



## **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 PROCESSING/INTERMEDIARY FI:**

**Name:** Pacific Coast Bankers' Bank (PCBB)  
**Address:** Walnut Creek, CA 94596  
**ABA Routing Number:** 121042484  
**Swift Code:** PCBBUS66

### **CREDIT TO RECEIVING FI**

**HFCU Address:** Heritage Financial Credit Union 25  
Rykowski Lane  
Middletown, NY 10941

**ABA Routing Number:** 221978791  
**(Account w/ PCBB)**

### **BENEFICIARY**

**HFCU Member Account #:**  
**HFCU Member Name:**  
**HFCU Member Address:**

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 at 845-561-5607.

