

DOMESTIC WIRE TRANSFER SERVICE ADDENDUM

This Domestic Wire Transfer Service Addendum (“Addendum”) governs your use of the wire transfer service provided by Wright-Patt Credit Union, Inc. (“WPCU”) through online banking. The words “you,” “your,” and “yours” refer to the Wright-Patt Credit Union, Inc. member(s) jointly and severally. The words “we,” “us,” “our” “WPCU” and “Credit Union” refer to Wright-Patt Credit Union, Inc. This Addendum supplements and is subject to the terms and conditions of the WPCU Electronic Services Agreement (a/k/a Mobile and Online Banking Agreement), as amended from time to time. In the event of a conflict between this Addendum and the Electronic Services Agreement, this Addendum shall control with respect to online wire transfer services only. This service enables you to send wire transfer requests to WPCU for the transfer of funds via wire transfer. By using online wire transfer services, you agree to be bound by this Addendum and the Electronic Services Agreement, as amended by WPCU.

1.1 Authorizations. Subject to the terms and conditions of this Addendum, WPCU will accept wire transfer requests from you to transfer funds from your Account(s) to accounts at other financial institutions.

1.2 Transfer Requests. WPCU will not be required to complete an outgoing wire transfer request if you do not have sufficient funds in your designated Account to cover the transaction, however, we may complete the transaction at our discretion. You agree to strictly adhere to the security procedures applicable from time to time to the wire transfer service. Requests must fully comply with the applicable online banking security and verification requirements, including, but not limited to, multifactor authentication and/or a call back completed by the Wire Transfer Department to verify wire information. When you issue instructions to us, you acknowledge that the security procedures we require you to use provide a commercially reasonable degree of protection in light of your particular needs and circumstances.

You warrant that no individual will be allowed to initiate wire transfer requests in the absence of proper supervision and safeguards, and you agree to take reasonable steps to adhere to and maintain the confidentiality of your Username and Password. We are authorized to act on and otherwise accept any instructions that are issued by you or otherwise authorized by you or accepted by us in good faith and in compliance with the security procedures then in effect for your use of the wire transfer service, whether any such instructions were in fact actually authorized by you. If you believe or suspect that any such information has been accessed by an unauthorized individual, you must verbally notify WPCU immediately, followed by written confirmation. The occurrence of such notification will not affect any transfers made in good faith by WPCU prior to receipt of the notification and a reasonable opportunity to act on the notification to prevent unauthorized transfers.

Wire transfer requests will be accepted through online banking Monday through Friday from 8:00 am to 2:00 pm EST (“Cut-Off Time”), excluding federal holidays. Wire transfer requests received after the Cut-Off Time will be treated as received the next Business Day. The Cut-Off Time is subject to change. To initiate a wire transfer request, you must provide us with the following information via WPCU’s Online Banking website or upon WPCU’s request:

- a. Your Account number with us from which funds are to be drawn;
- b. Amount to be transferred;
- c. The name of the receiving financial institution and ABA (Routing)#;



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- d. The name of the receiving party and account number to which funds are to be transferred;
- e. The purpose of the wire transfer; and
- f. Any additional information we may require to verify the wire

Wire verification requirements are not satisfied until a call back is successfully completed, if applicable. All wire verification items must be fulfilled no later than 4:00 pm EST the same Business Day or the wire transfer request may be cancelled. In limited circumstances, the wire transfer request may be delayed up to one business day to allow for verification.

Upon receipt of your transfer request and the required information set forth herein, you hereby authorize WPCU to charge your Account in the amount of the funds transfer request and associated fees. See the “General Fee Schedule” for the applicable fee for this service. WPCU agrees to use commercially reasonable efforts to execute all properly authorized and verified wire transfer requests on the Business Day received provided (i) such requests are received by WPCU within the established deadline; and (ii) such day is a Business Day for us, the communication facility selected by WPCU, and the receiving financial institution. In executing any wire transfer request, WPCU may utilize such means of transmission as we reasonably select in our sole discretion. WPCU may initiate wire transfer requests in any order convenient to WPCU.

1.3 Identification of Beneficiary. If you provide WPCU with a wire transfer request which identifies the beneficiary (recipient of the funds) by both name and identifying account number, transfers may be made to the beneficiary’s financial institution on the basis of the identifying account number, even if the number identifies a person different from the named beneficiary. This means that you will be responsible to pay WPCU if the transfer request is completed on the basis of the identifying account number you provided WPCU.

If you provide WPCU with a transfer request which identifies an intermediary or beneficiary’s financial institution both by name and an identifying account number, WPCU, as well as the receiving financial institution may rely on the number as the proper identification even if it identifies a different person or institution than the named financial institution. This means that you will be responsible for any loss or expense incurred by a receiving financial institution which executes or attempts to execute the transfer request order in reliance on the identifying account number you provided.

1.4 Liability. WPCU will not be liable if we do not act upon or delay any wire transfer request if you have not properly followed instructions for wire transfer services. There are additional exceptions to our liability for processing transactions on your Account that are set forth in the Electronic Services Agreement and your Account Agreement. Please review these documents carefully.

1.5 Confirmation and Statement of Reconciliation. Executed wire transfers will be reflected on your periodic Account statement and in your online account history. You agree to notify WPCU of any error, discrepancy, unauthorized transfer or any other objection immediately upon learning of any such error, discrepancy, unauthorized transfer or other objection. If you fail to notify WPCU within thirty (30) days after we provide your Account statement, you expressly agree that WPCU shall not be liable for any loss or liability with respect to such errors, discrepancies, unauthorized transfers, or objections, unless otherwise provided by law regardless of any ordinary care on WPCU’s part.



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1.6 Revocation. You have no right to reverse, adjust, or revoke a transfer request after it is received by us. WPCU will make a reasonable effort to act on your request for cancellation or amendment of a wire transfer request prior to the time such transfer is executed, but WPCU shall have no liability if such cancellation or amendment is not performed. If you request the reversal, adjustment or revocation of a transfer request, WPCU may (but we are not obligated to) attempt to recover the funds from the transferee using whatever steps we deem appropriate, and you expressly agree to indemnify and hold WPCU harmless against any claims, losses, damages, liabilities, costs and expenses, including reasonable attorneys' fees, which WPCU may incur in attempting to effect such recovery of funds.

1.7 Suspension/Termination. WPCU may terminate, cancel or suspend wire transfer services at any time in accordance with the Electronic Services Agreement and/or your Account Agreement. Any termination shall not affect any obligations arising prior to termination.

1.8 Governing Law. This Addendum shall be governed by, enforced, and construed in accordance with the laws of the state of Ohio to the extent not preempted by federal law. Your existing Account relationships shall continue to be governed by and construed in accordance with your Account Agreement. If any term of this Addendum cannot be legally enforced, this Addendum is to be considered changed to the extent necessary to comply with the law.



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