

ABA ROUTING NUMBER

For Bayou Federal Credit Union

265473388

You will need to provide this number to your Payroll Department when setting up Payroll Deduction or Direct Deposit

How to make Wire Transfers of Funds

FROM or TO Bayou Federal Credit Union:

- 1. OUTGOING WIRES** – Scroll down to page 2 for **Instructions** and to page 3 for the **required Funds Transfer Request Agreement** you will need to wire funds **FROM** Bayou Federal Credit Union to other financial institutions.
- 2. INCOMING WIRES** – Scroll down to page 4 to find **instructions** on how to set up Bank Wires of funds coming **TO** your account at Bayou Federal Credit Union from other financial institutions

Bayou Federal Credit Union
OUTGOING WIRES - Bank / Western Union Wire Transfer Information Sheet

I) Please fill out the **Funds Transfer Request Agreement** and return it to:

Bayou Federal Credit Union
Accounting Department
Attn: Mary Mulligan
5880 Florida Blvd.
Baton Rouge, LA 70806
Phone: (225) 925-8800 ext. 3016 or (800) 349-2900 ext. 3016
FAX # 225-215-5817

All funds transfers will be made according to Bayou Federal Credit Union's security procedures. The security procedures are intended to verify that an order is authorized and detect errors in the transmission or content of the payment order. The security procedures the Credit Union will use are:

Member Security Procedures

In order to initiate a funds transfer request, the member should:

- A) Appear in person and complete the appropriate Funds Transfer Agreement form.**
- B) Present positive photo identification including the member's signature.**
- C) Have their signature notarized for requests submitted via U.S. Mail.**
- D) Have their signature notarized, or guarantee stamped for requests submitted via facsimile.**

All wires over \$5,000.00 need to be requested in person in a Bayou FCU branch and in writing. Faxed copies of a signature are not acceptable for these wires.

These security procedures also apply to any amendment or cancellation of a payment order.

Our wire request cut off time is **2:00 PM Central** Time each weekday we are open. Orders received after the cut off time are treated as being received the next business day we are open. More information on our cut off time is found in the Funds Transfer Agreement.

Our current Wire Fee schedule is as follows:

<u>Bank Wires</u>		<u>Western Union Wires</u>	
Domestic wire	\$20.00	Domestic	\$20.00
International U.S. Dollar	\$30.00	International	Based on Amount
International Foreign Currency	\$35.00	up to \$500	\$20.00
		\$500.01 to \$1,000	\$25.00
		\$1,000.01 to \$2,000	\$30.00
		\$2,000.01 to \$5,000	\$35.00
		\$5,000.01 to \$10,000	\$45.00

All information contained in this information sheet is subject to change without notice.

Consult the Credit Union for more information.

BAYOU FEDERAL CREDIT UNION
OUTGOING WIRES - SINGLE USE Funds Transfer Request Agreement

Bank Secrecy Act Recordkeeping Form

Member Information			Recipient Information		
Name:			Name:		
Address:			Address:		
Phone:		Fax:	Phone:		Fax:
ID Produced:			Financial institution:		
Member Number:			ABA #:		
Account Number:					
Type of Wire:	Bank	Western Union	Final Credit:		
Amount:		Fee:	Total:	Payment method:	
Date of Transfer:			Payment Instructions (Credit Union employee must write down any oral instructions):		

Agreement: By requesting this funds transfer, the undersigned member ("you") and **Bayou Federal** Credit Union ("Credit Union", "we", "us" or "our") agree as follows:

Regulation determines the rights and liabilities for Fed wire transfers and Louisiana's Uniform Commercial Code Article 4A determines rights and liabilities for non-Fed wire transfers. You agree to examine your periodic statement within 14 days after the statement is mailed and immediately notify us of any discrepancy or error. If you fail to notify us within 14 days after the statement is mailed you shall discharge and relieve us from any liability of claims, demands or expenses (including attorneys fees) in connection with such discrepancy or error. If a beneficiary is identified by name and/or only by an identifying or account number, payments to the beneficiary may be made using that identifying or account number even if the number identifies a person different than the named beneficiary. If a payment order identifies an intermediary party or beneficiary's financial institution by both name and/or only an identifying or account number, we and any receiving financial institution may rely on the number as the proper identification of the intermediary party or beneficiary's financial institution. You agree to indemnify the Credit Union for any loss or expense that results from its reliance on an incorrect identifying or account number.

Any rate of interest that the Credit Union may be obliged to pay as a penalty under Regulation J or Louisiana law shall be equal to the dividend rate paid on the account from which the funds transfer should have occurred or to which the proceeds of the fund transfer were or should have been deposited, whichever is lower. The Credit Union's liability is limited to the payment of this interest. You agree that under no circumstances will the Credit Union be liable for any indirect, incidental, consequential, remote or special losses or damages, including attorney's fees and costs.

The cut-off time is **2:00 PM Central Time** each weekday we are open which is not a holiday. Orders received after the cut-off time are treated as being received the next business day we are open. The cut-off time may be extended without notice to you if an intermediary or beneficiary institution is closed. We are under no obligation to accept a payment order, cancellation or amendment but may do so at our option. We are not obligated to give you notice of such action but notice may be given in your next periodic statement or as otherwise required by law. Funds transfers will be made in accordance with our rules, procedures, and fees as amended from time to time. We may cancel or modify this agreement at any time without prior notice to you. You may not modify this agreement without prior written approval from us. No representation or statement made by any employee of ours shall be binding on us.

All payment orders, amendments and cancellations orders will be made according to the Credit Union's security procedures. These security procedures are intended to verify that an order is authorized and detect errors in the transmission or content of the payment order. The security procedures we will use are: **1) completion of the wire transfer form, 2) positive photo identification including your signature, 3) notarized signature for requests through the mail, and 4) notarized signature or guaranteed signature stamp if facsimile request.** A payment order, amendment or cancellation order verified by these security procedures is effective as your order, whether or not the order is in fact authorized by you. You agree to the above security procedures.

_____ Member

_____ Date

SWORN TO AND SUBSCRIBED before me on this - _____ day of _____.

Notary Public

BAYOU FEDERAL CREDIT UNION

**Information needed for
INCOMING BANK WIRES
to Bayou Federal Credit Union:**

1. Receiver FI Name: Catalyst Corporate Federal Credit Union
Receiver FI ABA#: 311990511
Receiver FI Address: 6801 Parkwood Blvd., Plano, TX 75024

2. Beneficiary FI Name: Bayou Federal Credit Union
Beneficiary FI Account Number: 265473388
Beneficiary FI Address: 5880 Florida Blvd., Baton Rouge, LA 70806

3. Beneficiary Name: Member's Name
Beneficiary Account: Member's Bayou FCU Account Number
Beneficiary Address: Member's Complete Address
(Include City, State, and ZIP Code)

Contact Bayou Federal if you need assistance:

(225) 925-8800 or 1 (800) 349-2900