

INTERNATIONAL FUNDS TRANSFER AGREEMENT AND NOTICE
IMPORTANT: READ CAREFULLY BEFORE SIGNING AUTHORIZATION

The State of Tennessee has adopted as law article 4A of the Uniform Commercial Code and the Board of Governors of the Federal Reserve has amended Subpart B of Regulation J. The law is intended to establish a comprehensive legal framework covering the duties, responsibilities and liabilities of all parties involved in a funds transfer. This agreement contains several notices that we are required to provide to you and establishes other terms of agreement that will apply to all funds transfers involving you and the Eastman Credit Union ("ECU"). Using ECU to send or receive funds transfers shall constitute your acceptance of these terms.

1. This agreement and notice applies to funds transfers as defined in Article 4A of the Uniform Commercial Code and Subpart B of Regulation J Board of Governors of the Federal Reserve System.
2. ECU may charge your account for the amount of any funds transfer initiated by you or any person authorized by you as a joint tenant or other authorized party with the right of access to the account from which the funds transfer is to be made.
3. ECU may establish, from time to time, security procedures by which to verify the authenticity of a payment order. You will be notified of the security procedures, if any, to be used to verify payment orders issued by you or for which your account will be liable. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify ECU in writing that you do not agree to that security procedure. In that event, ECU shall have no obligation to accept any payment order from you or other authorized parties on the account until you and ECU agree, in writing, on an alternate security procedure.
4. If you give ECU a payment order that identifies the beneficiary (recipient of the funds) by both a name and an identifying or account number, payment may be made by the beneficiary's bank solely on the basis of the identifying or account number. **In the event you provide an incorrect identifying or account number belonging to a person different than the named beneficiary, you may lose the transfer amount and be responsible to ECU for the funds transfer if ECU is unable to recover the funds.**
5. If you give ECU a payment order that identifies one or more financial institutions by name and routing number, the final receiving bank may rely on the information you have provided to post the funds. **This means that you may be responsible for any loss or expenses incurred by a receiving bank that executes or attempts to execute the payment order in reliance on the information you provided.** In the event you provide an incorrect financial institution's name and routing number, you may lose the transfer amount and be responsible to ECU for the funds transfer if ECU is unable to recover the funds.
6. ECU may establish or change cut off times for the receipt and processing of funds transfer requests, amendments or cancellations. Unless other times are posted for various types of funds transfers, the cut off time for international funds transfers will be 3:00 p.m. EST on each weekday that ECU is open that is not a holiday. Payment orders, cancellations or amendments received after the applicable cut off time may be treated as having been received on the next following funds transfer business day and processed accordingly.
7. I understand that ECU can place no guarantee with regard to the length of time (if at all) it takes for the funds to be credited to the receiving account after an international wire transfer is initiated. I understand that I am responsible for notifying ECU in a timely manner if the beneficiary makes me aware of any issues with the wire. If ECU is notified of any issues, we will attempt to determine the status of the wire.
8. International wire transfers may be sent through several financial institutions before arriving at the beneficiary bank. Any of these financial institutions can stop the wire transfer and request additional information. This may take several days before ECU is notified about additional information needed.
9. ECU may attempt to reclaim a wire transfer, at the member's request; however, in no event shall ECU be deemed to have guaranteed or otherwise assured the recovery of any portion of the amount transferred, nor to have accepted responsibility for any amount transferred before ECU received and had time to act upon the request to amend or cancel the transfer request. If ECU is successful in reclaiming a wire transfer, the funds will be deposited to your account upon receipt of the reclaimed funds. If we return the funds, the refund may not be equal to the amount of the original payment order. For example, the amounts may be different because of a charge other banks may impose to return the funds transfer.

If you have any questions regarding this agreement and notice, please ask before you send or receive funds transfers through the ECU. You agree to the terms and conditions of the Funds Transfer Agreement and Notice.