



Online Banking Wire Transfer Service Terms and Conditions

255 N. Lone Hill Ave. San Dimas, CA 91773 | 800.347.2228 | www.Adelfibanking.com

MEMBER BOUND BY PAYMENT ORDERS. Member expressly agrees to be bound by any instruction to transfer funds (each, an "Order"), whether or not authorized, issued in its name and accepted by ADELFI in compliance with the security procedure(s) Member has selected as indicated below (other than as may be provided under the Electronic Fund Transfer Act and/or Subpart B of Regulation E for international wire transfers). If Member selects a security procedure that is set forth in an attachment, that attachment is incorporated in this Agreement by this reference only if ADELFI has agreed to it in writing.

CONFIDENTIALITY. Member and ADELFI will preserve the confidentiality of the security procedures. If Member becomes aware of a breach, or suspects that a breach may occur, Member will immediately notify ADELFI in a manner affording ADELFI a reasonable opportunity to act on the information.

ADELFI AND MEMBER AGREE:

For each Order, Member acknowledges that ADELFI offers security procedures described below for verifying the authenticity of an instruction to originate an Order received by ADELFI in the name of Member. Member refuses to have their Orders verified by any security procedure other than the security procedure it has expressly designated.

Member has reviewed and agreed to the various security procedures including the following and has determined that the security procedure Member has selected is commercially reasonable and best meets its requirements, with regard to the size, type and frequency of the Orders it will issue to ADELFI:

STANDARD SECURITY PROCEDURES – ONLINE INITIATED ORDERS AUTHENTICATION AND PASS CODE VERIFICATION.

For transfer Orders \$25,000 USD or less, where outgoing wire transfer requests are submitted through Online Banking, ADELFI's standard security procedures consist of the following:

- 1) Confirm that Member transfer Order was submitted through an Online Banking authenticated session.
- 2) If Member uses an unregistered computer, a one-time passcode (OTP) must be entered. The OTP can be sent by email, voice or text message previously designated by Member.
- 3) If ADELFI determines that a call back is required, member will be asked for the Wire Services Pass Code.

Member will establish reasonable security measures as necessary to protect against unauthorized access to Online Banking, and the computers used to access Online Banking. Such security measures may include but not be limited to: physical and logical access controls, virus protection, and firewalls. You will not leave your personal computer or other terminal, which you use to access our website, unattended without first logging off or otherwise terminating your session.

Losses that arise from unauthorized access to Online Banking because of improper safekeeping of information or from using a public computer are the sole responsibility of the Member. You agree to notify us immediately if any information is lost or given to an unauthorized person.

ADDITIONAL ACTIONS BY ADELFI. Any actions ADELFI takes to detect erroneous wire transfer requests, or any actions ADELFI takes beyond those described above in an attempt to detect unauthorized requests or instructions will be taken at ADELFI's sole discretion. No matter how many times ADELFI takes these actions they will not become part of ADELFI's standard procedures for attempting to detect such erroneous or unauthorized requests or instructions, and ADELFI will not in any situation be liable for failing to take or correctly perform these actions.

PROTECTION OF ONLINE BANKING USERNAME AND PASSWORD: It is your responsibility to ensure that your Online Banking's username and password, are known to, and used only by, persons who have been properly authorized by you to use the Online Banking and Wire Transfer Service. ADELFI, in its sole discretion, may cancel or reissue any user name and password it believes may have been compromised, including, without limitation, a user name and password that has never been acknowledged as having been received, or any user name and password that has been used by anyone other than the intended authorized user.

PROTECTION OF WIRE SERVICES PASS CODE: It is your responsibility to ensure that your wire services pass code is known to, and used only by, persons who have been properly authorized by you to use the Online Banking Wire Transfer Service. ADELFI, in its sole discretion, may cancel or reissue any Pass Codes it believes may have been compromised, including, without limitation, a Pass Code that has never been acknowledged as having been received and any Pass Codes that have been used by anyone other than the intended authorized user. If a member wants to change their Pass Code, they may do so by completing a new WIRE TRANSFER SERVICES ACCEPTANCE AGREEMENT and sending it by mail to the following address:

ADELFI
255 N. Lone Hill Ave
San Dimas, CA 91773, USA

THE PERSONS STATED ON THE WIRE TRANSFER SERVICES ACCEPTANCE AGREEMENT ARE THE ONLY INDIVIDUALS ("AUTHORIZED REPRESENTATIVES") AND EACH ARE AUTHORIZED TO VERIFY FUNDS TRANSFER REQUESTS FROM THE ABOVE ACCOUNTS ON BEHALF OF THE ORIGINATOR:

MEMBER APPROVALS

The Member agrees to the terms of this WIRE TRANSFER SERVICE SECURITY PROCEDURE AND TERMS AND CONDITIONS and that the Security Procedure selected here is commercially reasonable and is the Security Procedure that best meets its requirements given the size, type, and frequency of the Transfers it will issue to the Credit Union. If Member becomes aware of a breach of the Security Procedure, or suspects that a breach may occur, Member will immediately notify the Credit Union in a time and manner that gives the Credit Union a reasonable opportunity to act on it.

Only those persons specifically named as "Authorized Representatives" in the WIRE TRANSFER SERVICES ACCEPTANCE AGREEMENT, which must be completed and signed by Member, are authorized to initiate and/or verify funds transfer requests from the accounts on behalf of the Originator. Member agrees to provide ADELFI with updated information on its Authorized Representatives.

Such updated information shall be binding upon ADELFI when ADELFI has received it and has had a reasonable opportunity to act upon it.

BY PLACING AN OUTGOING WIRE TRANSFER REQUEST WITH ADELFI, YOU AGREE TO THE FOLLOWING TERMS AND CONDITIONS:

In this Agreement, "you," "your" and "Member" refer to the Originator and all Authorized Representatives and those persons who utilize ADELFI's Wire Transfer Services. "Beneficiary" means the person to receive the Funds Transfer at the designated financial institution ("Beneficiary Financial Institution"). The "Credit Union" and "our" refer to ADELFI. Together with any related security procedure agreement you have signed (the WIRE TRANSFER SERVICES ACCEPTANCE AGREEMENT), and, as applicable, the separate disclosure(s) you are provided in accordance with the Electronic Fund Transfer Act and/or Subpart B of Regulation E (the "Regulation E Disclosures"), this Agreement forms a binding contract (together, the "Agreement"). This Agreement governs instructions you give ADELFI to (i) transfer funds by wire from accounts at ADELFI ("Orders"), and (ii) instruct another depository institution to debit an account at that institution and transfer the funds to ADELFI ("Drawdown Requests"). The term "Transfer Instruction" refers to both Orders and Drawdown Requests. This Agreement is in addition to, and not in place of, any other agreement, which you may have entered into with ADELFI regarding Transfer Instructions. **To the extent of any conflict between the Regulation E Disclosures and this Agreement, the Regulation E disclosures shall govern.**

A. SECURITY PROCEDURE

You agree that ADELFI may verify that you have authorized a Transfer Instruction solely in accordance with the Security Procedure stated above (Section 1, 2 and 3). The Security Procedure will not apply to Orders delivered to ADELFI in person by you or your authorized representative, but only to wire transfer requests sent by MAIL or ONLINE REQUESTS.

B. DELAYS IN MAKING OUTGOING WIRE TRANSFERS

If the Credit Union, at its discretion, determines a callback to be required as a part of the security procedure, ADELFI will actively attempt to contact member using reasonable efforts to secure verification of the Order for a maximum of ten (10) business days. On the tenth day without reaching member, the Order will be canceled. At that time, the member would need to resubmit the Order for processing. ADELFI's inability to execute the wire transfer instruction shall not under any circumstances subject ADELFI to liability which might otherwise have been prevented by such verification.

C. IDENTIFY AUTHORIZED PERSONS

You will notify ADELFI in writing of the identity of each individual authorized to receive information regarding the Security Procedure. You will promptly notify ADELFI in writing of any change with regard to an authorized individual. Your notice will be binding on ADELFI if it is received in a time and manner that gives ADELFI a reasonable opportunity to act on it. ADELFI will be fully protected in relying on your notice. ADELFI may, but will not be required to, electronically record any oral communication that it receives from you.

D. AUTHORIZATION TO PAY

You authorize and instruct ADELFI to pay any Order that complies with the Security Procedure. Subject to the "Overdrafts" section of this Agreement, if ADELFI, as a receiving financial institution, accepts an Order that is received in your name, as sender, you authorize ADELFI to charge your account specified in the Order (and if no account is specified, any account(s) you have at ADELFI), even if it results in an overdraft.

E. RELIANCE ON INFORMATION PROVIDED/INCONSISTENCY OF NAME AND NUMBER If an Order describes a financial institution inconsistently by name and identification number, the identification number alone may be relied upon as the proper identification of the financial institution. If an Order identifies a non-existent or unidentifiable person or account as the receiver, Beneficiary or the receiver or Beneficiary account, ADELFI may in its sole discretion refuse to accept or may return the Order.

F. AVAILABILITY OF FUNDS AT BENEFICIARY FINANCIAL INSTITUTION

Funds may not be available for immediate withdrawal at the destination account at the Beneficiary Financial Institution. It may take up to ten (10) business days or more for the receiving institution ("Beneficiary Financial Institution") to credit the receiving account depending on the rules and policies of the Beneficiary Financial Institution. The Beneficiary Financial Institution may also deduct fees from your transfer amount, so the funds that are sent to the Beneficiary Institution may be less than the funds that were transferred from your U.S. account at ADELFI.

G. REFUND

If the Beneficiary Financial Institution does not pay the Beneficiary specified in the Order, a refund will be made only after ADELFI has received confirmation of the effective cancellation of the Order and ADELFI is in free possession of the funds debited or earmarked in connection with the Order. If the Order is payable in foreign currency, unless required by applicable law, ADELFI will not be liable for a sum in excess of the value of the Order after it has been converted to U.S. dollars at ADELFI's buying rate for exchange at such time as the cancellation of the Order is confirmed by ADELFI.

H. FAILURE TO TRANSFER PROPER AMOUNT

Except as provided in Subpart B of Regulation E and in the Regulation E Disclosures, if ADELFI is notified that it did not transfer the full amount stated in the Order, ADELFI's sole liability will be to promptly execute a second Order in the amount of the stated deficiency. If ADELFI executes an instruction in excess of the amount stated in the Order, to the extent that the Originator does not receive the benefit of the Order, ADELFI will be liable only for any loss of the principal amount transferred in excess of the amount stated in the Order instructions. Additionally, ADELFI will be liable for the amount of interest the Originator has lost due to the transfer of the excess amount, computed at the then current Federal Funds rate. However, except as provided in Subpart B of Regulation E, ADELFI's liability for loss of interest shall be limited to twenty (20) calendar days' interest. This section sets forth ADELFI's complete liability for an Order issued under the Agreement.

I. FINALITY OF ORDERS

Except for any applicable cancellation rights provided in the Regulation E Disclosures for international transfers, the Order will be final and will not be subject to stop payment or recall. However, ADELFI may, at the Originator's request, make an effort to affect such stop payment or recall. In such case, ADELFI will incur no liability for its failure or inability to do so.

J. YOUR DUTY TO EXERCISE ORDINARY CARE

You will exercise ordinary care to determine whether a Transfer Instruction accepted by ADELFI was either erroneous or not authorized and, except as provided by subpart B of Regulation E and the Regulation E Disclosures, to notify ADELFI of the facts within a reasonable time not exceeding fourteen (14) calendar days after you have received notification from ADELFI that the Transfer Instruction was accepted or that your account was debited or credited with respect to the Transfer Instruction, whichever is earlier. Except as otherwise provided in the Regulation E Disclosures regarding error resolution rights for international Transfer Instructions, you will be precluded from asserting that ADELFI is not entitled to retain payment for a Transfer Instruction unless you so notify ADELFI within the fourteen (14) day period.

K. INFORMATION REQUESTS

You may request the issuance of tracer messages concerning incomplete transfers. You will provide ADELFI with any transaction information it considers necessary to process your inquiry. In addition to ADELFI's fees for this service, you will reimburse ADELFI for any charges it incurs from third parties in connection with your requested tracer messages.

L. FEES AND TAXES

You agree to pay ADELFI's wire transfer service fees listed on ADELFI's current fee schedule or, as applicable, on the separate Regulation E Disclosures you are provided in connection with an Order. A copy of ADELFI's current fee schedule is available to you on request and is incorporated herein by reference. Fees may be increased upon prior notice to you. You also agree to pay amounts equal to any applicable taxes on these wire transfer services (exclusive of taxes based on net income of ADELFI.)

M. INTERNATIONAL WIRE TRANSFERS

ADELFI will convert the amount to be transferred to the currency of a designated foreign government or intergovernmental organization at ADELFI's buying rate for exchange in effect on the date the Order is executed. Upon request ADELFI will convert the amount to be transferred to U.S. dollars. A Transfer Instruction expressed in U.S. dollars will be sent in U.S. dollars. You may request that prior to executing an Order, ADELFI convert the amount to be transferred from U.S. dollars to the currency of a designated foreign government or intergovernmental organization ("Foreign Currency") at ADELFI's selling rate for exchange in effect on the date the Order is executed by ADELFI. If the financial institution designated to receive the funds does not pay the beneficiary specified in the Order and the Order is payable in Foreign Currency, except as provided by subpart B of Regulation E, ADELFI will not be liable for a sum in excess of the value of the Order after it has been converted from Foreign Currency to U.S. dollars at ADELFI's buying rate for exchange at the time the cancellation of the Order is confirmed by ADELFI.

N. AMENDMENTS

ADELFI may, from time to time, notify you of a change to this Agreement or its rules or procedures. By delivering a Transfer Instruction to ADELFI more than seven (7) business days after the date such notice is sent to you, you will be conclusively deemed to have agreed to the change.

O. OVERDRAFTS

ADELFI may grant credit to you in connection with this Agreement but will not be required to do so.

P. NOTICES/RECEIPT OF CONFIRMATIONS

All notices requested or required under this Agreement will be in writing. If the notice is sent to you, it will be effective if it is delivered in person or sent by first class mail to your last address as shown on ADELFI's records. If the notice is sent to ADELFI, it will be effective if it is delivered by first class mail to the address shown in ADELFI's then current fee schedule (or to such other address as ADELFI may from time to time direct) and after ADELFI has had a reasonable opportunity to act on it. An optional confirmation or an ADELFI statement showing a wire transaction, sent electronically or by mail, to your last address as shown in ADELFI's records and not returned, will be conclusively presumed to have been delivered to you.

Q. METHOD OF TRANSMISSION

Except as otherwise provided by applicable law, ADELFI is responsible only for making a good faith effort to execute an Order. The Order may be sent by wire, telegraph, telephone, cable or whatever other transmission method ADELFI considers reasonable. The Order may be transmitted directly to the Beneficiary Financial Institution, or indirectly to the Beneficiary Financial Institution through another financial institution ("Intermediary Financial Institution") government agency, or other third party ADELFI considers to be reasonable.

R. CUT OFF TIME

An Order received by ADELFI before 12:00 PM (PT-United States) will be processed the same business day if the Order complies with the Security Procedure. An Order received on Saturday or Sunday is processed the next business day. Orders may take up to ten business days to be received by the foreign institution or as otherwise disclosed on the Regulation E Disclosures. ADELFI has the right to change cut-off times and will notify members upon such a change.

S. LIABILITY OF ADELFI

Unless required by applicable law, ADELFI will not be liable for any third party's failure to or delay or error in processing a Transfer Instruction. Unless required by applicable law, ADELFI will not be liable for delays in performing and failures to perform if the delay or failure results from any cause beyond its reasonable control. Except to the extent required by Subpart B of the Electronic Funds Transfer Act, ADELFI is responsible only for making a good faith effort to execute your Transfer Instructions and will only be responsible for performing the services specified in this Agreement. Except as required by applicable law, ADELFI will be liable only for its negligence or willful misconduct in performing those services. As used in this Agreement, "negligence" means a material failure to use the degree of care used under similar circumstances by a national financial institution having a similar volume of funds transfers and similar number, size, and diversity of funds transfers.

T. LIMITATION OF LIABILITY

Unless required by applicable law, ADELFI will not be liable for any loss or damage due to the failure, delay, or error of:

(1) the method of transmission selected by ADELFI, (2) a third party selected by ADELFI to receive the Order, or (3) the Beneficiary Financial Institution.

UNLESS REQUIRED BY APPLICABLE LAW, IN NO EVENT WILL CHRISTIAN COMMUNITY CREDIT UNION BE LIABLE FOR DAMAGES ARISING DIRECTLY OR INDIRECTLY IF THE TRANSFER INSTRUCTION IS EXECUTED BY ADELFI IN GOOD FAITH AND IN ACCORDANCE WITH THE TERMS OF THIS AGREEMENT. REGARDLESS OF THE FORM OR NATURE OF ANY CLAIM OR ACTION, IN NO EVENT WILL ADELFI BE LIABLE FOR ANY SPECIAL, CONSEQUENTIAL, PUNITIVE, OR INCIDENTAL DAMAGES OR LOSSES, WHETHER ANY CLAIM THEREFORE IS BASED ON CONTRACT OR TORT OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ADELFI.

U. ACTS OF GOD

ADELFI is excused for delays or failure to execute the Transfer Instructions to the extent that the delay or failure results from legal constraints, interruption, or failure of transmissions and/or communication facilities, war, emergency, labor dispute, act of nature or is otherwise a cause beyond the reasonable control of ADELFI.

V. INDEMNIFICATION

Except to the extent that ADELFI has liability as stated in the "Liability of ADELFI" section of this Agreement and to the extent permitted by applicable law, you agree to indemnify and hold ADELFI CREDIT UNION, its directors, officers, employees and agents harmless from all claims, demands, judgments, and expenses (including their attorney's fees) arising out of or in any way connected with the performance of these wire transfer services. This indemnification will survive the termination of this Agreement.

W. TERM AND TERMINATION

This Agreement may be terminated by you or ADELFI with prior written notice but will remain in effect with respect to any transaction occurring prior to its termination.

X. GOVERNING LAW/RULES AND REGULATIONS

Our rights and obligations regarding Transfer Instructions will be governed solely by this Agreement and, to the extent applicable, the Regulation E Disclosures, federal law and the law of the state in which ADELFI's principal office is located, as amended from time to time. Article 4A of the Uniform Commercial Code will, to the extent possible, be applied by analogy to any Drawdown Requests. All Transfer Instructions will also be subject to the rules and regulations of any funds transfer system used by ADELFI as amended from time to time. If a Transfer Instruction is to be processed in accordance with a statute, rule, regulation or license of the United States, or any federal agency, the Transfer Instruction will be governed by that statute, rule, regulation or license.

Y. GENERAL PROVISIONS

ADELFI's waiver of any term of this Agreement will not constitute a waiver of any other term or impair any of its rights if you breach this Agreement. You agree not to assign your interest in this Agreement to anyone else. If any provision of this Agreement is determined by a court to be invalid it will not affect the validity of any other provision. In interpreting this Agreement, the headings will not be considered a substantive part of this Agreement. Unless the context requires otherwise, terms not defined in this Agreement have the meanings, if any, provided in Article 4A of the Uniform Commercial Code. This Agreement is our entire Agreement and supersedes all prior oral or written communications between us regarding the matters it covers. ADELFI may use any agent of its choice to perform any of its obligations.



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COMPLETING THIS WIRE TRANSFER SERVICES ACCEPTANCE AGREEMENT WILL SERVE AS MEMBER'S ACCEPTANCE OF THE WIRE TRANSFER SERVICES SECURITY PROCEDURE TERMS AND CONDITIONS OF ADELFI FOR ONLINE BANKING INITIATED WIRES. THIS AGREEMENT IS MADE BY AND BETWEEN NAMED MEMBER ("YOU," "YOUR" OR "MEMBER") AND ADELFI.

☐ New ☐ Replacement

1. Member Information

DATE OF AGREEMENT (DD/MM/YYYY)		THIS AGREEMENT AUTHORIZES CCCU TO TRANSFER FUNDS FROM THE FOLLOWING ACCOUNTS:	
FIRST NAME (*REQUIRED)		MIDDLE NAME	LAST NAME (SURNAME) (*REQUIRED)
MOTHER'S MAIDEN NAME (*REQUIRED)		CITY OF BIRTH (*REQUIRED)	
E-MAIL ADDRESS (*REQUIRED)		PASS CODE (*REQUIRED)	

2. Joint Owner Transfer Verification Authority

The following persons are the only individuals ("authorized representatives") authorized to verify funds transfer requests from the above accounts on behalf of the member if unavailable (i.e. overseas):

AUTHORIZED JOINT OWNER #1 INFORMATION (Please print)	PHONE NUMBER	ALTERNATE PHONE NUMBER
MOTHER'S MAIDEN NAME (*REQUIRED)	CITY OF BIRTH (*REQUIRED)	PASS CODE (*REQUIRED)
AUTHORIZED JOINT OWNER #2 INFORMATION (Please print)	PHONE NUMBER	ALTERNATE PHONE NUMBER
MOTHER'S MAIDEN NAME (*REQUIRED)	CITY OF BIRTH (*REQUIRED)	PASS CODE (*REQUIRED)

3. Acceptance of Agreement

By signing below, you acknowledge receiving and agreeing to be bound by the WIRE TRANSFER SERVICES SECURITY PROCEDURE AND TERMS AND CONDITIONS of ADELFI for wire transfer services for ONLINE BANKING initiated wires. You agree the WIRE TRANSFER SERVICES SECURITY PROCEDURE AND TERMS AND CONDITIONS are commercially reasonable and best meet your requirements given the size, type, and frequency of the transfers you will issue to the Credit Union. If you become aware of a breach of the security procedure, or suspect that a breach may occur, member will immediately notify the Credit Union in a time and manner that gives the Credit Union a reasonable opportunity to act on it. You agree that, to the extent permitted by the Electronic Fund Transfer Act and/or Subpart B of Regulation E as applicable, you are bound by any Order, whether or not authorized, issued in your name and accepted by ADELFI in compliance with the security procedure selected by you.

PRINTED NAME OF ACCOUNT OWNER		PRINTED NAME OF JOINT OWNER (IF APPLICABLE)	
MEMBER SIGNATURE	DATE (DD/MM/YYYY)	JOINT OWNER SIGNATURE (IF APPLICABLE)	DATE (DD/MM/YYYY)
X		X	