



OUTGOING WIRE TRANSFER AUTHORIZATION QUESTIONNAIRE

Due to the global increase in wire fraud, City & Police wants you to be aware of common indicators of scams. Meeting someone online, never, or rarely meeting in person is a red flag. Some scammers may even coach you on how to respond to questions from the credit union. *Note: these questions are mandatory to proceed with your Wire Transfer request.

PLEASE CHECK "YES" OR "NO" TO THE FOLLOWING QUESTIONS

YES NO

Scammers create fake profiles on social media sites. They build trust by talking or chatting several times a day. Then they'll make up a story and ask for money. It could be for a plane ticket, medical expenses, or any number of reasons.

Are you wiring money to someone that you do not know or someone you have never met in person?

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One scam involves the deposit of a worthless check into your account. Just because the funds are made available does not mean that the check is good. The scammer wants you to wire the funds as quickly as possible because it takes the banking system a few days to determine that the check is worthless. The scammer is trying to grab the funds before this happens, leaving you on the hook when the check is returned.

Are you wiring money using funds from a check you recently deposited from someone you do not know or someone you have never met in person?

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- If yes, how long ago did you deposit the check? days or weeks

Were you promised a sum of money in return for sending this wire?

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Are you wiring this money in response to an offer you received through the internet, by mail or by telephone?

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Scammers may call/email pretending to be representatives from a company that you regularly do business with. They initiate the call with you and will try to offer support by requesting that you allow remote access into your device. Once they have control of your device, they will generate fake "error" and then advise that you should pay them a one-time fee or subscription for their services.

Have you recently been contacted by a company (i.e. Microsoft, Apple, Amazon, Google) advising that you have a virus on your computer or a lock on your account?

-If yes, did you give the company access to your computer so they can help resolve the issue?

Were you instructed to wire money for any of the following reasons?

- To claim an inheritance, lottery, or prize winnings?
- To pay for taxes, transfer fees, or custom fees?
- To reimburse someone for overpayment?
- In response to a guaranteed credit card or loan offer?
- To assist a family member you have been told has been injured or arrested in a foreign country?

Compromised or fictitious email accounts or phone numbers are used to send falsified wire instructions. These schemes often appear as legitimate conversations with people or businesses you have worked with. Never follow instructions contained in a text message. Always confirm instructions with your attorney that have been sent in an email. To learn about mortgage closing scams, visit www.consumerfinance.gov.

Did you receive wire instructions through email or text?

- Were you expecting wiring instructions from a known sender?
- If yes, were the contents confirmed verbally with the sender?

IMPORTANT! If you answered "YES" to any of the questions above and you decided to proceed with this wire transfer request, you acknowledge that this transaction may be a scam or other high-risk transaction. The examples above are only some of the ways credit union members can become victims of scammers. In many cases these transactions are fraudulent and the funds you wire is often **NOT** recoverable. You will be held responsible for the losses and/or overdrafts to your account.

I am aware of the risks involved and wish to proceed with this wire transfer request.

Member's Signature: *E-Signatures are not accepted for Wire Transfers

*Date

Member's E-Mail Address

THIS MUST BE ATTACHED TO THE WIRE TRANSFER REQUEST FORM



Complete, Sign and Fax to: (904) 854.9776
 Any funds transferred after 2:00 p.m. EST may not be available until the following business day.

WIRE TRANSFER REQUEST

Wire Amount: \$

Outgoing Domestic Wire Transfer Fee - \$15.00

Receiving Financial Institution's Details

ABA Routing Number: _____

Bank Name: _____

PLEASE READ THE FOREGOING CONDITIONS:

NOTICE OF THE USE OF FEDWIRE: If you send or receive a wire transfer, Fed wire may be used. Regulation 1 is the law covering all Fed wire transactions.

Beneficiary's Financial Institution Details (Only used if there is a Further Credit)

ABA Routing Number: _____

Bank Name: _____

Address: _____

City/State/Zip: _____

NOTICE REGARDING IDENTIFICATION OF BENEFICIARY (F.S. 607.207 (3) (b)): If you give City & Police Federal Credit Union a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying or account number, payment may be made by the beneficiary's bank or credit union on the basis of the identifying or account number, even if the number identifies a person other than the named beneficiary.

Beneficiary Details (Title Company, Business or Person receiving funds)

Type Account (Esrow, Savings, Check, etc.): _____

Account Number: _____

Name: _____

Address: _____

City/State/Zip: _____

County: _____

NOTICE REGARDING IDENTIFICATION OF BANKS (F.S. 607.208 (b)): If you give City & Police Federal Credit Union a payment order which identifies an intermediary or beneficiary's bank or credit union by both name and an identifying number, a receiving bank or credit union may rely on the number as the proper identification even if it identifies a different entity than the named bank or credit union. If this is an international wire, City & Police Federal Credit Union does not accept responsibility for final receipt of funds.

Originating Party Details (Member Wire Information)

Type Account (Share, SD, etc.): _____

Account #: _____

Name: _____

Address: _____

City/State/Zip: _____

DL / SS Number: _____

Call Back Phone Number: _____

NOTICE REGARDING REJECTION OF WIRE TRANSFER REQUEST: You understand that City & Police Federal Credit Union may reject any Wire Transfer Request without liability, if you (i) have failed to maintain sufficient available funds in the account from which funds are to be debited for payment to us; (ii) fail to pay in acceptable immediately available funds the amount of each wire transfer transmitted by us or (iii) cannot or will not provide all information which we are required to obtain to comply with any law or regulation, including, without limitation, the Federal Bank Secrecy Act; (iv) is not authenticated to the Credit Union's satisfaction or which the Credit Union reasonably believes may not be authorized by you; (v) contains incorrect, incomplete, or ambiguous information; (vi) involves funds subject to a lien, hold, dispute or legal process pending their withdrawal. You understand and agree that the Credit Union shall incur no liability for any loss occasioned by the Credit Union's refusal to accept any funds transfer order. Notice of such reject will be given on the Business Day which we reject the Wire Transfer Request.

Additional Information or Reference

Please reference the property address _____

CREDIT UNION USE ONLY

Request taken by: _____ Verified 2nd Pt: _____

Date Received: _____ Verified 2nd Pt: _____

Time Received: _____ Verified 2nd Pt: _____

Wire Processed by: _____ Verified 2nd Pt: _____

SHJE Completed (W/T): _____ CPFCU Acct Verified: _____

SHFE Completed (W/S): _____

OFAC Check: _____

You must attach the completed Wire Questionnaire to this form prior to funds being sent.

I HAVE READ AND AGREE TO THE FOREGOING CONDITIONS.

I authorize City & Police FCU to debit the account listed above for the wire amount listed plus applicable fee. The information listed above is correct.

MEMBER SIGNATURE _____ DATE _____

ID verified by: Driver's license (in person)

Call back to # on system

Call back to # above & password verified