



WIRE INSTRUCTIONS AND REQUEST FORM

Cut-off Times

Outbound Domestic and International Wires: 12:00 p.m. PST

Inbound Wire Instructions (Funds transferred into a Bank of Internet USA account):

Provide the following information to the transferring institution:

For Domestic Wires:

Bofl Federal Bank
San Diego, CA 92122
ABA # 122287251

For International Wires (must be sent in US dollars):

Bofl Federal Bank
San Diego, CA
ABA # 122287251
Intermediary Bank
Pacific Coast Banker's Bank
San Francisco, CA 94104
Swift Code: PCBBUS66
ABA # 121042484

For the benefit of:

Your Name and *Your Account Number* with Bank of Internet USA

Outbound Wire (Funds transferred out of a Bank of Internet USA account):

Complete the wire form below and fax to (858) 350-0443. Completed wire forms received prior to 12:00 p.m. PST will be processed the same day. Completed wire forms received after 12:00 p.m. PST will be processed the next business day.

Contact Us:

Should you have any questions please contact us at 1-877-541-2634; our Direct Bankers are available to answer your questions 6:00 am to 6:00 pm PST, Monday – Friday.



WIRE TRANSFER AGREEMENT AND DISCLAIMER

WIRES WILL ONLY BE SENT TO CREDIT THE SAME NAME(S) AS THE BANK OF INTERNET USA CUSTOMER ORIGINATING THE WIRE.

1. I (we) the Account Holder(s) authorize Bank of Internet USA ("Bank") to make the wire transfer described on the attached form.
2. I (we) request Bank of Internet USA to effect this transfer at my (our) risk to such person(s) as the receiving bank believes to be the within name payee. This may be based solely on the ABA and/or Account Number(s) that have been provided by me (us).
3. You agree to hold Bank of Internet USA harmless from any loss that occurs if your instructions are incomplete, unclear or incorrect. The Bank is not required to seek clarification from anyone regarding ambiguous instructions. If we cannot complete a transfer due to unclear or inaccurate instructions, we will notify you orally or in writing by the end of the next business day.
4. For security purposes, Bank of Internet USA may require further verification of wire requests via phone or e-mail. Successful verification of these wires must be completed prior to processing the request. Therefore, it is important that your contact information on file with Bank of Internet USA is correct.
5. Bank of Internet USA may transfer funds through an Intermediary Bank or funds transfer system that is different from that shown in your instructions. Foreign transfers may be subject to delays, charges imposed by other banks, and changes in foreign currency exchange rates. The Bank will not be responsible for any changes in an exchange rate involved with a foreign transfer. Refunds, if necessary, will be at the Bank's current buying rate for exchange at the time of such refund.
6. If the Bank receives your domestic payment order after 12:00 p.m. (PT), or international payment order after 12:00 p.m. (PT), or on Saturday, Sunday or holiday, it may be processed on the next funds-transfer business day.
7. You may only cancel or amend your order prior to the wire transfer being sent by the Bank. You agree to hold Bank of Internet USA harmless from all claims and damages, however, if the Bank attempts (successfully or otherwise) to comply with your cancellation or change request.
8. You agree to notify the Bank immediately if you notice any discrepancy involving the posting of your payment order or if you discover a problem with your 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 10 days from the date you first discover the problem or statement cycle, whichever occurs first).
9. Bank of Internet USA will not be liable for consequential, special, punitive, 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 control; fire, flood, or natural disasters; communication failures; labor disputes; any inaccuracy in your instructions; the action or inaction of others; or any applicable government or funds-transfer system rule, policy, or regulation.
10. If you agree to the terms and conditions above, please complete the Wire Transfer Instructions on the next page (page 2) along with an original signature. Facsimile signatures are not accepted.



Wire Transfer Request Form

Fax #: 1-858-350-0443

Wire Destination:
[] Domestic (Inside US) [] International (Outside US)

Bank Use Only
Net Wire Amount:

Section A - Originating Bank of Internet USA Customer Information

Your Bank of Internet USA Account Number
Bank of Internet USA - Customer Name
Joint Name on Account (if applicable)
Contact Phone Number
Purpose of wire

\$ + Fee

Amount of wire

- Account Closures:
- Write "Balance of account less wire fee" on the amount line
- CD prior to maturity: Write "Balance of account less penalty and wire fee" on the amount line
- If wire is returned, an additional wire fee will be deducted for resubmission of the same wire
- Wire fee is non-refundable

Section B - Beneficiary / Recipient Information

*Ultimate recipient of the wire transfer of funds

Beneficiary Name*
Joint Beneficiary Name (if applicable)
Further Credit/Instructions/Comments

Beneficiary Account Number
Address
City and State

Section C - Beneficiary Bank Information

This is the financial institution or Title Co. where the beneficiary maintains their account

Bank / Financial Company Name
Receiving Bank's Address
Receiving Bank's City and State

ABA or Routing Number (must be nine digits)/ Account Number/IBAN Number
SWIFT/BIC Code (if applicable)

Section D - Intermediary Bank Information (This section is not required on all wires)

This is the bank that the wire must pass through before reaching the beneficiary account

Financial Institution's Name

Financial Institution's Account Number

Section E - Authorized Signatures

I acknowledge that I have read Bank of Internet USA's Wire Transfer Agreement and Disclaimer and agree to the terms and conditions contained therein.

X

X

Date:

Date:

BANK USE ONLY

OFAC Clear: Funds Verified:
Funds Memo Posted: Prepared by:
Input by:

Customer Call: Method of Verification:
Approved by:
Verified/Sent: