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## Outgoing Wire Transfer Disclosure

By authorizing the outgoing wire transfer transaction from your Amherst Federal Credit Union account, you acknowledge and agree to the following:

1. **Responsibility for Accuracy:** You are responsible for providing accurate recipient information, including the recipient's name, account number, bank routing number, and more. AFCU will process the wire transfer based solely on the information provided by you.
2. **Verification of Recipient Information:** It is your responsibility to verify the accuracy of the recipient information before authorizing the wire transfer. AFCU will not be liable for any losses incurred due to incorrect recipient information provided by you.
3. **Scam Awareness:** You acknowledge that wire transfers are irreversible transactions and may be susceptible to scams. AFCU strongly advises you to exercise caution and verify the legitimacy of the recipient and the purpose of the wire transfer before proceeding.
4. **Loss of Funds:** AFCU will not be responsible for any lost funds resulting from fraudulent wire transfers, incorrect recipient information, scams, or any other reason beyond AFCU's control. Once the wire transfer is initiated and processed by AFCU, it cannot be reversed.
5. **Personal Accountability:** If AFCU believes an outgoing wire is being requested in an attempt to defraud the credit union, AFCU reserves the right to refuse to process the wire. If a member knowingly or unknowingly defrauds AFCU via outgoing wire, AFCU reserves the right to take legal action against the member.
6. **Confirmation of Authorization:** By authorizing the outgoing wire transfer, you confirm that you have reviewed and verified all recipient information and agree to the terms and conditions outlined in this disclosure. You understand and accept the risks associated with outgoing wire transfers.

Please review this disclosure carefully before authorizing any outgoing wire transfer from your AFCU account.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



AMERICA'S  
CREDIT UNIONS™  
*Where people are worth more than money.™*



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.