

WIRE TRANSFER QUESTIONNAIRE – PREVENTING FRAUD

Scammers pressure you to wire money to them because it's easy to take your money and disappear. Wiring money is like sending cash – once it's gone, you probably can't get it back.

Please check **Yes** or **No** in response to the following questions.

Yes No

Were you instructed to wire money for any of the following reasons?

- To pay taxes, transfer fees or custom fees
- To start a business or for business expenses
- In response to a loan offer
- To purchase a vehicle you have not seen or do not have a Bill of Sale
- To provide bail bond for a family member or friend
- To put a deposit on an apartment or other rental

Yes No

Have you been asked to provide a fabricated or false story related to the purpose of this wire request?

Scammers often coach victims on how to respond to credit union staff and will use threats including telling you that your money is at risk or that you will be reported to law enforcement or other government agencies for noncompliance. Scammers also often pretend to be law enforcement.

Yes No

Are you wiring money to someone you do not know or someone you have not met in person?

Meeting someone online and never (or rarely) meeting in-person is a RED FLAG! Scammers often create fake profiles on dating and social media sites to lure victims. The scammers will build a relationship virtually, spanning months or years to gain trust from their victims. Once the scammer feels their victim is comfortable, they will create a fictitious story and ask for money, often for plane tickets, emergency family or medical expenses or donations to charitable organizations.

Yes No

Are you wiring funds after being contacted by a company (alleging to be Norton, Microsoft, Amazon, etc.) saying that your computer was compromised and you need to send a refund to protect your money?

Scammers will pose as well-known companies in order to gain access to online banking. Once in the account, they will make it look as if there was a refund to the account from a transfer, and the refund is greater than the original amount of the purchase or transaction. Member will then be instructed to wire funds back to the company due to the overpayment.

Yes No

Have you been promised a sum of money in return for sending this wire?

Scammers will often include false promises or receiving an inheritance, lottery winnings or large returns on investments.

Yes No

Are you wiring money in response to an offer you received online, text, email, mail or phone call?

Common scams often involve the victim by having them move money on behalf of an Individual or business where the funds were acquired illegally.

Yes No

Have you or are you actively being threatened, blackmailed or advised to send funds to law enforcement or a government agency?

Victims are often coached to send funds "secretly" and told to not divulge any details of the purpose of the wire to credit union staff and especially not to their loved ones.

Yes No

Have you provided an individual or entity your account information and/or received a wire transfer into your account?

Scammers will tell you they need your account information to wire YOU funds. This is a scam to get your account information. You may also receive money into your account and then are contacted by the scammer telling you the wire transfer was sent to you by mistake and begging that you pay the funds back.

IMPORTANT

Ensure you have performed your due diligence in:

- Contacting the business directly on a publically listed number
- Researching legitimate websites associated with the entity
- Federal Trade Commission (www.ftc.gov) see if the name/company is reported as known fraud.

If you answered **YES** to any of the previous questions and you proceed with this wire transfer request, you acknowledge that this transaction may be a scam or other high risk transaction. The previous examples are only some of the ways credit union members become victims of scammers. In many cases these transactions are fraudulent and the money is **NOT** recoverable.

By signing below, you acknowledge that you will be held responsible for any losses and/or negative balances with your account that may occur as a result of this transaction.

Originator (Member) Signature: _____
(Signatures can **NOT** be submitted electronically and **MUST** be a 'wet signature')

Date: _____

Western Division Federal Credit Union
6750 Main Street • Williamsville, NY 14221
Ph: (716) 632-9328 • Fax: (716) 632-1383
www.westerndivision.org

OFAC Checked: _____
Entered By: _____
Verified By: _____

WIRE TRANSFER REQUEST

MEMBER (Originator)

Member Name: _____
Address: _____
Phone: _____ Purpose of Wire: _____
Account to Debit: Account #: _____ Amount \$: _____

BENEFICIARY

Name on Account: _____
Address: _____
Phone: _____ Relationship to Originator: _____
Account to Credit: Account #: _____

BENEFICIARY FINANCIAL INSTITUTION

Financial Institution Name: _____
Address: _____
Phone: _____ ABA/Routing #: _____

INTERMEDIATE FINANCIAL INSTITUTION (If applicable)

Financial Institution Name: _____
Address: _____
Phone: _____ ABA/Routing #: _____

The Originator, named above, authorizes Western Division to use any conventional means it deems suitable for the transfer of funds and release Western Division and its directors, officers, employees and agents from responsibility and/or liability for any inaccuracy, interruption, delay in transfer, or for claims occasioned by any circumstances beyond it control. Originator assumes responsibility for ensuring the legitimacy of the Beneficiary. Furthermore, by signing below, the Originator attests that the funds transferred are for the Originator's benefit only and are not for the benefit, or on behalf, of any other party not named on this document.

Originator (Member) Signature: _____ Date: _____
Manager Signature (if over \$5000): _____ Date: _____
(Signatures can NOT be submitted electronically and MUST be a 'wet signature')

Notary: State of: _____ County of: _____

Subscribed to and sworn before me this _____ day of _____ (month), _____ (year),

By: _____ (name of signer)

(signature of notary) (seal of notary)