

## **INTERNATIONAL INCOMING WIRE TRANSFER INSTRUCTIONS**

IF THE SENDER IS AN INTERNATIONAL FINANCIAL INSTITUTION OUTSIDE OF THE U.S., THE WIRE WILL FIRST NEED TO BE SENT TO THE INTERNATIONAL BANK'S CORRESPONDENT U.S. (DOMESTIC) FINANCIAL INSTITUTION, USING THEIR SWIFT CODE. For example, "ABC Bank" in Australia needs to send the funds to their US- based bank (e.g. Bank of America, Chase, Wells Fargo)

### **STANDARD SETTLEMENT INSTRUCTIONS:**

IF THE SENDER IS AN INTERNATIONAL FINANCIAL INSTITUTION OUTSIDE OF THE U.S. WHO DOES NOT HAVE A DESIGNATED CORRESPONDENT U.S. (DOMESTIC) FINANCIAL INSTITUTION & SWIFT CODE, PLEASE PROVIDE THE FOLLOWING INTERNATIONAL WIRE INFORMATION, TO ROUTE TO HERITAGE FINANCIAL CREDIT UNION (HFCU).

#### **CREDIT TO INITIAL U.S. BENEFICIARY FI:**

(CACU's Vendor Affiliate)

Address

SWIFT Code

Bank of America

100 West 33<sup>rd</sup> Street, New York, NY 10001

BOFAUS3N

#### **CREDIT TO PROCESSING/INTERMEDIARY FI:**

CACU

Address

ABA Routing Number

Credit Account

Corporate America Credit Union

4365 Crescent Road, Irondale, AL 35210

262090120

221978791

#### **CREDIT TO RECEIVING FI:**

HFCU

Address

ABA Routing Number (Account w/ CACU)

Heritage Financial Credit Union

25 Rykowski Lane, Middletown, NY 10941

221978791

Reference HFCU Member Name & Account

[HFCU Member Name]

[HFCU Member Account Number]

HFCU assumes no responsibility for any delay in processing the transaction if the above information is not included in the wire transfer instruction. Any wire transfers sent to the Federal Reserve Bank, or any Financial Institutions other than Corporate America Credit Union, may result in additional fees and/or the Wire being returned or delayed.

If you have any questions regarding these instructions, please contact HFCU.