

IMPORTANT: Terms of Foundation One Bank Funds Transfer Authorization

Read carefully before acknowledging the Authorization of this Secure Wire Transfer Request Form

Foundation One Bank Funds Transfer Authorization:

You authorize Foundation One Bank to transfer funds (a "funds transfer") as stated on the Secure Wire Transfer Request Form. Our charges for the funds transfer are disclosed in our fee schedule. Other financial institutions involved in the funds transfer may impose additional charges.

We may fail to act or delay in acting on a payment order without any liability because of legal constraint, your negligence, interruption of communication facilities, equipment failure, war, emergency conditions, or other circumstances beyond our control. We may also fail to send or delay in sending a payment without any liability if sending the order would violate any guideline, rule or regulation of any government authority.

We are not liable for consequential, special or exemplary damages or losses of any kind.

You have no right to cancel or amend this payment order. If you ask us to cancel or amend it, we may make a reasonable effort to act on your request, but we are not liable to you if for any reason this payment order is not amended or canceled. You agree to reimburse us for any costs, losses, or damages that we incur in connection with your request to amend or cancel the payment order.

If we try to cancel this funds transfer, we do not have to refund your money until we determine that the beneficiary has not received the money and the money is returned to us. If we return your money, the refund may not be equal to the amount of the original payment order. Example: The amounts may be different because of a charge other financial institutions may impose to return the funds transfer.

We have cutoff times for processing payment orders. Orders received prior to 1:00 PM for international and 4:00 PM for domestic wires (local time) will be same day transmitted. If you give us this payment order after the cutoff time, we may treat the payment order as if we received it on our next business day. Funds transfer business days will include all normal business days of Foundation One Bank excluding federal holidays.

We reserve the right to reject payment orders with no liability to you and with no obligation to pay you interest of the period before you receive notification of the rejected payment order.

You must accurately identify beneficiaries of your payment order. If you give us the name and account number of the beneficiary, we and other financial institutions may process the payment order based on the account number alone, even though the account number may belong to a person other than the beneficiary named. If you give us the name and routing number of a financial institution we may process the payment order based on the routing number alone, even though the routing number may identify a financial institution other than the one named. In these cases, you are still obligated to pay us the amount of the payment order.

Fedwire is the funds transfer system of the U.S. Federal Reserve Banks. We or other financial institutions involved may use Fedwire to make the funds transfer. If any part of the funds transfer is carried by Fedwire, your rights and obligations regarding the funds transfer are governed by Regulation J of the U.S. Federal Reserve Board.

If you are requesting a wire transfer to be sent outside the United States, you understand you do so at your own risk. Foundation One Bank will not be liable for any reason if the funds are not received or mis-applied during the payment order process.

Important:

Foundation One Bank takes the privacy and security of our member's assets and information very seriously. If you find the answer to any of the questions below to be "YES", you must be made aware that these types of transactions are fraudulent in many cases and the money wired is often not recoverable. By continuing with the wire request you acknowledge that Foundation One Bank has warned you that this is a *high risk transaction* and may result in account overdrafts which you will be held responsible for.