ARDENT™ CREDIT UNION

Wire Transfer Request Form

You may identify the payee or any financial institution by name and by account number (or ABA routing number). The Credit Union (and other institutions) may rely on the account or other identifying number as the proper identification, even if it identifies a different party or institution. If the wire transfer is cleared through the Federal Reserve, the transaction is governed by Regulation J. You authorize the Credit Union to transfer funds as described herein and debit your account in the amount transferred. You authorize the Credit Union to have the fee shown below drawn out of the same account from which the wire is done.

Member name _____ Phone number _____
We must contact you at the phone number of record before processing your request

Member number _____ Account # _____

eMail address: _____

Receiving Bank: _____ Amount to be wired: $_____

Domestic Wires: Receiving Bank 9 Digit ABA/Routing #: _____

International Wires: Receiving Bank Swift code or BIC code: : _____ IBAN #_____
We will contact you to confirm the conversion rate. You must accept the conversion rate before the wire is sent.

Location of Receiving Bank: Full Street Address _____

City: _____ State: _____ Country: _____

Further credit (intermediary stop, if required):
Name: _____ Account Number: _____

Beneficiary or Final Credit: _____ Account Number:_____ __
Is this a US dollar funded account? ☐ Yes ☐ No

Relationship to originator/sender:_____ _____ _____

Beneficiary Full Street Address _____

City: _____ State: _____ Country: _____

Phone Number:_____

Reference Information: _____

Purpose of wire:_____

Fee to be charged C.U. Member. $ _____
(Fee amount for domestic is $30. Fee for International: Foreign Funds- $40, International: U.S. Dollars- $40)

Signature: _____ Date: _____
eSignatures will not be accepted. (If this is a joint account, I represent that both depositors are now living)

*** * IDENTIFICATION REQUIRED * ***
Please provide a clear and legible copy of a government issued photo I.D.
If a driver license is used, we require a copy of both the front and back of the license.

Present your photo identification to a Credit Union staff member for validation.

ID Type:_____ Validated By:_____

FOR OFFICE USE ONLY

Wire Performed by: _____Date: _____Time: _____ Wire/Ref #: _____

Int'l Wires: Conversion Rate: _____ Accepted by member _____

1500 Spring Garden Street, Suite 500
Philadelphia, PA 19130-4490

Ardent Credit Union Wire Transfer Request and Fee Agreement Disclosure

Transfer request submitted after 2:00 p.m. ET will be performed the following business day.

The following rules apply to wire transfer services provided by Ardent Credit Union ("Ardent"). The words "you" and "your" shall apply to and mean the member and all owners listed on the account. Any accountholder signature on this agreement allows authorization to perform wire transfer transactions provided the security procedures listed in this agreement are followed.

Using Ardent to send or receive wire transfers shall constitute acceptance of this agreement. This disclosure applies to wire transfers as defined in Article 4A of the Uniform Commercial Code ("UCC Article 4A") and as covered by Regulation J of the Board of Governors of the Federal Reserve System ("Regulation J") as well as wire transfers and remittance transfers as defined by the Electronic Funds Transfer Act and as covered by Regulation E.

Security Procedures: Ardent may establish security procedures to verify the authenticity of a payment order. You agree that the authenticity of payment orders may be verified using that security procedure unless you notify Ardent in writing that you do not agree to that security procedure. In that event, Ardent shall have no obligation to accept any payment order from you or other authorized parties on the account until you and Ardent agree in writing to an alternate security procedure. You agree to prevent disclosure, other than on a need-to-know basis, of any of the aspects of the security procedures which you have agreed to. You will notify Ardent immediately if you believe the confidentiality of the security procedures has been compromised and you shall act to prevent the security procedures from being further compromised.

Cutoff Times/Execution: Fund Transfers: Wire transfers occur on non-holiday weekdays, Monday through Friday, only. Ardent may establish or change from time to time cutoff times for the receipt and processing of wire transfers requests, amendments or cancellations. Transfers are performed as soon as possible after received. Transfer request submitted after 2:00 p.m. ET will be performed the following business day. Any modifications or cancellation of the instructions should be made immediately, before the wire transfer takes place. Disclosures and receipts for International remittances will be delivered at the time the transfer is taken. These disclosures and receipts may be received in writing, by e-mail, or faxed at the member's request. There are no fees associated with this request(s).

Fees: A fee will be charged for outgoing domestic and international wire transfers. For fees and other charges please see the Service Fee Disclosure. Ardent does not make warranties regarding fees charged by another financial institution with respect to your wire transfer.

Identification of Beneficiary: If you give Ardent a payment order which identifies the beneficiary (recipient of the funds) by both name and identifying or account number, payment may be made by the beneficiary's bank on the basis of the identifying or bank account number, even if the number identifies a person different than the named beneficiary. This means that you will be responsible to Ardent if the funds transfer is completed on the basis of the identification number you provided the Credit Union.

Identification of Beneficiary and Intermediary Bank by Number: If you give Ardent a payment order which identifies an intermediary or beneficiary's bank by both name and an identifying number, a receiving bank may rely on the number as the proper identification even if it identifies a different bank than the named bank. This means that you will be responsible for any loss or expenses incurred by a receiving bank which executes or attempts to execute the payment order in reliance on the identifying number you provided.

You are responsible for ensuring the accuracy of transfer requests. If you rely on a third-party (i.e. a title company) to provide Beneficiary identification information to Ardent or rely on Ardent to assist you in completing the request form, Ardent has no duty to verify the accuracy of the identifying information, nor will it be liable for losses or damages arising out of transfer requests containing erroneous information.

Provisional ACH Payments: Ardent may at its discretion give you credit for Automated Clearing House (ACH) payments before it receives final settlement of the funds transfer. Any such credit is provisional until Ardent receives final settlement of the payment. You are hereby notified and agree, if Ardent does not receive such final settlement, that it is entitled to a refund from you of the amount credited to you in connection with that ACH entry. This means that we may provide you with access to ACH funds before Ardent actually receives the money. However, if Ardent does not receive the money, then we may reverse the entry on your account and you would be liable to repay Ardent.

Rejection of Wire Transfer/Liability of Ardent: Ardent reserves the right to reject a transfer. Ardent may reject an order if there are insufficient funds in an account, if the order is incomplete or unclear or for any other reason. While Ardent will handle a transfer as expeditiously as possible, Ardent will not be responsible for any delay, failure to execute or mis-execution of the order due to circumstances beyond reasonable control.

Notice of Receipt of Wire Transfer: You may not be provided with separate notification each time we receive a wire transfer into your account. We will provide you with notification of an incoming wire transfer as part of your periodic statement. In the event we accept payments to your account through one or more Automated Clearing Houses ("ACH"), the operating rules of the National Automated Clearing House Association ("NACHA") will be applicable to ACH transactions involving your account. These rules do not require that we provide you with next day notice of receipt of an ACH item. Therefore, we will provide you with notification of the receipt of these items as part of your periodic statement.

Errors/Delays: For domestic ACH transfers, you hereby agree to submit to Ardent written, electronic or oral notification of any unauthorized or incorrect wire transfer(s) within 60 days of the first transmittal of a periodic statement which reflects the error. Ardent will not be liable, should you fail to notify the credit union of any unauthorized or incorrect wire transfer, nor liable for any similar occurrence which could have been prevented.

Fed wire Transfers: Within ninety (90) days after notification has been received that the Transfer has been executed, Ardent must be notified of any errors, delays or other problems related to the order. In the event that the wire transfer is delayed or erroneously executed and a loss is suffered as a result of Ardent's error, its sole obligation is to pay or refund such amounts as may be required by Article 4A.

International remittance transfers: For International remittances, you must provide a timely notice of an error to us within 180 days of the disclosed date of availability or within 60 days after receiving your statement or any other notice from us. The information you provide must enable us to identify the sender and the particular remittance transfer, in addition to, state why you believe an error exists. If the transfer was not sent properly, Ardent will refund the amount of the transfer within three (3) business days while we investigate the error. At that time, you may request the funds to be applied towards a new remittance transfer, rather than be refunded (if they have not already been processed as a refund). We may deduct taxes, fees, or other charges from the transfer amount if already deducted from the transferred amount.

Cancellation and Refunds for Remittance Transfers: Ardent will honor your request to cancel a remittance transfer if an oral or written request to cancel is received by us within 30 minutes of submitting the request; the request to cancel enables us to identify the sender's name, address, or

telephone number, and the particular transfer to be cancelled; and the transferred funds have not yet been picked up by the recipient or deposited into the account of the designated recipient. Refunds will be provided within three (3) business days of cancelling a remittance transfer; we will at no additional cost, refund the total amount of funds provided by you.

Indemnification: You hereby indemnify Ardent, its agents, and employees against any loss, liability, or expense resulting from or arising out of any claim of any person in connection with any matters subject to this agreement. Ardent shall have no liability whatsoever for any special, consequential, punitive, or indirect loss or damage suffered by you in connection with services offered by Ardent which are subject to this Agreement, regardless of whether Ardent knows or should have known such damages might be incurred. Ardent shall have no responsibility for any attorneys' fees that you might incur.

Waiver, Severability and Captions: Ardent may delay exercising its rights without losing them. Any waiver or partial exercise of one right is not a waiver of other rights and shall not be deemed a continuing waiver. If any provision of this agreement is held invalid or unenforceable to any extent, the remainder of this agreement shall not be impaired or otherwise affected. The captions herein are for convenience only and shall have no effect upon construction or interpretation of any provision hereof.

Termination: Ardent may terminate this agreement with or without cause by giving thirty (30) days prior written notice. Notwithstanding the foregoing, Ardent may terminate this agreement immediately at any time upon notification to the member, if (i) Ardent has a reasonable concern about a wire transfer or a possible loss that might be suffered by Ardent, (ii) member has breached or may breach this agreement, or (iii) Ardent becomes aware of information which may indicate illegal or improper transactions.

Where none of the above stated rules apply, the transactions contemplated by this agreement shall be governed by the laws of the Commonwealth of Pennsylvania and the Pennsylvania Uniform Commercial Code.