



Outgoing Consumer International Wire Transfer Instructions

This form is to assist you with your International Wire Transfers from your personal account.

International Wires are processed at all branch locations and by email or fax request.

There is a \$30 fee to process an International Wire Transfer from your Redstone Federal Credit Union® account. International Wires are sent Monday thru Friday from 8 am to 4 pm excluding holidays. Requests received via fax or email after 3:45 pm will be processed the next business day.

Signature and copy of Valid ID are required with your request. Acceptable forms of ID include: Driver's License, State-Issued ID, Military ID, or Passport.

Once completed, visit any branch location or scan your signed request along with your ID and email it to mssfax@redfcu.org or fax it to 256-722-3655.

Please contact the receiving institution for their incoming Wire instructions before completing your request.

A representative will contact you for further verification on emailed and faxed requests before processing your wire request.



Consumer International Wire Transmittal Agreement

When used in this Consumer International Wire Transmittal Agreement (Agreement), "Redstone" shall mean Redstone Federal Credit Union® or any other affiliate of Redstone, and "You" and "Your" mean the sending party on the *Consumer International Wire Transmittal*. This Agreement is made between You and Redstone and is in addition to the disclosures provided. To the extent that the terms contained in this Agreement are different than those in any other Agreement or Terms of Account, this Agreement shall control and be deemed to modify such other Agreements or Terms of Account.

This Agreement and Notice applies to Funds Transfers as defined in Subpart B of Regulation E, the Article 4A of the Uniform Commercial Code (UCC) (where applicable), and Subpart B of Regulation J (where applicable).

Redstone may establish or change cut-off times for the receipt and processing of funds transfer requests when operationally necessary without notice. For Consumer International Wire transfers, the cut-off times will be 4:00 p.m. on each business day that Redstone is open, excluding Saturday, Sunday, and holidays observed by the Federal Reserve. Payment orders, cancellations, or amendments received after the applicable cut-off time may be treated as having been received on the next business day following the Funds Transfer Business Day (FTBD), excluding Saturday, Sunday, and holidays observed by the Federal Reserve and processed accordingly.

International wires may involve multiple financial institutions and generally take 5 to 7 FTBD for funds to be delivered. However, the Available Date may be sooner than disclosed. Available Date is subject to change based on receiving financial institution's regulatory screening procedures and other extraordinary circumstances beyond Redstone's control. You may also be required to provide additional information to complete the wire transfer.

Redstone may debit Your account for the amount of any funds transfer initiated by You or by any person authorized by You as a joint account owner or other authorized party with the right of access to the account from which the funds transfer is to be made.

Redstone may establish, from time to time, security procedures to verify the authenticity of a payment order. You will be notified of the security procedure, if any, to be used to verify payment orders issued by You or for which Your account will be liable. You agree that the authenticity of payment orders may be verified by using that security procedure unless You notify Redstone in writing that You do not agree to that security procedure. In that event, Redstone shall have no obligation to accept any payment order from You or other authorized parties on the amount until You and Redstone agree, in writing, on an alternate security procedure.

If You send a consumer international wire transfer, a third-party provider will be used. Redstone is not responsible for any losses or delays, which may occur as a result of any other party's involvement in processing this transfer.

Redstone relies on the information You provide to transfer funds. Please ensure that all details You have provided, including the account number, bank details, and currency of the beneficiary's (Recipient of the funds) account are accurate prior to completing Your transaction. If the account number or bank details are incorrect, money may be sent to the wrong bank account and may not be recovered, which will cause You to lose the transferred amount.

A third-party provider fee may apply when a funds transfer is returned due to erroneous information. Additional fees may also be charged by intermediary and beneficiary banks for returned fund transfers. Redstone has no control over these fees. You agree to hold harmless Redstone from any and all claims, including, but not limited to, claims of simple negligence on the part of Redstone, its employees or agents, as a result of this Agreement.

If Redstone becomes obligated to pay dividends to You, You agree that the rate to be paid shall be equal to the dividend rate and Annual Percentage Yield, applicable to the account at Redstone to which the funds transfer should have been made or from which the funds transfer was made.

If you think there is an error, contact Redstone within 180 days at 256-722-3654 or 1-800-234-1234, ext. 3654 (long distance only) or email Redstone at info@redfcu.org. If you have any questions regarding this Agreement, please ask Your Redstone representative or call Redstone at 256-722-3654 or 1-800-234-1234, ext. 3654 (long distance only).

For questions or complaints about Redstone Federal Credit Union, contact:
Consumer Financial Protection Bureau, 855-411-2372, 855-729-2372, www.consumerfinance.gov



International Wire Transfer Request	
Sender's Name:	
Sender's Daytime Phone Number:	
Sender's Address:	
Sender's Address:	
Sender's Member Number (last 4 only):	
Account Number Transferring From (last 4 only):	
Amount of Transfer:	
Beneficiary Bank Name:	
SWIFT or BIC Code:	
Address:	
Country:	
Intermediary Bank Name (if applicable):	
SWIFT or BIC Code:	
Address:	
Country:	
Receiver's Name:	
Receiver's Address (no PO Boxes):	
Country:	
Receiver's Account Number or IBAN:	
Purpose of Wire (reason for payment):	
Contact Name (Receiver):	
Contact Phone Number (Receiver):	
Miscellaneous Information or Notes to Receiver:	
Signature:	Date:
<i>Copy of Valid ID required for all Wire requests. Notary required for request over \$100,000.</i>	