

NOVARTIS FEDERAL CREDIT UNION

International Wire Transfer Request Agreement

Note: Not all wires will be sent in US Dollars. Wires sent to Europe, including England, France, Switzerland, and certain South American countries will be sent in their preferred foreign currency and will be subject to the conversion rate that is available at the time the wire is created.

The following rules shall apply to wire transfer services provided by Novartis Federal Credit Union. As used in the Wire Transfer Request Agreement, the words "us," "we" or "our" shall apply to and mean "Novartis Federal Credit Union". The words "I", "you" and "your" shall apply to and mean the member and all owners listed on the account that have requested or utilized the wire transfer services stated herein. This Wire Transfer Agreement supersedes any inconsistent terms contained in Novartis Federal Credit Union's member account agreements and any previous Wire Transfer Notice and/or Agreements.

Any accountholder signature on this agreement allows that all owners of the account have authorization to perform wire transfer transactions provided the security procedures listed in this agreement are followed.

You agree to be bound by the terms and conditions found within your application for membership and to the bylaws, rules and regulations of Novartis Federal Credit Union in effect from time to time. You further acknowledge receiving a copy of the "agreements and Disclosures" related to your account(s) and you agree to be bound by the terms and conditions found therein.

Acceptance of Payment Orders

In general, we will accept payment orders only if you have signed an International Wire Transfer Request form, have a sufficient drawable balance on deposit in the appropriate account to execute the payment order, and produce valid identification. Once you have signed an International Wire Transfer Request, we will proceed to execute your request, provided our security procedures are followed.

Security Procedures

Once you have signed an International Wire Transfer Request, we will review and verify the wire request. We may be required to call you back at the telephone number currently on file with us in our database for verification. If you do not provide us with a current contact number, your request may not be honored. When contacted, you will need to verify some or all of the following information:

- The maiden name of the primary member's mother
- Amount and Date of the last deposit
- The social security number of the primary member
- Amount and Date of the last withdrawal

You hereby acknowledge that the security procedures described are commercially reasonable and that you have selected the security procedure offered by the credit union after due consideration of all such alternatives and your business circumstances, including the size, type, and frequency of payment orders that you anticipate issuing to the credit union.

You hereby acknowledge that you will be liable for any payment order or communication amending or canceling a payment order, whether or not authorized, that is issued in your name and accepted by the credit union in compliance with the agreed-upon security procedure.

Impossibility of Performance

The credit union will not be liable for failure to comply with the terms of a wire transfer agreement caused by legal constraint interruption or failure of transmission and/or communications facilities, war, emergency, labor dispute, act of nature, or other circumstances beyond the control of the credit union. The credit union may be restricted by law as to what countries and/or currency wires may be made.

Indemnification

You hereby indemnify the credit union, its agents, and employees against any loss, liability, or expense (including attorney's fees) resulting from or arising out of any claim of any person in connection with any matters subject to this agreement, except where applicable law precludes your notification.

Funds-Transfer Business Day

Funds transfers occur on non-holiday weekdays (Monday through Friday) only. Novartis Federal Credit Union's funds-transfer business hours are 8:00 AM. To 1:00 P.M. (any wire transfers or receipts after 2:00 P.M. will be processed the following non-holiday weekday). Payment orders are executed as soon as possible after received; therefore, you should tell us immediately if you wish to cancel or modify wire instructions.

Account Limitations

It is the policy of Novartis Federal Credit Union to accept funds transfers from your share account (s), share draft, and money market account.

Fees

We will charge you a fee of \$40.00 for each international wire order you give to us. If wiring instructions you provide are incorrect and the wire transfer is returned to us for any reason, you may be subject to a wire return fee of \$ 20.00. Novartis Federal Credit Union makes no warranties with respect to fees charged by other financial institutions with respect to your payment orders.

Your Liability for Incorrect information

If you give us a payment order that identifies a beneficiary (the person to whom you are wiring funds) by name and account number or some other identifying number (such as a Social Security, Taxpayer I.D. or driver's license number), we may pay the beneficiary on the basis of the number provided to us by you and consider that number to be proper identification. This will be true even if the number you provided to us identifies a person different from the named beneficiary, unless otherwise provided by law or regulation.

If you give us a payment order that identifies the beneficiary's financial institution in the funds transfer by name and identifying number such as Swift Code, IBAN, or CLABE number, we, as well as the receiving financial institution, may rely on the number provided to us by you as the proper identification. This will be true even if the number provided identifies a financial institution that is different from the named financial institution, unless otherwise provided by law or regulation.

Limitation of Liability

If we are ever obligated by law to pay interest on the amount of a transfer, you will be paid interest on a daily basis equal to the current dividend rate that is otherwise applicable to the account from which the funds transfer should have occurred. In the event we are ever liable to you for damages due to a transfer, your damages will be limited to actual damages only. We will not be responsible for incidental or consequential damages, court costs or attorneys fees, unless otherwise provided by law or regulation.

For all payment orders which instructs us to wire funds to foreign countries, we assume no liability as to the length of time necessary to complete such a transfer, provided we have acted in good faith, with ordinary care, and in compliance with applicable law.

Novartis Federal Credit Union
124 South Ridgedale Ave , East Hanover, NJ 07936-3190
www.NovartisFCU.org (973)947-1000

Wire International Transfer Request
Fax (973)947-0996
\$40.00 International Wire Fee

Note: All references to currency values are stated in U.S. dollars

All information is required and may delay wire if fields are not complete

Members Name: _____ Credit Union Account#: _____ Suffix _____

Address: _____ City: _____ State: _____ Zip: _____

Member SSN# ___ - ___ - ___ Member DL# _____ State Issued _____ Date of Issue _____

Date of Birth ___ / ___ / ___ Phone Number _____ Senders Email _____

In-person Request: A Wire Transfer Request Agreement must be provided to the member. The member's identification must be verified.

I.D. type _____ I.D. number _____ Expiration date: ___ / ___ / ___ I.D. Verified By: _____

Callback Policy: Fax/e-mail requests must be verified by calling the member back at their home or work phone number listed in the member's record. If the member is away from these numbers, enter the phone number at which they can be reached. _____

Transfer Amt \$ _____

Name of Receiving Financial Institution _____

Address of Financial Institution _____

City _____ **Postal Code** _____

Country _____

Swift Code/ Sort Code/ National ID _____

IBAN # or CLABE # - MUST BE ENTERED for wires to Europe or Mexico.

IBAN # _____

CLABE # _____

Beneficiary _____ **Account Number** _____

Address _____ **City** _____ **Country** _____

Date of Birth ___ / ___ / ___ **Phone Number** _____ **E-Mail Address** _____

Purpose of wire: _____

I hereby request that Novartis Federal Credit Union initiate the above wire transfer. I understand and have agreed to the terms of the International Wire Transfer Request Agreement (on back) between myself and Novartis Federal Credit Union. I realize that requested wire transfers which are received by Novartis Federal Credit Union later than 1:00 P.M. will be completed the following business day.

Member's Signature _____ **Date** _____

Credit Union Use Only

Employee Signature _____ **Time Request Taken** _____

Call Back Verification: _____ **Verified by:** _____ **Time:** _____