

## Outgoing Wire Transfer Instructions

Please submit your wire transfer request to the Wire Transfer team

Wires can be submitted by email [WireTransfer@jovia.org](mailto:WireTransfer@jovia.org), Fax (516) 243-7977 or visit your local branch

### Member Requirements for ALL Wire Transfer Requests

- The Wire Transfer Authorization Questionnaire must be signed
- The Wire Transfer Request and Authorization must be signed
- The Disclosures must be initialed
- Must be a member of the Credit Union for 30 Days

### For all Faxed and Emailed Wire Requests

- You must provide a copy of your current driver's license.
- The phone number given on this form must match existing Credit Union account information and it must be on file for the past 30 days.
- The wire facilitator must be able to utilize the phone number to validate personal information.
- We must receive both the signed Transfer Authorization and initialed Disclosure page
- Wet signatures are required.
  - Electronic signatures or non-wet signatures are not accepted and will not be processed.

### What you need to know

- Deadline for Domestic Wires is 4PM. Domestic Wires received after 4PM will be processed the following business day
- Deadline for International Wires is 3PM. International wires received after 3PM will be processed the following business day
- Posting of the wire is subject to the Receiving Institution.
- Wires to Foreign Institutions can be expected to arrive at the beneficiary bank within ten business days from the date the wire transfer was released
- Jovia Financial Credit Union cannot reverse a wire transfer once initiated and the member will be held liable for the transaction.





1000 Corporate Drive  
 PO Box 9003  
 Westbury, New York 11590-9003

## Wire Transfer Request and Authorization

Fields marked with an asterisk \* are REQUIRED, incomplete fields, and illegible handwriting WILL delay the wire transfer

### Member's Information

Member's Full Name\*

Business Name

If applicable

Account Number\*

Checking or savings account

Member's Address\*

City

State

Zip

Telephone Number\*

(Jovia must have number on file for 30 days if a call back is required)

### Exact Amount of Wire Transfer

In Figures\*

In Words\*

Currency Confirmation for International wires  
 Example: USD, Euro, Peso

### Domestic Institution Information

Receiving Financial Institution Name

Routing Number

### For International Wire Only

International Financial Institution Name

Address of International Financial

Institution

SWIFT/BIC Code

IBAN Number

### Intermediary Financial Institution Information – if applicable

Intermediary Financial  
 Institution

Intermediary FI Routing Number

Account Number

### Beneficiary Information / Recipient of Funds

Name of Beneficiary or Business\*

Account Number\*

Beneficiary Address\*

City\*

State\*

Zip\*

Country\*

Purpose of Wire is Required\*

Originator to Beneficiary or

For Further Credit to:

I have read and fully agree to the terms and conditions of the Jovia Financial Credit Union's wire transfer rules, instructions, regulations, and agreement disclosure, which follow this request form on the next page.

Submit to the Wire Team: Email: WireTransfer@jovia.org or Fax: (516) 243-7977

Member's Wet Ink Signature: * E-Signatures are not accepted	Date: *	Member's E-Mail Address: *



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## Fees

Wire Fees are per wire (1) transfer\* The wire transfer fee for all outgoing wires will be charged to the same account. Please ensure enough funds to cover the wire plus the fee are in your account.

**For ALL faxed and/or E-mailed wires the fee is \$50.00.**

**For Consumer Domestic Wires initiated in person the wire fee is \$20.00 for Consumer International Wires initiated in person the fee is \$40.00 For Business Domestic Wires initiated in person the wire fee is \$30.00 for Business International Wires initiated in person the fee is \$40.00.**

## Disclosures

I hereby authorize Jovia Financial Credit Union to withdraw funds as specified above from my account, and perform the instructions as requested and consented to on the "Wire Transfer Request and Authorization Form".

I understand I am fully responsible for the accuracy of the information presented. **Jovia Financial Credit Union cannot reverse a wire transfer once initiated and the member will be held liable for the transaction.** If the information is missing or inaccurate, this may cause a delay in processing your wire.

I attest that I am sending this Wire Transfer on my own behalf and not on behalf of another person or entity. I ACKNOWLEDGE THAT I WILL PAY ANY EXCISE TAX/REMITTANCE TAX, IF ANY IS ASSESSED BY THE IRS, FOR THIS TRANSACTION.

The total amount of the wire to be sent must be available from a transactional account. If the total funds including the fee are not available, this may delay the processing of the wire.

For international wires only: You may cancel the wire request for a full refund within 30 minutes after you submit your wire transfer request and authorization form. If you think there is an error, wish to cancel this wire request, or have any questions we can assist with, please contact us immediately at 516-561-0030 or 516-990-1664.

Foreign funds can be expected to arrive at the beneficiary bank within ten business days from the date the wire is initiated.

For all wires: Jovia Financial Credit Union shall not be held liable for any errors, omissions, delays, or defaults not attributable to its own negligence in initiating the wire transfer. Jovia Financial Credit Union is furthermore not liable for any special, indirect, exemplary, or consequential damages of any kind. The member assumes full responsibility and hold harmless Jovia Financial Credit Union for any and all payments made or any other actions taken by Jovia Financial Credit Union in reliance upon the signatures, including facsimiles, of any person(s) designated regardless of whether the use of facsimile signature is unlawful or unauthorized and agrees to indemnify Jovia Financial Credit Union against any and all claims, losses, and damages suffered or incurred by Jovia Financial Credit Union resulting from any such wire payments. Jovia Financial Credit Union has the right to suspend or cancel any wire transfer that needs further research due to suspect of Fraud or for any other research that must be performed to finalize the processing of the transaction.

My initials below indicate that I have read and understood the disclosure presented above.

Member's Wet Ink Initials: \* E-Signatures are not accepted

Date: \*

For any questions or concerns about Jovia Financial Credit Union:

Consumer Financial Protection Bureau

1-855-411-2372 or 1-855-729-2372

[www.consumerfinance.gov](http://www.consumerfinance.gov)

For Jovia Employee use ONLY - Branch verification completed	
<input type="checkbox"/> In Person	ID number, type & expiration date:
Branch Name:	
Print Teller name:	Teller Signature:
Print Supervisor name:	Supervisor Signature:
Emailed to Wire Department completed:	Date and time wire completed: