

This document consists of a DOMESTIC WIRE FORM and an INTERNATIONAL WIRE FORM. Please choose the appropriate form.

The following are the terms and conditions whenever you request a wire transfer to or from your Share or Share Draft Account based upon your written request. Provident Credit Union ("we" or "us") will provide Wire Transfer services as a means to initiate domestic or international transfers for you, subject to the terms of this Wire Transfer Agreement (the "Agreement"), to which you agree by signing the Wire Request Form.

This Agreement applies to funds transfers as defined in the Article 4A of the Uniform Commercial Code, Subpart B of Regulation J of the Code of Federal Regulations (C.F.R.), and Division 11 of the California Commercial Code. This Agreement and any transaction initiated hereunder shall in all respects be governed by and construed in accordance with the laws of the State of California. Any conflict between the terms of this Agreement and your member account agreement with us shall be resolved in favor of this Agreement. If you send or receive a wire transfer, Fedwire may be used. Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. Regulation J (12 C.F.R. Part 205) will govern Fedwire transactions, except to the extent of a conflict between Regulation E and Regulation J with respect to remittance transfers, in which case, Regulation E shall govern. You acknowledge that any incoming or outgoing wire transfer executed by us will be subject to these regulations and the rules listed below in this agreement.

We are authorized to debit the account you designate for the payment of wire transfer requests. If more than one account is designated, we may debit any of the designated accounts in any combination to satisfy the amount of the wire request, unless you give us specific written instructions otherwise.

You must accurately identify beneficiaries of the wire transfer. If you give us the name and account number of a beneficiary, we and other financial institutions may process the wire transfer based on the account number alone, even though the account number may identify a person other than the beneficiary named. We or any other financial institutions involved in the funds transfer will complete your funds transfer request using the account number or identification number you provide, even if the numbers do not match the beneficiary's or financial institution's name. If you provided us with an incorrect account number or an incorrect routing or identification number, you could lose the amount of the transfer.

Both domestic and international wires must be received and verified by 1:00 pm (PST) on each business day that we are open excluding holidays. We are not required to make a wire transfer on the day a wire transfer request is received, unless the wire transfer request is received within a reasonable time before any cut-off hour we have established. All scheduled funds transfer requests are subject to an internal review in compliance with our security procedures and may not be approved.

We may charge your account for the amount of any funds transfer, including reasonable service charges, initiated by you or by any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made. Refer to the current Service Charge Schedule for wire transfer fees. Please refer to your Master Account Disclosure for additional information regarding wire transfers.

Wire transfer requests of \$50,000 or more must be made in person at one of our local branches.

If sending the wire request via Online Banking or fax sign and date the request and include a current clear copy of your state/government issued picture ID. Electronic signatures are not accepted.

We may establish, from time to time, security procedures to verify the authenticity of a wire transfer request, such as requesting photo identification, signature verification, confidential passwords or codes, and/or call-back procedures. The purpose of the security procedure is to verify the authenticity of a wire request, not to detect errors in the transmission or content of the wire. You agree the security procedure is commercially reasonable and is a satisfactory method of verifying the authenticity of wire requests.

We may, in our sole discretion, reject any wire transfer request for any reason including, but not limited to, the amount requested to be transferred exceeds the collected and available funds on deposit in your designated account(s); the request is not authenticated to our satisfaction or which we believe may not be authorized by you (the member); the request contains incorrect, incomplete, or ambiguous information; or the request involves funds subject to a lien, hold, dispute or legal process pending their withdrawal.

Further, we will reject any wire transfer request that violates the terms of this Agreement, and we will not follow instructions received that do not give us sufficient time to verify the authenticity of the request.

We will not be liable for failure to comply with the terms of this Agreement caused by legal constraint, interruption, or failure of transmission and/or communications facilities, labor disputes, war, emergency, act of nature, or other circumstances beyond our control.

We have no liability of any nature for delays or mistakes, provided we act in good faith and with reasonable care. We are not responsible for delays or mistakes caused by other parties through whom we transmit funds whether such other parties were by you or us. If you identify any errors in regarding a wire transfer, or unauthorized activity on your funding account, please call our Contact Center at 1-800-632-4600. You agree to notify us of any unauthorized or erroneous wire transfer within 30 days from the date you first received notification from us and that the transfer was completed. Notification of the wire transfer transaction will appear on your periodic account statement. We will not be responsible for any delays in payment or additional fees caused by your failure to promptly notify us. You will exercise ordinary care to determine whether a wire transfer request accepted by us was either erroneous or not authorized.

You agree to indemnify, defend, and hold harmless us, our agents, employees and directors against any loss, liability, or expense, including attorney's fees, resulting from or arising out of any claim by any person in connection with any matters subject to this Agreement or our performance of a wire transfer for you, except where applicable law requires.

BEWARE OF SCAMS

Only wire money to people you know or recipients you have verified. Be aware of wire scams, because once the wire is sent, you may not be able to recover your money.

Signs of common scams include:

- You are contacted unexpectedly or being pressured into sending money immediately.
- The recipient claims there is an emergency.
- The recipient only accepts payments via wire, gift cards, or crypto currency.
- The recipient tells you to "keep it secret" or instructs you "how to answer questions at the credit union".
- You are made an offer or opportunity that sounds too good to be true.

Commonly known scams include:

- Imposter: "I'm with the IRS, and you owe back taxes. If not paid immediately, you may be arrested or sued."
- Romance / New Friend: "I want to meet you in person, but I can't afford to travel. Can you send me money?"
- Family Emergency: "I'm in trouble – I need money fast."
- Lottery Winnings: "Congratulations! You've won the lottery! We will need to collect taxes prior to your payment."
- Investment Opportunity: "This is a once-in-a-lifetime opportunity! The return on your investment will go straight to your crypto account."

Signature _____

Date _____



Domestic Wire Transfer

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 providentcu.org

SECTION A: Member Information – REQUIRED

\$ _____
 ↑ Amount of Wire | Full Checking or Savings Account Number _____

 Name (Primary or Joint Member)

 Address, City, State, Zip

 Contact Phone (not used for verification purposes) | E-mail Address _____

 Purpose of Wire

SECTION B: Beneficiary Bank Information – REQUIRED

 ↑ Bank Name | ABA Routing Number (9 digit code) _____

 Bank Address, City, State, Zip

 Intermediary Bank (if required) | Intermediary Bank ABA Routing Number _____

SECTION C: Beneficiary Information – REQUIRED

 ↑ Beneficiary/Recipient Name

 Beneficiary Account Number | Additional Payment Information _____

 Beneficiary Address, City, State, Zip

SECTION D: For Further Credit to (Third Party Investments/Final Credit)

 ↑ Account Name | Account/Escrow Number _____

 Additional Payment Information

SPECIAL INSTRUCTIONS

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By signing this form I acknowledge receipt of the Wire Transfer Agreement, and understand and have agreed to the terms of the Wire Transfer Agreement between myself and Provident Credit Union.

X _____
 Member/Joint Owner Signature | Print Name | Date

CREDIT UNION USE ONLY

Source: Branch
 Headquarters

 ↑ Employee

 Branch or Department

 Authorized by

 \$250,000 or more

 Date

 Call back verification



International Wire Transfer

PO Box 8007, Redwood City, CA 94063-0903 (800) 632-4600 providentcu.org

SECTION A: Member Information – REQUIRED

Amount of Wire Full Checking or Savings Account Number

Name (Primary or Joint Member)

Address, City, State, Zip

Contact Phone (not used for verification purposes) E-mail Address

US Currency Foreign Currency Wire Transfer Type Foreign Currency Name (CCY)

Purpose of Wire

SECTION B: Beneficiary Bank Details – REQUIRED

International Bank Name

SWIFT Code IBAN

International Bank Address, City, State, and Country

SECTION C: Beneficiary Information – REQUIRED

Beneficiary/Recipient Name

Beneficiary Account Number Additional Payment Information

Beneficiary Address City, State, and Country

SPECIAL INSTRUCTIONS

Special instructions area with arrows pointing to input lines.

Unless a U.S. dollar settlement account is provided, funds will be converted by Provident Credit Union whenever appropriate.

By signing this form, I acknowledge receipt of the Wire Transfer Agreement, and understand and have agreed to the terms of the Wire Transfer Agreement between myself and Provident Credit Union.

Member/Joint Owner Signature Print Name Date

CREDIT UNION USE ONLY

Source: Branch Headquarters

Employee

Branch or Department

Authorized by

\$250,000 or more

Date

Call back verification