

## Outgoing Wire Transfer Instructions

### Member Requirements for All Wire Requests

- The following documents must all be reviewed for accuracy and signed by the member.
- The Wire Transfer Authorization Questionnaire and Wire Transfer Request and Authorization must be signed, and the Disclosure must be initialed

### For all Faxed and Emailed Wire Requests

If these requirements are not or cannot be met, you must appear in person to process your wire request.

- 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
- Original signatures are required. Electronic signatures are not accepted and will delay processing.

### Important to Note

- Wires to Foreign Institutions may take a longer period to post to the beneficiary account.
- Wire requests received after 4:00pm for Domestic Wires and 3:00pm for International Wires will not be processed until the following business day.
- Posting of the wire is subject to the Receiving Institution

### Submit your request to the Wire Team:

- Fax (516) 243-7977 or
- Email to [WireTransferEfax@jovia.org](mailto:WireTransferEfax@jovia.org)



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

# Outgoing Wire Transfer Authorization Questionnaire

Due to the global increase in wire fraud, Jovia wants you to be aware of common indicators of scams.

Meeting someone online, never, or rarely meeting in person is a **red flag**.

Some scammers may even coach you on how to respond to questions from the credit union.

\*Note these questions are mandatory to proceed with your Wire Transfer request.

**Please check “YES” or “NO” to the following questions**

**Yes No Are you wiring money to someone that you do not know or someone you have never met in person?**

Scammers create fake profiles on social media sites, they will build trust by talking or chatting several times a day. Then, they make up a story and ask for money, it could be for a plane ticket, medical expenses, or any number of reasons.

**Yes No Are you wiring money using funds from a check you recently deposited from someone you do not know or someone you have never met in person?**

*One scam involves the deposit of a worthless check into your account. Just because the funds are made available does not mean that the check is good. The scammer wants you to wire the funds as quickly as possible because it takes the banking system a few days to determine that the check is worthless. The scammer is trying to grab the funds before this happens, leaving you on the hook when the check is returned.*

- o If yes, how long ago did you deposit the check? days / weeks

**Yes No Were you promised a sum of money in return for sending this wire?**

**Yes No Are you wiring this money in response to an offer you received through the internet, by mail or by telephone?**

**Yes No Have you recently been contacted by a company (i.e. Microsoft, Apple, Amazon, Google) advising you that you have a virus on your computer or a lock on your account?**

Scammers may call/email pretending to be representatives from a company that you regularly do business with. They initiate the call with you and will try to offer support by requesting that you allow remote access into your device. Once they have control of your device, they will generate fake “errors” and then advise that you should pay them a one-time fee or subscription for their services.

- o If yes, did you give the company access to your computer so they can help resolve the issue?  
 Yes No

**Yes No Were you instructed to wire money for any of the following reasons?**

- o To claim an inheritance, lottery, or prize winnings?
- o To pay for taxes, transfer fees, or custom fees?
- o To reimburse someone for overpayment?
- o In response to a guaranteed credit card or loan offer?
- o To assist a family member you have been told has been injured or arrested in a foreign country?

**Yes No Did you receive wire instructions through email or text?**

*Compromised or fictitious email accounts or phone numbers are used to send falsified wire instructions. These schemes often appear as legitimate conversations with people or businesses you have worked with. Never follow instructions contained in a text message. Always confirm instructions with your attorney that have been sent in an email. To learn about mortgage closing scams visit [www.consumerfinance.gov](http://www.consumerfinance.gov)*

- o Were you expecting wiring instructions from a known sender? Yes No
- o If yes were the contents confirmed verbally with the sender? Yes No

**IMPORTANT!** If you answered “YES” to any of the questions above and you decided to proceed with this wire transfer request, you acknowledge that this transaction may be a scam or other high-risk transaction. The examples above are only some of the ways credit union members can become victims of scammers. In many cases these transactions are fraudulent and the funds you wire is often **NOT** recoverable. You will be held responsible for the losses and/or overdrafts to your account.

**I am aware of the risks involved and wish to proceed with this wire transfer request.**

Member's Signature: *E-Signatures are not accepted for Wire Transfers	Date: *	Member's E-Mail Address: *
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# Wire Transfer Request and Authorization

Fields Marked with an asterisk \* are REQUIRED, incomplete fields will delay the wire process

## Originators Profile Information

Savings or Checking Account Number: *			
Exact Amount to be wired: *			
In Figures:		In Words:	
<b>Wire Fees:</b> *wire fees are per wire (1) transfer* The wire transfer fee for all outgoing wires will be charged to the same account. <i>Please ensure enough funds to cover the wire plus the fee are in your account</i> 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			
Member's Full Name *		Business Name (if applicable)	
Member's Address *	City *	State *	ZIP *
Telephone number (MUST match profile & be on file for 30 days if verification call back is necessary) *			

## Receiving Institution Information

Receiving Bank/Institution Name: *				
Address of Receiving Bank		City	State	ZIP
Routing number (Domestic) or Swift Code (International) *				
BIC/IBAN # (Required for International wires only)		<input type="checkbox"/> I elect to receive required disclosures and receipts electronically		
Name of Beneficiary or Business (Recipient of funds): *		Business Contact Name (if applicable):		
Beneficiary's complete address *	City *	State *	ZIP *	Country *
Account Number where funds are being sent: *		Beneficiary Phone Number:		
For Further Credit:		Execution Date:		
Intermediary Financial Institution Name:				
Intermediary Financial Institution Routing #:		Intermediary Financial Institution Account #:		
Purpose of Wire Transfer: *				

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:  
 Fax:(516)243-7977 OR Email: WireTransferEfax@jovia.org**

Member's Signature: * E-Signatures are not accepted for Wire Transfers	Date: *	Member's E-Mail Address: *
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### 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.

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 at extensions 2219, 2339 or 2142.

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 Initials: * E-Signatures are not accepted for Wire Transfers	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)

<b>Branch verification completed</b>		
<input type="checkbox"/> In Person (note ID number, type & expiration date)	<input type="checkbox"/> via Facsimile	<input type="checkbox"/> via previous recurring agreement  Recurring Number:
Branch Name:		
Print Teller name:	Teller Signature:	
Print Supervisor name:	Supervisor Signature:	
Email to Wire Department completed:	Date and time wire completed:	