

Wire Transfers at Members Choice Credit Union

Item	Wire Transfer Fee
Domestic Wires (submitted online) Requests received before 3:00 p.m. CST will be processed the same business day.*	\$15
Domestic Wires (submitted with Wire Transfer Form PDF) Requests received before 3:30 p.m. CST will be processed the same business day.*	\$20
International Wires (submitted with Wire Transfer Form PDF) Requests received before 12:30 p.m. CST (12:00 p.m. for foreign currency) will be processed the same business day.*	\$40
Incoming Wires	NO FEE

***Important:** Wire transfers not requested in person are subject to additional verification, including call back verification. Online wire transfers allow a choice of text, email or phone verification. **Please allow ample time as further verification and processing is needed prior to the cut-off time.** If we cannot reach you for identify verification, processing of your wire transfer request may be delayed. For questions or concerns regarding your wire transaction contact us at 281.398.9900 or 1.800.753.2428.

Incoming Wire Transfers

The wire transfer sender who is sending you funds will need the following information to fill out their Wire Transfer Application at their financial institution:

- Members Choice Credit Union
- Address: 18211 Katy Freeway, Houston, TX 77094
- Routing Number: 313083196
- Your 13-digit account number can be accessed through [Online Banking](#)

Members Choice accepts all incoming domestic and international wires. We do not have a SWIFT code. You will need to provide the sending financial institution with the routing number (313083196) and your 13-digit account number.

- Most domestic wires reach destination accounts on the same day or within one business day, however we cannot guarantee when your MCCU account will be credited.
- International wires remitted in US Dollars may take up to 5-7 days to reach the destination account, however we cannot guarantee when your MCCU account will be credited.
- *Members Choice does NOT charge additional fees on incoming wires to deposit funds into your destination account.*

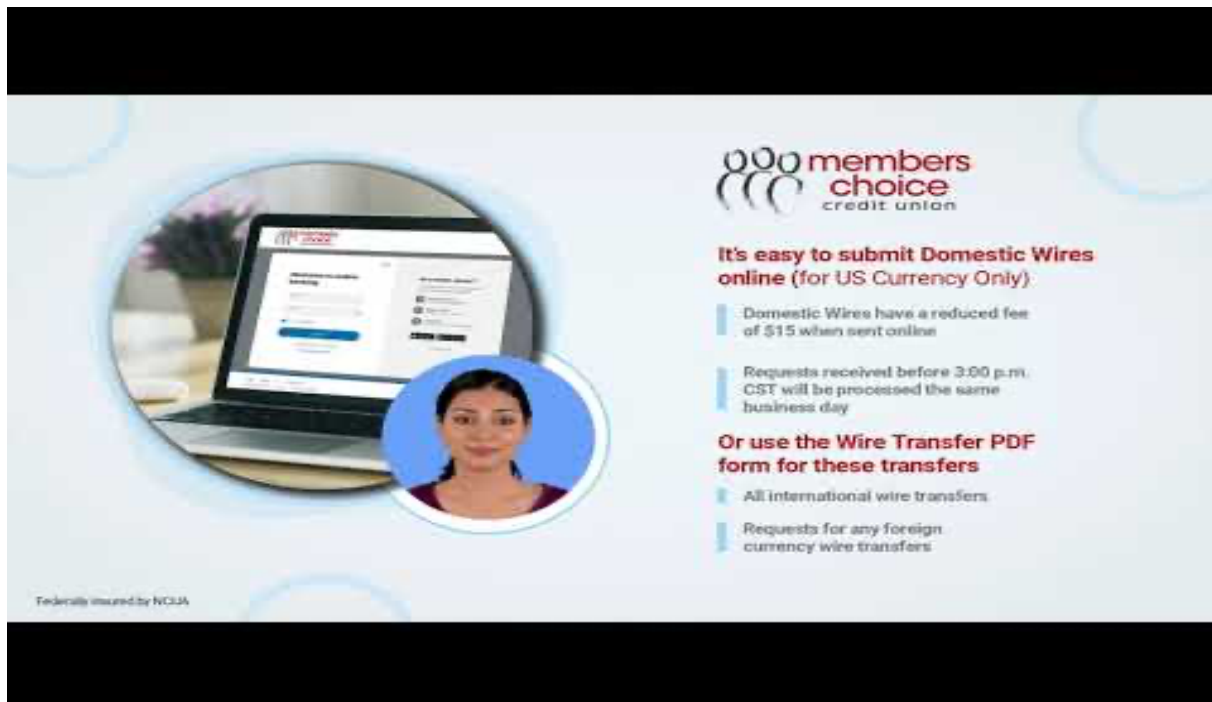
Outgoing Domestic Wire Transfers (submitted online)

Simply login to online or mobile banking and under the "Transfer & Pay" menu, select "Send a Wire" and follow the instructions as prompted.

Members Choice members can now request their Domestic Wire Transfers directly in online and mobile banking. The "Send a Wire" feature is easy-to-use and only requires a few quick steps to make a domestic wire transfer – from anytime, anywhere.

- All wire transfer requests submitted online need to be in US currency only.

WATCH THIS ONLINE VIDEO WALKTHROUGH: [How to Send Wire Transfers Online](#)



The video thumbnail features the Members Choice Credit Union logo at the top right. On the left, a circular inset shows a laptop displaying the online banking interface with a woman's face overlaid. To the right of the laptop, the text reads: "It's easy to submit Domestic Wires online (for US Currency Only)". Below this, two bullet points state: "Domestic Wires have a reduced fee of \$15 when sent online" and "Requests received before 3:00 p.m. CST will be processed the same business day". Further down, it says "Or use the Wire Transfer PDF form for these transfers" followed by two bullet points: "All international wire transfers" and "Requests for any foreign currency wire transfers". At the bottom left, it says "Federally insured by NCUA".

Important Wire Information

The Wire Transfer Security Procedure Agreement, along with your Member Service Agreement, governs the procedures and responsibility concerning wire transfer requests initiated by an account owner through MCCU.

- The Credit Union will accept wire transfer requests only from those account owners who have accepted this Agreement.
- You are to be bound by any wire transfer request, whether or not authorized, issued in your name, processed by MCCU in accordance with the security procedures specified in the Agreement.
- When you request a wire transfer through online banking, your request must be verified in two ways: (i) you initiated the request after logging into the online banking service using your username and the password you have selected; and (ii) by successfully completing the multi-factor authentication via email, SMS, phone call, or time-based one-time passcode at the time of submission.



- Should your request need additional verification, we will initiate a telephone call to you at the telephone number you have provided to us as your primary telephone number. **If we cannot reach you by phone, processing of your wire transfer request may be delayed.**

Outgoing Domestic and International Wire Transfers (submitted with [Wire Transfer Form PDF](#))

Send or receive money around the world with Members Choice Wire Transfers. Simply complete and sign the [Wire Transfer form \(PDF\)](#) and submit along with two forms of ID:

- In person; [visit your nearest branch](#)
- Via email to memberservices@mccu.com
- Through a secure message in [Online Banking](#)
- By fax to 281.753.2428

For foreign currency requests, please contact us at 1-800-753-2428 or 281-398-9900 to first obtain an exchange rate, unless current exchange information has already been obtained.

Important Wire Information

The Wire Transfer Application (PDF) will not be accepted with any edits (scratch outs, white out marks, additions, etc.)

- For questions or concerns regarding your wire transaction contact us at 1-800-753-2428 or 281-398-9900.
- Most domestic wires reach destination banks on the same day or within one business day, however we cannot guarantee when the destination account will be credited.*
- International wires remitted in US Dollars may take up to 5-7 days to reach destination banks, however we cannot guarantee when the destination account will be credited. Destination banks *may deduct additional fees* before funds are credited to the recipient's account.
- Wire transfers not requested in person are subject to additional verification, including, but not limited to, address and call back verification at a matching phone number on file. **If we cannot reach you by phone, processing of your wire transfer request may be delayed.**