



Outgoing/Sending International Wire:

An outgoing/sending international wire request may be completed in person at any of our Altura Federal Credit Union branch locations. All wire transfer requests must be received by 12:00pm PST for same business day processing, excluding weekends and holidays. Please note, same day wires are not guaranteed. Information needed to process your wire are as follow:

Full Wire/Escrow Instructions (PDF/printout/screenshot, if applicable)

*Additional documents may be requested such as bill of sale, statements, etc.

Outgoing Wire U.S. Dollar Amount:

Foreign Currency Amount & Code: (Example – 700.00 Euros):

Receiving Bank name:

Receiving Bank address:

Receiving Bank contact number:

SWIFT/BIC Code:

IBAN (If applicable):

Beneficiary/Receiver name: (as it states on the receiver's account)

Beneficiary/Receiver physical address:

Beneficiary/Receiver contact number:

Beneficiary/Receiver Account Number:

Purpose of wire:

Reference number/information (Special Instructions): (Escrow Number, File Number, Property Address, etc.)

Please contact Member Services at 888-883-7228 to initiate an International Wire Transfer, if you are unable to step inside any Altura Branch location.

- International Wire Transfer Fee – Refer to the Schedule of Fees for details
<https://www.alturacu.com/disclosures/scheduleoffees/>
- Delivery timeframe is up to 30 business days

Acknowledgment of Risk and Indemnification

By initiating this wire transfer, the undersigned ("Customer") acknowledges and agrees to the following:

Finality of Wire Transfers: Customer understands that wire transfers are irrevocable once processed, and funds may not be recovered once transmitted to the beneficiary's account.

Assumption of Risk: Customer assumes all risks associated with the accuracy of the beneficiary information provided, including (but not limited to) the beneficiary's account number, name, and financial institution details. The financial institution shall not be liable for losses resulting from incorrect or incomplete information provided by the Customer.

Fraud and Unauthorized Transactions: Customer acknowledges the risk of fraud and represents that all instructions provided are legitimate and authorized. The financial institution shall not be responsible for any loss arising from fraudulent, unauthorized, or mistaken wire transfer requests, including those resulting from phishing, social engineering, business email compromise (BEC), or other types of fraud.

No Duty to Investigate: The financial institution has no duty to verify the identity or legitimacy of the beneficiary beyond what is required by applicable law. The financial institution shall rely solely on the information provided.

Indemnification and Release: Customer agrees to indemnify, defend, and hold harmless the financial institution, its officers, employees, and agents from and against any and all losses, claims, damages, liabilities, or expenses (including attorneys' fees) arising from or related to the wire transfer, including any errors or fraud in the information provided by the Customer. Customer releases the financial institution from any claim for reimbursement or liability related to the wire transfer once it has been executed in accordance with the Customer's instructions.

Security Procedures: Customer acknowledges that the financial institution has adopted commercially reasonable security procedures for the purpose of verifying wire transfer instructions. If the financial institution acts in compliance with those procedures, the Customer bears the risk of loss, even if the instruction is later determined to be fraudulent or unauthorized.