



CITIZENS SAVINGS BANK

WIRE TRANSFER AGREEMENT

TRANSFER INFORMATION

MULTIPLE WIRE TRANSFERS - The wire transfer "ORIGINATOR'S INFORMATION" and "BENEFICIARY'S INFORMATION" is consistent; only the "AMOUNT", "DATE" and "SPECIAL INSTRUCTIONS" is subject to change.

TYPE OF TRANSFER (Select ONE) <input type="checkbox"/> U.S. Dollar DOMESTIC WIRE <input type="checkbox"/> U.S. Dollar INTERNATIONAL WIRE	TYPE OF TRANSFER (Select ONE) <input type="checkbox"/> SINGLE TRANSFER <input type="checkbox"/> MULTIPLE TRANSFERS	DURATION OF TRANSFER (for multiple transfers only) START DATE END DATE
DEBIT FUNDS FROM ACCOUNT NUMBER:	AMOUNT OF TRANSFER (for single transfers only)	FREQUENCY OF TRANSFER (for multiple transfers only)

ORIGINATOR'S INFORMATION

ORIGINATOR'S NAME	ORIGINATOR'S ID <input type="checkbox"/> DRIVER'S LICENSE <input type="checkbox"/> PASSPORT <input type="checkbox"/> BIRTH CERTIFICATE <input type="checkbox"/> OTHER: _____ ISSUED BY: _____ I.D. NUMBER: _____
ORIGINATOR'S ADDRESS (Street Address, City, State, Zip)	ORIGINATOR'S TIN
ORIGINATOR'S PHONE NUMBER	

BENEFICIARY'S INFORMATION

BENEFICIARY'S NAME	BENEFICIARY'S ADDRESS (Street Address, City, State, Zip, Country)
BENEFICIARY'S PHONE NUMBER	BENEFICIARY'S ACCOUNT NUMBER
RECEIVING BANK'S NAME	RECEIVING BANK'S ADDRESS (Street Address, City, State, Zip, Country)
RECEIVING BANK'S ABA # (9 digits)	RECEIVING BANK'S SWIFT ADDRESS (8 or 11 digits) (for International Wires only)
CREDIT TO (if applicable) BENEFICIARY'S ACCOUNT NUMBER AT RECEIVING BANK (if applicable)	FURTHER CREDIT TO (if applicable) FURTHER CREDIT TO ACCOUNT NUMBER (if applicable)
NAME ON BENEFICIARY'S ACCOUNT AT RECEIVING BANK (if applicable)	NAME ON FURTHER CREDIT TO ACCOUNT NUMBER (if applicable)

SPECIAL INSTRUCTIONS (if applicable)

ORIGINATOR'S AUTHORIZATION and AGREEMENT

By signing below, I/we agree to the terms and conditions accompanying this form. I/We agree to pay \$20.00 for each Domestic Wire transfer and \$50.00 for each International Wire transfer requested and understand that this charge will be assessed at the time the wire transfer is processed by the Bank. The Bank is hereby authorized to rely on this authorization and agreement until a new authorization and agreement, certified by an authorized signer, is received by the Bank, even in the event that any or all of the foregoing information may be changed or cancelled.

This agreement will expire one year from the date of signature, unless previously revoked or otherwise indicated.

Agreement must be signed below in INK by an Authorized Signer.

PRINTED NAME of Authorized Signer	SIGNATURE of Authorized Signer	DATE
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Wire Transfer Terms

1. Customer ("you") authorize Citizens Savings Bank ("us"/"we") to make the multiple wire transfers described on this form (if applicable).
2. You agree to hold us harmless from any loss which occurs if your instructions are incomplete, ambiguous or incorrect. We are not required to seek clarification from anyone regarding ambiguous instructions. If we cannot complete a wire transfer (e.g., because of ambiguity), we will notify you orally or in writing by the end of the next business day.
3. If you identify the Beneficiary, the Beneficiary Bank or an Intermediary Bank by name and number, payment of the order may be made based on the number alone, even if it identifies a person or bank different from that shown on the front of this form.
4. We may transfer funds through an intermediary bank or wire transfer system which is different from that shown in your instructions.
5. If we receive your payment order after our processing cutoff time of 2:00 p.m. or on a Saturday, Sunday or holiday, we may process it on the next wire transfer business day. A delay may also occur if an Intermediary Bank or the Beneficiary's Bank is not accepting a payment order (e.g., due to local holiday).
6. You do not have a right to cancel or amend a wire transfer once the wire transfer has been transmitted by us. You agree to hold us harmless from all claims and damages, however, if we attempt (successfully or otherwise) to comply with your request. If your order involves foreign exchange, and we attempt to comply with your cancellation or amendment request, or if we do not send the wire transfer because insufficient funds are in your account, our damages may include losses due to exchange rate fluctuations and other costs of canceling, amending or covering the order from any counter party to the order.
7. Your wire transfer will be debited from the Citizens Savings Bank account number indicated on this Agreement, and it will be reflected on your next periodic statement. You will not receive any other notice from us regarding your wire transfer. You agree to notify us immediately if you notice any discrepancy between your statement and your payment order or you discover a problem with your wire transfer. You must send us a written notice of the problem, including a statement of the relevant facts, within a reasonable time (not to exceed 14 days from the date you first discover the problem or receive a statement or notice reflecting the erroneous wire transfer, whichever occurs first). Upon requesting a payment order we reserve the right, prior to debiting your account for the requested wire transfer, to place a hold on your account for the amount of funds requested to be transferred.
8. Foreign wire transfers may be subject to delays, charges imposed by other banks and charges in foreign currency exchange rates.
9. We will not be liable for consequential, special or exemplary damages or losses of any kind. We will not be liable for any failure to act or delay due to: a lack of sufficient available funds in your account; circumstances beyond our reasonable control; fire, flood or natural disasters; communication failures; labor disputes; any inaccuracy or ambiguity in your instructions; the action or inaction of others; or any applicable government or wire transfer system rule, policy or regulation.
10. You agree that we will have sufficient time to set-up and verify your multiple wire transfer request (at minimum 3 business days) regardless of the "date" indicated on this Agreement (if applicable).
11. You agree that we may amend, add to or delete from, the terms of, or terminate this Agreement at any time if we provide you with notice personally or by mail or by reference on wire transfer agreement forms. Any amendment or termination will only affect your or our rights and obligations for wire transfers that occur after the new terms by continuing to request wire transfers.
12. You agree that you will notify us in writing, by completing a new Wire Transfer Agreement, if the instructions and/or authorization provided on this Agreement are changed or cancelled. In addition, you agree that we will have reasonable time (at minimum, 3 business days) to act upon your change/cancellation request.