



# WIRE TRANSFER FORM

For same-day processing, the following must be done by 12:00 p.m. PST:

1. Complete and return this form and the Wire Fraud Alert with your physical signatures (no electronic signatures).
2. Provide a clear color copy of your state ID or Driver's License.
3. Be available for a verification call(s) from NGFCU.
4. Submit documents to CCSupport@ngfcu.us or call NGFCU for secure document transmission at 800.633.2848.

## ORIGINATOR/SENDER'S INFORMATION

NAME:		ACCOUNT #:	MEMBER #:
STREET:			
CITY:	STATE:	ZIP:	
PRIMARY TELEPHONE:	SECONDARY TELEPHONE:	OTHER:	
WIRE AMOUNT:	PURPOSE:		

## BENEFICIARY/RECEIVER'S INFORMATION: (Wire Transfer Instruction)

RECEIVING FINANCIAL INSTITUTION OR U.S. CORRESPONDENT BANK:	(OFFICE USE ONLY) TELEGRAPHIC NAME:
BANK/BRANCH LOCATION:	9 DIGIT ABA/ROUTING # :
BENEFICIARY OR CORRESPONDENT BANK (OPTIONAL FIELD):	ACCOUNT # (REQUIRED IF BENEFICIARY'S OR CORRESPONDENT BANK IS USED):
BENEFICIARY NAME (REQ'D FIELD): STREET ADDRESS (REQ'D FIELD) (NO PO BOX): CITY: _____ STATE: _____ ZIP: _____	ACCOUNT # (REQUIRED FIELD):

## FOR FURTHER CREDIT TO:

ULTIMATE RECEIVER'S NAME (OPTIONAL FIELD): (REQ'D IF ULTIMATE RECEIVER IS LISTED) STREET ADDRESS (NO PO BOX): CITY: _____ STATE: _____ ZIP: _____	ACCOUNT # (REQUIRED IF ULTIMATE RECEIVER IS LISTED):
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## FOR ESCROW TRANSACTION:

REFERENCE ESCROW # (OPTIONAL FIELD):	MISCELLANEOUS INFORMATION (OPTIONAL FIELD):
<p>I authorize Northrop Grumman Federal Credit Union to transfer funds as shown on this wire request form. I understand and agree that I am responsible for the accuracy of the above information. Notwithstanding knowledge of any inconsistency, the Credit Union and subsequent parties to the wire transfer order may act solely on the basis of the account number if the name and number disagree. The Credit Union will send the funds by any funds transfer payment system or intermediary bank at its discretion. I understand that there is a fee associated with sending a wire and that the funds will be withdrawn from my account when the wire is sent. (See Schedule of Fees) There is no right to cancel or amend the transfer order. The Credit Union, at its option, may attempt cancellation or amendment if this application has been acted on, but will have no liability if the cancellation or amendment is not fulfilled. If the wire transfer request is cancelled, the Credit Union will not credit funds until the Credit Union confirms the recipient has not received the funds, and any funds transmitted have been returned. The Credit Union has no obligation to re-execute any rejected or returned transfer order. The Credit Union will credit any account following return or rejection. Any credit may not be equal to original amount due to, for example, wire fees, and expenses of the Credit Union or other institutions. In addition, the Credit Union will have no obligation to pay interest on any cancelled, returned, or rejected wire transfer order. The Credit Union is not responsible to any transferee, beneficiary, or other party as a result of this wire transfer order nor shall the Credit Union be liable for insolvency, neglect, misconduct, mistake, or default of another institution or person, including an originator, except as provided in this request form.</p> <p>Your signature is an acknowledgement that you read, understood and agree to be bound by the above disclosure and agreement.</p>	
MEMBER SIGNATURE:	DATE:

## OFFICE USE ONLY

PROCESSED BY:	ID VERIFIED BY:	TYPE OF ID:	
DATE:	WIRE \$:	CU FEE:	
ELECTRONIC SERVICE DEPT ENTERED BY:	ELECTRONIC SERVICES VERIFIED BY:	MGR APPROVAL:	MGR APPROVAL:



# WIRE FRAUD ALERTS

NGFCU prides itself in the security it provides for its members. We are seeing an increase of wire fraud and online payment scams. Please review the following alerts to ensure you are aware of these common fraud and scam practices before completing a wire request.

## WIRE FRAUD & WIRE TRANSFER SCAMS

- ☐ Cryptocurrency scams: Be extremely wary of anyone offering to deal with payments in cryptocurrency. In many cases, there are no safeguards in place when cryptocurrencies are used for payment.
- ☐ Avoid wires to anyone who pressures you to pay immediately by wire or if you're approached with an offer to fund a lucrative investment or business opportunity, usually in another country. You are directed to act quickly and keep the deal a secret, especially when sending the wire.
- ☐ NGFCU Offers Zelle® as a convenient way to send money. NGFCU will never ask you to send a Zelle payment to yourself, your financial institution (including NGFCU) will not ask for your login details or password. When in doubt, call us immediately to verify.
- ☐ Tech support scams happen when someone contacts you claiming to be from a well-known technology company and requests remote access to your computer or offers you a free repair or software download.

**To help avoid this scam:** Never give control of your computer to anyone who contacts you. If you receive a call about a computer problem, hang up. If you suspect something is wrong with your computer or believe the scammer obtained access to it, bring it to a reputable company for a malware check.

## REAL ESTATE WIRE SCAMS

- ☐ Real estate wire scams occur when a person who is buying or refinancing a home wires money to a scammer's account based on false wiring instructions received in an email.

**To help avoid this scam:** Know what to expect before closing on a loan by confirming the process with your lender. If you receive a last-minute change or urgent request to wire money to avoid losing the property, contact your mortgage consultant. Before wiring money, confirm instructions with your mortgage consultant or title company by calling a phone number you trust. Do not call a new number or respond to an email with new instructions.

## ROMANCE SCAMS / FAMILY EMERGENCY SCAMS

- ☐ Romance scammers create fake profiles on dating sites and apps. They strike up a relationship with you and work to build your trust, sometimes talking or chatting several times a day. Then, they make up a story — like saying they have an emergency — and ask for money. A romance scammer might also contact you through social media sites like Instagram or Facebook.
- ☐ You get an unexpected call from someone who pretends to be a friend or relative. They say they need cash for an emergency and beg you to wire money right away. They might say they need your help to get out of jail, pay a hospital bill, or leave a foreign country. They often ask you not to tell anyone in your family. Their goal is to trick you into sending money before you realize it's a scam.

## ONLINE SHOPPING SCAMS

- ☐ Online shopping scams can be difficult to spot because scammers often create realistic websites and social media ads with great deals, fake assurances, and bogus warranties for their products. Typically, the scammer requests payment through a mobile payment app or wire transfer because they are usually irreversible. If you use a payment app or wire money to the scammer, you'll never receive the product and likely not get your money back.

### To help avoid this scam:

- Know that anyone can set up a realistic website and social media ad. Scammers will sometimes purchase ads to direct you to their website, so research the seller or product before you buy.
- Watch out for deals that are too good to be true. A deep discount could be the sign of a scammer trying to lure you in, only to tack on additional fees once you make the first payment.
- Don't pay for online products with a wire transfer or mobile payment app. If you must, use a credit card.
- Don't trust phone numbers provided to you in an email, voicemail, or pop-up ad. If you want to call the company, use the customer service number on their official website. Note: Scammers sometimes purchase ads and create fake customer service websites that will show up on search results.
- If you are asked to wire money from a recent deposit or overpayment, discuss the situation with a representative or trusted friend or family member. Be truthful about the situation, since many scammers direct you to lie about why you're sending the money.
- Review your account activity to spot signs of fraud, such as an online transfer from your own savings, credit card, or home equity line of credit. If you're unsure of the descriptions used for a transaction, call to verify.

## ACKNOWLEDGEMENT

By signing below, you acknowledge that the list above does not encompass all fraud and that you have read, understand, are aware that these and other fraudulent activity involving wire transfers exist.

X

SIGNATURE

DATE

