whatsoever for the inaccuracy of any information provided to me by any third party regarding the funds transfer and/or the purpose and/or intent of the funds transfer, even if I am a victim of a fraud by a third party. The Credit Union is making the funds transfer solely at my request. I am solely responsible for the reason, purpose and/or intent of the funds transfer. The Credit Union is further not liable for consequential, special or exemplary damages or losses of any kind.

I agree to indemnify the Credit Union, its agents and employees against any loss, liability, or expense, including attorney's fees, resulting from or arising out of any claim by any person in connection with any matters subject to this agreement, except where applicable law requires otherwise.

The Credit Union has cutoff times for processing funds transfers. Requests received prior to 12:30 PM PST for Domestic Wires and 11:30 AM PST for International Wires will be transmitted the same day. If I give the Credit Union this Authorization for Wire Transfer after the cutoff time, the Credit Union may treat the funds transfer request as if it was received on the Credit Union next business day. Funds transfer business days will include all normal business days of the the Credit Union.

When a member submits an Authorization for Wire Transfer, the Credit Union's security procedure involves use of identification methods that may involve photo identification, password verification and/or call back procedure.

I authorize the Credit Union to debit my account to pay for this funds transfer. The Credit Union may notify me about the funds transfer by listing it on my account statement. I must send the Credit Union written notice, including a statement of relevant facts, within 60 calendar days of the date on the first account statement on which any authorized or erroneous debit to my account, or any other discrepancy between my records and the Credit Union's, appears. If I fail to notify the Credit Union within this 60 day period, the Credit Union is not liable or obligated to compensate me for any loss of interest or interest equivalent because of an unauthorized or erroneous debit.

I agree that disputes regarding an international funds transfer funds transfer must be received by Credit Union within 180 days of the wire transfer date.

The Credit Union will not follow any wire transfer instructions that violate from the terms of this agreement, nor will the Credit Union follow instructions that do not afford sufficient time to verify the authenticity of the instructions.