



# United Heritage Credit Union

## Instructions for Domestic Wires

### Use the Domestic Wire Transfer Authorization Form to:

- Set up a wire between your United Heritage Credit Union account(s) and a bank account.
- Delete an existing wire template.
- Set up a wire template.

## Before You Begin

**All information is required-** if you do not provide all information and/or all signatures, your request will be delayed. If we are unable to contact you by phone, your request may be delayed.

**Wire transfers may involve fees-**United Heritage charges for Domestic outgoing and incoming wires. Some banks/financial institutions may charge an additional fee for incoming or outgoing wires.

**You'll need wiring instructions from the receiving financial institution to complete this form.**

**Once established-** you may request a template be set up on your account for recurring wires to the same financial institution and beneficiary. If you do not provide the appropriate template name and your signature, your request will be delayed.

## Restrictions and Requirements

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- If you send or receive a wire transfer, Fedwire may be used. Fedwire is the funds transfer system operated by the Federal Reserve Bank.
- A Signature is required to set up and send wire transfers.
- Your account must be in good standing and funds must be on deposit a minimum of 5 business days prior to wire.
- Cut off time for sending wires out the same day is 2:00p.m. CST.
- Cut off time to receive a domestic wire is 4:30p.m. CST.

## Frequent Asked Questions

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### ***What are the benefits of a bank wire?***

Wires allow the rapid transfer of cash between accounts at different financial institutions, using Federal Reserve System.

### ***How long will it take to process my wire request?***

United Heritage transmits wires Monday - Friday at 2:00p.m. – Holidays excluded. Wire requests received after this time will be processed on the next business day. United Heritage cannot guarantee the receiving bank will post the funds for same-day business credit. Check with your receiving institution for credit availability.

### ***Can I receive a copy of my wire request?***

We can provide you with a copy of the authorization form at the time you sign authorizing the wire.

### ***Can I send my wire instructions via a fax number?***

Yes; fax our Wire Transfer Authorization Form to our Accounting Department at 512.435.4049.