



FUNDS/WIRE TRANSFER AGREEMENT

Member Number

From time to time you may desire to initiate funds transfer from authorized accounts held at Zia Credit Union. These funds transfer requests are called payment orders in this Agreement. This Agreement governs all payment orders you give us.

MEMBER INFORMATION

Member/Owner:	<input type="text"/>	Daytime Phone:	<input type="text"/>
Mailing Address:	<input type="text"/>	City/State/Zip:	<input type="text"/>

MEMBER ACCOUNTS SUBJECT TO THIS AGREEMENT

The following authorized accounts are governed by this Agreement:

<input type="checkbox"/> Share/Savings	<input type="text"/>	<input type="checkbox"/> Share Draft/Checking	<input type="text"/>
<input type="checkbox"/> Other	<input type="text"/>	<input type="checkbox"/> Other	<input type="text"/>

The account number of each of the accounts listed above consists of the suffix added to the end of the Member Number listed above. If this Agreement applies to more than one account of the same type, more than one suffix will be listed for that account type.

SECURITY MEASURES

The following security measures shall be used by Zia Credit Union for the purpose of verifying all payment order requests. Zia Credit Union will use the security measures checked below.

Call Back Procedures When we receive your payment order request, we will confirm the payment order by calling any of the contact persons authorized to verify transfers at the telephone number listed below:

Contact Person #1	<input type="text"/>	Daytime Phone:	<input type="text"/>
Contact Person #2	<input type="text"/>	Daytime Phone:	<input type="text"/>
Contact Person #3	<input type="text"/>	Daytime Phone:	<input type="text"/>

Password When Verifying and authorizing a payment order you must give us your password which is:

Other Security Measure:

LIMITATIONS ON PAYMENT ORDERS

You authorize the following checked limitations and criteria to be applicable to each transaction covered by this Agreement. Zia Credit Union will use the limitations checked below to process the funds/wire transfer.

Frequency You will make up to payment orders per Member Requests no Limitations

Amounts The maximum amount of any payment order is: Other

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AUTHORIZATIONS

You authorize the following persons to submit payment orders in your name. Zia Credit Union may rely on any actual or facsimile signature that reasonably resembles the signature of the Authorized Person provided below until in writing of a change.

Primary Member (print)	<input type="text"/>	Signature	<input type="text"/>
Joint Member #1 (print)	<input type="text"/>	Signature	<input type="text"/>
Joint Member #2 (print)	<input type="text"/>	Signature	<input type="text"/>

AGREEMENT

This Funds Transfer Agreement ("Agreement") governs the procedures and responsibilities concerning payment orders initiated by the Account Owner through the credit union named in the Agreement.

Definitions: In the Agreement the words, "you," "us," and "yours" mean the credit union that signs this Agreement. The word "account" means any account or accounts designated on this Agreement. The terms used in the Agreement have the meaning given to them in Article 4A of the Uniform Commercial Code.

Account Owner Liability: You agree to be bound by any payment order whether or not authorized, issued in your name accepted by us in compliance with the security procedures chosen by you in this Agreement. Changes to Agreement: The security procedures and other terms of this Agreement may be changed only by amendment to the Agreement by executing a new Agreement. The agreement may not be changed by an oral agreement or by a course of dealing or custom. Security Procedures: We will follow the security agreement procedures identified in this Agreement. You agree that these procedures are commercially reasonable methods of verifying payment orders and other electronic funds transfers.

Uniform Commercial Code 4A: Any electronic funds transfers that we permit that are subject to Article 4A of the Uniform Commercial Code will be subject to the provisions of this Agreement and the provisions of the Uniform Commercial Code as enacted by the state where the main office of the credit union is located.

Payment Orders: This is not the document that authorizes a payment order or other electronic funds transfers. We may require you to complete a separate document at the time of each payment order.

Notice: Notice to any Account Owner is considered notice to all Account Owners.

SIGNATURES

Account Owner (print)	<input type="text"/>	Signature	<input type="text"/>
Credit Union Representative (print)	<input type="text"/>	Signature	<input type="text"/>

CREDIT UNION COPY



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Mailing Address:	<input type="text"/>	City/State/Zip:	<input type="text"/>

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<input type="checkbox"/> Amounts The maximum amount of any payment order is: <input type="text"/>	<input type="checkbox"/> Other <input type="text"/>
The maximum amount of any payment order is: <input type="text"/>	<input type="text"/>

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MEMBER COPY