



P.O. Box 182084 Columbus, OH 43218  
Bread Savings Customer Care: 833-755-4354  
Savings.Breadfinancial.com

## DOMESTIC WIRE TRANSFER REQUEST FORM

Bread Savings only offers domestic wire transfer services.

This form must be **received and verified by us before 1:00 PM CT** on a Business Day to be initiated the same day. Wire transfer requests received and verified by us after 1:00 PM CT or on a non-Business Day will be processed the following Business Day. Wire transfer requests are handled expeditiously, however, we cannot guarantee the request will be completed in a specific time period. Please ensure that you submit your request early enough to allow time for pre-processing and verification to be complete, we recommend that you make your request 2-3 Business Days in advance of when you would like us to process your Domestic Wire Transfer.

(Business Days are Monday through Friday, excluding federal holidays)

All transfers are sent in U.S. Dollars

**Fees:** \$25 per wire transfer request

**Please Note: Physical signatures are required.**

### Section A: Bread Savings Bank Account Information

DATE OF TRANSFER REQUEST (MM/DD/YYYY):	TRANSFER AMOUNT:
BREAD SAVINGS ACCOUNT NUMBER:	BREAD SAVINGS ACCOUNT OWNER (as it appears on your statement):

### Section B: Receiving Bank Information (We do not validate this information; please ensure accuracy).

Receiving Bank Name and Phone Number:	Name(s) on Receiving Bank Account:
ACCOUNT NUMBER:	TRANSIT ROUTING NUMBER/ ABA OF RECIPIENT BANK (9 digits):

### SPECIAL INSTRUCTIONS (if applicable)

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**Please see next page for Authorization and Agreement.**



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## AUTHORIZATION AND AGREEMENT

**(a) Wire Transfer Authorization:** By giving us an instruction (known as a “Payment Order”) you authorize us to debit your Account you designate for the amount of the wire transfer request. Your Payment Order may instruct that we wire transfer funds from your Account to your external account at another bank.

**(b) Wire Transfer Payment Orders.** Payment Orders must be given to us in accordance with the cut-off times established. Payment Orders must be received by us before 1:00 PM CT on a Business Day, otherwise the Payment Order shall be considered received on the next Business Day. You generally cannot cancel or amend a Payment Order after we have received it, except as otherwise provided by an applicable fund transfer system rule. We reserve the right to process Payment Orders in the order in which we determine, in our sole discretion, and use our best efforts to process all wires on the same Business Day subject to our cut-off times. We are not obligated to accept or execute any Payment Orders.

**(c) Wire Transfer Information.** Each Payment Order you provide to us must contain all necessary information to complete the wire transfer. We have no obligation or responsibility to determine if the Payment Order is accurate, or to detect errors contained in a Payment Order. You acknowledge that the authentication and security procedure (described below) are designed to prevent fraudulent wire transfers, and not designed to allow us to determine accuracy or to detect errors. You are solely responsible for correctly identifying the external account and bank that you are transferring funds to in your Payment Order. **You understand that any error in the beneficiary information could result in a delay in processing or loss of your funds.** If you have told us to route funds through an intermediary bank, you are solely responsible for correctly providing the intermediary bank’s routing number. If the intermediary bank has suspended Payment Orders, you are still responsible for the Payment Order.

**(d) Rejection of Wire Transfers.** We will use our reasonable efforts to contact you if any Payment Order is rejected or if there is a delay or non-credit of an incoming wire transfer. We shall not be liable to you for interest compensation as a result of our failure to give such notice.

**(e) Fedwire and Applicable Rules.** You understand and agree: (i) Generally, we will use the Federal Reserve Banks’ wire transfer system but you authorize us to use any wire transfer system we deem appropriate. You acknowledge that each wire transfer system is governed by its own operating rules and regulations and you agree that each Payment Order shall be subject to the rules and regulations of the wire transfer system, including the adjustments of errors between banks. We shall not be liable for any errors, negligence, suspension or default of any such system and we shall not be liable for any delay or failure of delivery in the transmission of a Payment Order through any such system. (ii) You have not communicated to us any restrictions and/or limitations whatsoever relevant to Payment Orders, and no such restrictions and/or limitations shall be binding upon us, unless we have previously agreed to them in writing.

**(f) Authentication and Security Procedures.** You agree that the following security procedures, if undertaken by us, are a commercially reasonable method of providing security against unauthorized wire transfers and meet your security requirements.

- Prior to accepting or executing a Payment Order, we will authenticate the identity of the wire transfer requestor; confirm ownership of the external account; and verify authorization of the Payment Order through the use of previously established security procedures described below. If we are unable to complete the required authentications, confirmations, and security procedures, or are not satisfied with the information received, the Payment Order will not be accepted or executed and we shall have no liability.
- To verify authorization of the Payment Order, we may initiate a callback process in which the person giving the Payment Order will be required to confirm the information in the Payment Order and to provide the correct answer to one or more security questions and/or PIN. You may experience a delay or rejection of a Payment Order if we are unable to verify authorization via callback or if you have recently changed your phone number on file.
- Upon completion of the security procedure, we are authorized and directed to execute, pay, and act upon the Payment Order, without the need to do any further inquiry, and to debit the Account from which the funds are to be transferred. Except as otherwise provided by applicable law, you agree that Payment Orders received by us are effective as the Payment Order made by you, and you shall be obligated to pay us the amount of the Payment Order, whether or not authorized, if we accepted the Payment Order in good faith and in compliance with the above security procedures.

You agree to prevent disclosure of the security questions and/or PIN and other confidential aspects of the security procedures, except on a “need to know” basis. You will notify us immediately if the confidentiality of the security procedures is compromised and will take steps to prevent the security procedures from being further compromised.



**Please see next the page for important disclosures, required signatures, and submission instructions.**





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**(g) Account Statements and Wire Transfers.** You agree to examine your periodic Account statements promptly upon receipt and to notify us immediately of any error or discrepancy in the statement. We shall not be liable for interest compensation unless you notify us of an error or discrepancy within 14 days from the date of the statement identifying a Payment Order. Failure to provide timely notice shall preclude you from asserting any claim against us with respect to a Payment Order, or from otherwise objecting to any debit to your Account.

**(h) Wire Transfer Liability.** OUR LIABILITY FOR ANY WIRE TRANSFER IS LIMITED TO THE AMOUNT OF ANY PAYMENT ORDER LOSS. IN NO EVENT WILL WE BE LIABLE FOR ANY SPECIAL, CONSEQUENTIAL, OR INDIRECT LOSS OR DAMAGE IN CONNECTION WITH THIS PAYMENT ORDER, REGARDLESS OF WHETHER WE KNEW OR SHOULD HAVE KNOWN SUCH LOSS OR DAMAGE MIGHT BE INCURRED.

**(i) Wire Transfer Indemnification.** Except as may be limited by applicable law, you agree to indemnify us and to hold us harmless from and against each and all of the following: (a) any losses, damages, costs and expenses incurred by us in executing a Payment Order or our performance of the terms and conditions herein; (b) all liability to third parties arising out of, or in connection with, the terms and conditions of this Payment Order and/or our execution, delay in execution or non-execution of any Payment Order (including, without limitation, delays associated with any federal law or regulation); (c) any and all liability, claims/causes of action, lawsuits, proceedings, fines and/or penalties arising out of our execution or delay or non-execution of any Payment Order or the delay or non-payment/credit of an incoming wire transfer, or otherwise performing any duties or obligations arising under its terms; and (d) any damages, losses, costs and expenses (including reasonable attorneys' fees) suffered or incurred by us as a result of any of the foregoing or because of any breach of the terms and conditions of the Payment Order by you. You authorize us to set off the amount of any of these liabilities against any of your Accounts without prior notice to you or your consent.

**I certify that the information provided on this form is true and accurate and I authorize this Payment Order**


Account Holder's Physical Signature:

Today's Date:

**(Joint accounts only require one owner's physical signature)**

Submit the completed and signed form via secure message.

**How to send these forms to us by Secure Message:**

Login to your online banking and select "Messages" from your menu or Dashboard then select to "Start a Conversation" → select the  icon next to "Type your message..." → select "Files" → select the completed form → type and title your message: **Wire Transfer Request** → select "Send"

**Please note requests are processed in the order they are received. We will notify you by Secure Message when the request has been submitted for pre-processing and verification. Pre-processing and verification must be complete by 1:00 PM CT. If you have submitted your request early enough to allow for pre-processing and verification before the daily processing deadline and have not received a reply to your request before 1:00 PM CT please contact Customer Care at 833-755-4354.**

