

# Sending and receiving wires

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A wire transfer is a safe way to send or receive money from around the world. You can send wires in almost any currency and receive them in either Canadian or U.S. dollars.

We'll be honest. Wire transfers are finicky. Depending on where a wire is going, it can pass through many systems each with its own set of rules. Wires must also comply with anti-money laundering and anti-terrorist financing laws and regulations. To protect you and our credit union, we need all wires to have detailed and true information about you and the person you are sending the wire to (or receiving the wire from).

**TIP!** Before sending or receiving a wire, stop by your Servus branch or call us at 1.877.378.8728 to make sure your name and address are up to date.

You can help by giving us (or the sender) all of the information that we (they) need to process the wire. If the information is accurate and complete, your wire is more likely to pass through the system quickly. Missing or incorrect information can delay your transfer or stop it from arriving at all.

## How to send a wire transfer

Every wire you send must include **your full legal name, your physical address and your Servus account number**. It must also include this information about the person or business to which you are sending the money:

<b>Their full legal name.</b>	This must be an exact match to the name on their bank account.
<b>Their physical address.</b>	This must be an exact match to the address on their account.
<b>Their bank account number.</b>	Depending on where your wire transfer is going, this may be an IBAN (International Bank Account Number) or a CLABE (Clave Bancaria Estandarizada).
<b>Their bank branch information.</b>	This must include the full name, address and phone number of their branch.
<b>Their bank identifier code.</b>	If it is a Canadian bank or credit union this will be a route and transit number. If it is an international bank or credit union, it may be an ABA, SWIFT or other bank (or branch) code.

Ask your recipient to confirm this information with their bank before you start the wire. But be prepared, even with correct information your wire can take from 24 hours to 10 or more days to reach its destination.

## How to receive a wire transfer

The currency that a sender uses to submit a wire affects the information that you need to give them. But the rules about true and complete information don't change. Those apply no matter where a wire transfer starts or what currency the sender uses.

**TIP!** Ask us to check the information before you give it to the sender. We'll make sure it's right so you don't need to worry.

## Receiving a wire in Canadian dollars

If you are receiving a wire in Canadian dollars, you need to give this information to the sender so they can put it on the wire. Their wire may not reach you if any of this information is missing or incorrect.

<a href="#">Your full legal name or the full legal name of your business.</a>	This must be an exact match to the name on your account.
<a href="#">Your physical address.</a>	This must include your town or city, province and postal code and must be an exact match to the address on your account.
<a href="#">Your Servus member (account) number</a>	Call us if you're not sure what your member number is.
<a href="#">The full name and SWIFT code for your credit union.</a>	Servus Credit Union Ltd. SWIFT code: CUCXCATTAL
<a href="#">The name, address, phone number, and route and transit number of your Servus branch.</a>	You can get this information by calling us or from your cheques.

The sender must also include their full legal name, physical address and account number on the wire.

## Receiving a wire in U.S. dollars

If you are receiving a wire in U.S. dollars, the information needed is different. This is because Servus doesn't receive U.S. wires directly. Instead, they go through our wires provider, Western Union.

To receive a wire in U.S. dollars, you need to give this information to the sender so they can include it on the wire. Their wire may not reach you if any of this information is missing or incorrect.

<a href="#">The name, address, SWIFT code and bank identifier code of the beneficiary bank.</a>	The Bank of New York Mellon 1 Wall Street New York, NY 10286 USA  SWIFT code: IRVTUS3N Bank identifier code (ABA): 021000018
<a href="#">The name, address and account number of the beneficiary account</a>	Custom House UK 2121 North 117th Avenue, Suite 300 Omaha, NE 68164 USA  Account number: 8901309184
<a href="#">Your personal details and information about Servus Credit Union.</a>	Further credit to: Credit Union Central of Alberta (CUCA) <i>Your full legal name or the full legal name of your business</i> <i>Your Servus member (account) number</i> <i>Your physical address</i> Servus Credit Union Ltd. <i>The route and transit number of your Servus branch</i> <i>The name and address of your Servus branch</i>

The sender must also include their full legal name, physical address and account number on the wire.

## What is a physical address?

A physical address is the actual location of a home or business. In Canada, it must include a house or building number, street name or number, town or city, province and postal code (if applicable). It can be the same as your mailing address, if your mail is delivered right to your home or business. If your mail is delivered to a post office box or other location, then your mailing address is not your physical address. If you live on a Range Road you must also include your township or block number.

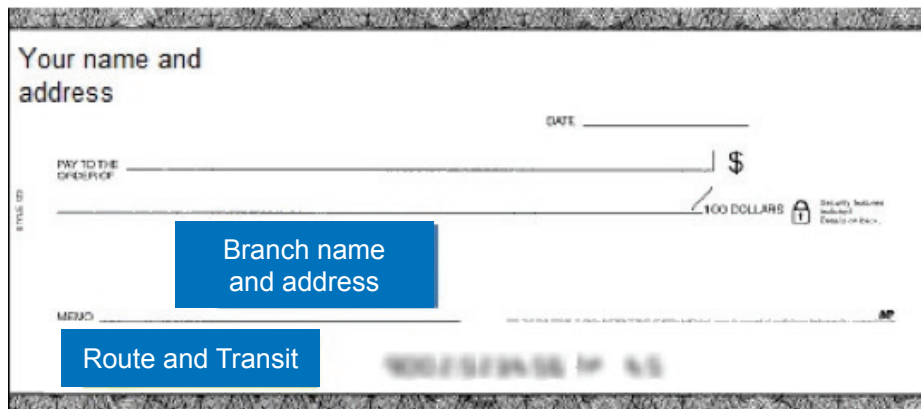
If your physical address is outside of Canada it must include the local equivalents of a Canadian address. For example, instead of province and postal code a U.S. physical address must include the state and zip code. Physical addresses outside of Canada must also include the country.

Did you know? Servus is required by law to know your physical address. It's all part of Canada's efforts to detect and deter money laundering and other crimes in our country and around the world.

## Finding your branch information on your cheques

You can get the details (name, address, phone number, and route and transit) for your branch from your cheques.

- The branch name and address will be above the memo line.
- The route and transit will be in the series of numbers that run along the bottom. The route and transit for your Servus branch will be five numbers followed by a dash(-) and 899 (e.g., 12345 – 899).



## More information

We're here to help. If you have questions about wire transfers you can call us at 1.877.378.8728 or visit your nearest branch.