

Wire Transfer Questionnaire – Preventing Fraud

Please check **Yes** or **No** in response to the following questions.

- YES NO Have you been asked to provide a **fabricated** or **false** story related to the purpose of this wire?

Scammers often coach victims on how to respond to bank/credit union staff and will use threats including telling you that your money is at risk or that you will be reported to law enforcement or other government agencies for noncompliance.

- YES NO Are you wiring money to **someone whom you do not know** or **someone whom you have not met** in person?

Meeting someone online and never (or rarely) meeting in-person is a RED FLAG! Scammers often create fake profiles on dating and social media sites to lure victims. The scammers will build a relationship virtually, spanning months or years to gain trust from their victims. Once the scammer feels their victim is comfortable, they will create a fictitious story and ask for money, often for plane tickets, emergency family or medical expenses or donations to charitable organizations.

- YES NO Are you wiring funds **recently deposited** into your account from someone **you do not know** or someone **you have not met in person**?

- YES NO Are you wiring funds after being contacted by a company (i.e. alleging to be Norton, Microsoft, Amazon, etc.) saying that your computer was compromised and you need to send a refund to protect your money?

Scammers will pose as well-known companies in order to gain access to online banking. Once in the account, they will make it look as if there was a refund to the account from a transfer, and the refund is greater than the original amount of the purchase or transaction. Members will then be instructed to wire funds back to the company due to the overpayment.

- YES NO Have you been promised a sum of money in return for sending this wire?

Scammers will often include false promises of receiving an inheritance, lottery winnings or large returns on investments.

- YES NO Are you wiring money in response to an offer you received online, via text, email, mail or phone call?

Common scams often involve the victim by having them move money on behalf of an individual or business where the funds were acquired illegally.

- YES NO Have you or are you actively being threatened, blackmailed or advised to send funds to law enforcement or a government agency?

Victims are often coached to send funds “secretly” and told to not divulge any details of the purpose of the wire to bank/credit union staff and especially not to their loved ones.

YES NO Were you instructed to wire money for any of the following reasons?

- To pay taxes, transfer fees or Customs fees
- To start a business or for business expenses
- In response to a loan offer
- To purchase a vehicle you have not seen or to which you do not have a bill of sale
- To provide bail bond for a family member or friend
- To put a deposit on an apartment or other rental that you have not yet seen in person

IMPORTANT: Ensure you have performed your due diligence in researching legitimate websites, by contacting the business directly on a publically listed number, or meeting your escrow officer in person before sending the wire.

YES NO N/A If you are wiring money as part of a real estate closing or other type of transaction, did you receive unsolicited wire instructions through email or text from an unverified source? For example, you have been working with judy.smith@escrowcompany.com, however you have noticed the email is now coming from a judi.smith@escrowco.com., **THIS IS SUSPICIOUS AND INDICATIVE OF A SCAM.**

*Compromised or fictitious email accounts or phone numbers are used to send false wire instructions. These schemes often appear as legitimate conversations with the people or businesses you worked with for your transaction. **Never** follow instructions contained in an email or text if you have not thoroughly vetted the sender's information.*

It is important to validate instructions provided by the escrow company, including calling the escrow agent to validate the account and routing number. Reputable numbers should be used to contact the escrow/title company to validate information and you should not call numbers listed on the wire instructions in case it was altered in any way.

IMPORTANT: If you answered YES to **ANY** of the previous questions and you proceed with this wire transfer request, you acknowledge that this transaction may be a scam or other high risk transaction. The previous examples are only some of the ways credit union members become victims of scammers. In many cases these transactions are fraudulent and the money is **NOT** recoverable.

By signing below, you acknowledge that you will be held responsible for any losses and/or negative balances with your account that may occur as a result of this transaction.

Account Number:	Name:
Signature:	Date:

FOR CREDIT UNION USE:

Reviewed by Name: _____ **Signature:** _____

Date: _____ **Teller Number:** _____

Wire #: _____

Reviewed with Fraud Investigations: YES NO N/A

Account Number: _____

Memo notes added to WireXchange for Wire Transfer Questionnaire: YES NO N/A

Outgoing Domestic Wire Instructions

Important: Incomplete or inaccurate wire forms will delay or prevent SDCCU from being able to process your wire request.

1. Contact the receiving Financial Institution to obtain or confirm complete, accurate wire instructions.
2. Complete the form to exact specifications (see Example below). DO NOT sign until in the presence of a Notary Public.
3. Sign and obtain a notarization of the form and agreement.
4. Return to SDCCU via mail:
 - a. The notarized form and agreement.
 - b. A copy of your current Driver's License or Identification card.
 - c. Wire instructions (if provided by the receiving Financial Institution).

Via FedEx or UPS

SDCCU
Attn: Call Center
6545 Sequence Drive
San Diego, CA 92121

SDCCU currently does not process Foreign Wire Transfer requests by mail.

Please refer to the [Consumer Services Fee Schedule](#) found at sdccu.com/rates for current wire fees.

EXAMPLE

SENDER'S INFORMATION:

ACCOUNT NUMBER (YOUR SDCCU ACCT # & SUFFIX) 1234567-90	SENDER'S NAME (MUST BE FULL COMPLETE NAME AND ONLY ONE NAME) First, Middle, Last Suffix	
DEDUCT FEE AND WIRE AMOUNT FROM (YOUR SDCCU ACCT # & SUFFIX) 1234567-90	HOME/CELL PHONE NUMBER (555) 555-5555	DAYTIME PHONE NUMBER
	ADDRESS (NO PO BOX, MUST MATCH ADDRESS ON SDCCU ACCOUNT) 12345 South Anywhere Street Unit 5B Anytown, ST 99999	

WIRE FUNDS TO:

RECEIVING INSTITUTION'S # (ROUTING/ABA #) 123456789	
RECEIVING FINANCIAL INSTITUTION NAME Anytown Bank	
ADDRESS OR BRANCH 12345 East Anyplace Street	
CITY, STATE POST CODE Anytown, ST 77777	
BENEFICIARY'S ACCOUNT NUMBER 7654321	WIRE AMOUNT \$9,999.99
BENEFICIARY'S NAME (FULL NAME) First, Middle, Last, Suffix	
BENEFICIARY'S ADDRESS (FULL ADDRESS. NO P.O BOX) 54321 North Street Name Anytown, ST 55555	
OTHER INFORMATION (IF APPLICABLE. E.g. ESCROW #, INVESTMENT #, COMPLETE NAME) Escrow #654321	
PURPOSE (REQUIRED FOR ALL) For close of escrow.	
INTERMEDIARY ABA (IF APPLICABLE OR N/A) N/A	
INTERMEDIARY FINANCIAL INSTITUTION NAME (IF APPLICABLE OR N/A) N/A	
ADDRESS OR BRANCH (IF APPLICABLE OR N/A) N/A	
CITY, STATE POST CODE (IF APPLICABLE OR N/A) N/A	

SENDER'S SIGNATURE ^{1~} Sign in the presence of a notary	DATE
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¹Sender's signature constitutes acceptance and agreement to all terms and conditions on the attached Wire Transfer Agreement and Notice.

Attached wire instructions are not a substitute for completing this form. Incomplete or blank fields may delay or prevent processing.

DOMESTIC WIRE REQUEST FORM

1. Deadline for outgoing wires is 12:30 p.m. PST, Monday – Friday (holidays excluded).
2. Wire requests received after 12:30 p.m. PST and/or on Saturday will be processed the next business day.

SENDER'S INFORMATION:

ACCOUNT NUMBER (YOUR SDCCU ACCT # & SUFFIX)	SENDER'S NAME (MUST BE FULL COMPLETE NAME AND ONLY ONE NAME)	
DEDUCT FEE AND WIRE AMOUNT FROM (YOUR SDCCU ACCT # & SUFFIX)	HOME/CELL PHONE NUMBER	DAYTIME PHONE NUMBER
	ADDRESS (NO PO BOX, MUST MATCH ADDRESS ON SDCCU ACCOUNT)	

WIRE FUNDS TO:

RECEIVING INSTITUTION'S # (ROUTING/ABA #)	
RECEIVING FINANCIAL INSTITUTION NAME	
ADDRESS OR BRANCH	
CITY, STATE POST CODE	
BENEFICIARY'S ACCOUNT NUMBER	WIRE AMOUNT
BENEFICIARY'S NAME (FULL NAME)	
BENEFICIARY'S ADDRESS (FULL ADDRESS. NO P.O BOX)	
OTHER INFORMATION (IF APPLICABLE. E.g. ESCROW #, INVESTMENT #, COMPLETE NAME)	
PURPOSE (REQUIRED FOR ALL)	
INTERMEDIARY ABA (IF APPLICABLE OR N/A)	
INTERMEDIARY FINANCIAL INSTITUTION NAME (IF APPLICABLE OR N/A)	
ADDRESS OR BRANCH (IF APPLICABLE OR N/A)	
CITY, STATE POST CODE (IF APPLICABLE OR N/A)	

SENDER'S SIGNATURE ^{1~}	DATE
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¹Sender's signature constitutes acceptance and agreement to all terms and conditions on the attached Wire Transfer Agreement and Notice.

WIRE TRANSFER AGREEMENT AND NOTICE (AGREEMENT)

The Wire Transfer Agreement and Notice (Agreement) contains several notices which we are required to provide to you. It also establishes other terms of agreement which shall apply to all funds transfers which involve you and San Diego County Credit Union (SDCCU). Using SDCCU to send or receive funds transfers shall constitute your acceptance of all of the terms and conditions in this Agreement. To the extent that the terms contained in this Agreement are different than those in any other Agreement or Term of Account, this Agreement shall control and be deemed to modify such other Agreements or Terms of Account.

1. This Agreement applies to Funds Transfers as defined in Article 4A of the Uniform Commercial Code (Division 11 of California Uniform Commercial Code), Subpart B of Regulation J of the Board of Governors of the Federal Reserve and Regulation E of the Consumer Financial Protection Bureau.
2. SDCCU may establish or change the cut-off time for the receipt and processing of funds transfer requests, amendments or cancellations. Unless other times are posted for the various types of funds transfers, the cut-off time for wire transfers shall be at 12:30 p.m. Pacific Standard Time on each weekday that SDCCU is open, excluding holidays. Payment orders, cancellations or amendments received after the applicable cut-off time may be treated as having been received on the next business day and processed accordingly.
3. You authorize SDCCU to transfer funds via wire transfer in accordance with wire transfer fees as listed in the Consumer Services Fee Schedule and to debit your account for both the wire transfer fee and the amount of the wire transfer.
4. SDCCU may establish, from time to time, security procedures to verify the authenticity of a payment order. You shall be notified of the security procedure, if any, to be used to verify payment orders issued by you or for which your account shall be liable. You agree that the authenticity of payment orders may be verified by using that security procedure unless you notify SDCCU in writing that you do not agree to that security procedure. In that event, SDCCU shall have no obligation to accept any payment order from you or other authorized parties on the account until you and SDCCU agree, in writing, on an alternate security procedure.
5. If you give SDCCU a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying account number, payment may be made by the beneficiary's bank on the basis of the identifying account number, even if the number identifies a person different than the named beneficiary. This means you shall be responsible to SDCCU if the funds transfer is completed on the basis of the identifying account number you provided SDCCU.
6. If you give SDCCU a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different person or institution than the named bank. This means that you shall be responsible for any loss or expense incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number you provided.
7. If SDCCU received a funds transfer for you or for other persons authorized to have access to your account, you agree that SDCCU is not obligated to provide you with next-day notice of the receipt of the funds transfer. SDCCU shall provide you with notification of the receipt of all funds transfers by including such items in the periodic account statements which SDCCU provides.
8. SDCCU may, in its sole discretion, reject any funds transfer request which exceeds the available funds on deposit in your designated account(s); which SDCCU reasonably believes may not be authorized by you; or which contains incorrect, incomplete, or ambiguous information. You understand and agree that SDCCU shall incur no liability for any loss caused by SDCCU's refusal to accept any funds transfer request.
9. SDCCU shall have the right to charge the amount of any funds transfer request to any of your accounts at SDCCU in the event that no account is designated, or in the event that a designated account has insufficient funds to cover the amount of a funds transfer request. SDCCU may charge a service charge for services relating to the sending or receiving of such funds transfer request. Refer to SDCCU's Consumer Services Fee Schedule for applicable fees.
10. If you send a wire transfer to a foreign country, SDCCU will send the funds in United States dollars.
11. Except as otherwise provided by applicable state and federal laws or regulations, SDCCU's liability for any negligence or intentional action or inaction in connection with any funds transfer request shall be limited to your direct loss and payment of interest. **UNDER NO CIRCUMSTANCES SHALL SDCCU BE LIABLE FOR ANY LOST PROFITS, CONSEQUENTIAL, INDIRECT, PUNITIVE OR SPECIAL DAMAGES WHICH YOU MAY SUFFER IN CONNECTION WITH THIS AGREEMENT AND/OR ANY FUNDS TRANSFER REQUEST.**
12. Except as otherwise expressly provided by applicable state and federal laws and regulations, this Agreement and all transactions initiated hereunder shall be governed by and construed in accordance with the internal laws of the State of California, notwithstanding any conflict of laws or doctrines of such state to the contrary.

ORIGINATOR'S SIGNATURE	DATE
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