



Alcon EFCU can help you fill out wire transactions! Please call or visit your office for more specific information about your wire destination. **Cut off times for processing a wire: the signed form must be submitted by 3:00 p.m. CST for domestic transactions, and 1:00 p.m. CST for international transactions.**

Incoming Domestic Wires Instructions

Required Information:

Your Information

- Name
- Sender address
- Account number

Payee Information

- Name
- Payee address
- Account number
- Account type (e.g., checking, savings, brokerage)

Transfer Information

- Transfer amount
- Third-party status
- Additional wiring instructions (if applicable)

Receiving Financial Institution Information

- Name and address
- Routing number (ABA)
- Corresponding or intermediary bank name and routing number (if applicable)

Incoming international Wires Instructions

Wires will come through our intermediary Credit Union (Catalyst Corporate)

International Wires/Catalyst Corporate's BIC1 Code:

Catalyst Corporate does not have a SWIFT code that allows international wires to be sent directly from an international bank to Catalyst Corporate. The sending international bank will need to go through a U.S. correspondent bank or through a foreign correspondent bank that has a banking relationship with a U.S. correspondent bank.

Catalyst Corporate does have a non-live SWIFT/BIC1 code that can be given to an individual or an institution in another country for use in wiring funds into the United States. For the international bank and the U.S. correspondent bank, this code identifies Catalyst Corporate as a legitimate party to the wire.

Please note that an 81 C1 is an "inactive" BIC, used only for identification purposes. This BIC can only appear in the text (Block 4) of a FIN message - party field 57A or 58A, for example, to identify your institution as the beneficiary of a payment. If an "inactive" SIC appears in the header of a FIN message, the message will be rejected by FIN.

Catalyst Corporate's B1C1 code is CCFDUS41

Outgoing Domestic Wires Instructions

You will need to visit our office to complete these transactions. Fee: \$15

Expected wait: one -2 business days

You will need the following information for **domestic wire** transactions:

- Receiving financial institution's ABA/routing number
- Receiving financial institution's name
- Further credit institution's ABA/account number (if applicable)
- Further credit institution's name (if applicable)
- Receiving individual's name
- Receiving individual's account number
- Receiving individual's physical address (not a P.O. box)

Outgoing International Wires Instructions

To wire funds overseas, you can send the money in foreign currency or U.S. dollars. To limit delays and ensure the funds reach their intended destination, contact the payee for their financial institution's wiring instructions.

Expected wait: 5-7 business days

Fee: \$35 (wire in US dollars) or \$50 (wire in foreign currency)

- Foreign bank name, ABA/account number and physical address (not a P.O. box)
- Swift code or IBAN
- Beneficiary name
- Beneficiary address
- Beneficiary phone number
- Beneficiary account number