

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)	Bank of America
Address	100 West 33 rd Street, New York, NY 10001
SWIFT Code	BOFAUS3N
Routing Number	026009593

CREDIT TO PROCESSING/INTERMEDIARY FI:

CACU	Corporate America Credit Union
Address	4365 Crescent Road, Irondale, AL 35210
ABA Routing Number	262090120
Credit Account	221978791

CREDIT TO RECEIVING FI:

HFCU	Heritage Financial Credit Union
Address	25 Rykowski Lane, Middletown, NY 10941
ABA Routing Number (Account w/ CACU)	221978791

Reference HFCU Member Name & Account	[HFCU Member Name] [HFCU Member Account Number]
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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.