



# CARMINE STATE BANK

Since 1907

Member FDIC | Equal Housing Lender

235 Centennial Street | P. O. Box 341

Carmine, TX 78932

979-278-3244 | 800-720-1441

Fax 979-278-3030

www.carminestatebank.com

## AUTHORIZATION AGREEMENT FOR WIRE TRANSFER INSTRUCTIONS NOT RECEIVED IN PERSON

Customer Name: \_\_\_\_\_

Customer Address: \_\_\_\_\_  
\_\_\_\_\_

Account Number(s) governed by this Agreement (Account to be debited for transfers)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Phone Number(s) for call back verification:

\_\_\_\_\_  
Cell

\_\_\_\_\_  
Home / Other

**4 Digit PIN:**    \_\_\_\_\_

By signing below, I authorize Carmine State Bank to rely on voice instructions or instructions received through a fax or via email to make Wire Transfers from the account(s) listed above. A call back to the phone number(s) listed above will be preformed for all instructions received by phone, fax, or email.

I have received and agree to the Carmine State Bank Wire Transfer Request Agreement.

I understand if I am unable to be reached at the above phone number(s) or unable to provide the PIN, the wire transfer request cannot be completed. In the event phone number(s) listed above change, I agree to execute a new authorization.

**X** \_\_\_\_\_  
Authorized Account Owner Signature

\_\_\_\_\_  
Date

For Bank Use:  
Received by Carmine State Bank on \_\_\_\_\_  
Date

By: \_\_\_\_\_  
Employee

**CARMINE STATE BANK  
WIRE TRANSFER REQUEST AGREEMENT**

Please read the following terms and conditions carefully. This agreement governs the procedures and responsibilities concerning wire transfer requests initiated by you (customer) and given to Carmine State Bank ("Bank"). You agree to accept these terms and conditions in full. These terms may be modified at the Bank's discretion. This agreement supersedes any previous Wire Transfer Request Agreement signed and any previous agreements are declared null and void.

As a customer of the Bank, by completing and submitting the Wire Transfer Request Form, and by acknowledging receipt of this Agreement you authorize the Bank to transfer funds (a "funds transfer") as stated on the Wire Transfer Request Agreement Form. Wire Transfer Fees will be assessed as disclosed in the Bank's Fee Schedule. The Bank will not be held liable or responsible for failure to act or any delay on a wire transfer request due to the following except as otherwise provided for in the error resolution rights for Remittance Transfers in Subchapter B of Regulation E:

- Emergency conditions;
- Equipment failure;
- Interruption of communication facilities;
- Legal constraints;
- Negligence on the customer's behalf
- Incorrect or incomplete information and/or instruction;
- Other circumstances outside of the Bank's control;
- Violations of Bank or state/federal rules, regulations, or guidelines.

**Note: Carmine State Bank is not liable or responsible for consequential or exemplary damages or losses of any kind.**

You agree to not hold Carmine State Bank liable or responsible if the funds transfer is not received and credited due to incorrect or incomplete information and/or instructions.

The bank only accepts requests for Domestic Wire Transfers. The bank does not accept International wire transfer requests.

All wire transfer requests not made in person in the Bank, (i.e. via phone, fax or email) require the advance execution of an "Authorization Agreement for Wire Transfer Instructions Not Received in Person." You are required to provide a 4-digit code or PIN which will be verified when making a request other than in person. The code will be kept on file to identify you when placing a request. Only the call back phone number(s) listed on the "Authorization Agreement for Wire Transfer Instructions Not Received in Person" will be utilized and no other contact information will be used to verify a request. If call back phone number(s) change, you agree to provide a new "Authorization Agreement for Wire Transfer Instructions Not Received in Person".

Wire Transfer Cancellation – Domestic wire transfer requests are unable to be cancelled. Once a wire request is processed, the transfer cannot be cancelled.

For the election of a repetitive funds transfer request, by signing this Agreement, you understand that this authorization will remain in effect until cancelled in writing. You agree to notify the Bank in writing of any changes in account information or termination of this authorization at least 15 days prior to the next scheduled funds transfer. If the next scheduled funds transfer date falls on a weekend or holiday, the transfer may be executed on the next business day.

In the case a wire transfer request results in an overdraft, you agree to being assessed an Overdraft Fee as disclosed in the Bank's Fee Schedule.

You acknowledge and understand that the origination of a funds transfer to my account must comply with the provisions of Regulation J of the U.S. Federal Reserve Board. If I opt for a repetitive funds transfer request, unless otherwise permitted by law I agree to not dispute this recurring transaction with the Bank so long as the funds transfer transactions are in accordance to the terms indicated in this Wire Transfer Request Agreement and the Wire Transfer Request Form.

Wire Transfer Request Transmissions – Wire Transfer Requests received before 1:00 P.M. (CST) will be transmitted on the same business day as the request. Requests received after the respective cut-off time will be transmitted on the next business day.

Wire Transfer Request Required Information – The Bank requires you to completely and accurately complete a Wire Transfer Request Form and to clearly identify the beneficiaries to receive funds. The Bank, as well as other financial institutions, may process wire transfer requests with only the account number list on the Wire Transfer Request Form. The Bank, as well as other financial institutions, may process wire transfer requests based only on the financial institution's identifying number listed on the Wire Transfer Request Form. Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. The Bank, as well as other financial institutions, involved may utilize Fedwire to conduct the funds transfer. If any part of the funds transfer is carried by Fedwire, the customer's rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board except for transfers subject to Subchapter B of Regulation E.

Wire Transfer Request Security – A customer of the Bank, who initiates a wire transfer request, must follow the Bank's security procedures involved with CIP or identity confirmation, including: photo identification, signature identification and the call back procedure enforced by the Bank.