

# INTERNATIONAL WIRE INSTRUCTIONS

## Sending a wire\*

**IMPORTANT:** Cutoff times for sending and receiving international wires are 1pm MST during business hours

Once you know who you are sending your wire to please provide your Colorado Credit Union representative with the information listed below:

- ✓ Wire instructions from the other Financial Institution that need to include an intermediate or a "further to" Financial Institution in the United States
- ✓ Reason and/or purpose of the wire
- ✓ Amount you are sending
  - ✓ Please inform the representative assisting with the wire whether the amount requested is in U.S. funds or foreign currency. Please do not convert foreign currency into U.S funds, this will be done when processing the wire.
- ✓ Beneficiary information (Receiver)
  - ✓ Account Name
    - Primary name on the account
  - ✓ Account and routing number
  - ✓ Physical address (Not a PO Box)
- ✓ Receiving Financial Institution information
  - ✓ Financial Institution name
  - ✓ Physical address (Not a PO Box)
  - ✓ Any additional information

## Receiving a wire

**Note:** The international bank will need to first send a wire to a Financial Institution in the United States. Once the wire is received by the corresponding bank in the United States, they can then use the attached "CCU Wire in Form"

- ✓ Please see the [Incoming Wire Instructions](#) to access the instructions to give to the sender
- ✓ You will need to fill out the primary name on your account as well as your 13-digit MICR number associated with your account. You can locate this number on the bottom of your checks or through "Details" in digital banking.

### **IMPORTANT:**

Please note once funds have been sent, there is no way to cancel it; therefore, please be aware when sending funds via wire. Do not send them money unless you personally know and trust them.

Additional CCU Wire Resources: [CCU Wire Transfer Agreement](#) and [Service Fees](#)

\*Fees may apply