



## Wire Transfer Service

Business Online allows you to create a wire transfer file that we will then review and consider for processing if submitted before the wire cutoff time (2:00 p.m. Central Standard Time). Maximum amounts on wires are established at enrollment and may not be exceeded without prior authorization from us. Upon receipt of your wire transfer request, we may choose not to process the request if your account does not contain sufficient funds to cover the transaction. You will be notified via phone if a wire transfer request is denied. Future dated wires will remain on Business Online and not be processed until the date of the wire transfer request. Wire transfer requests must be dated with business day dates. Wires dated for processing on holidays, weekends or other non-processing days will not be processed. The provisions of this Agreement are controlled by the rights, obligations and liabilities established by the Business Online Agreement, and the terms and conditions of such Business Online Agreement are incorporated herein this Amendment by reference.

“Company” requests that Union State Bank (“Bank”) honor Customer’s requests to wire transfer funds from Customer’s account(s) with Bank by means of Union state Bank normal wire procedures used for the transfer of funds between financial institutions or businesses (“Wire Transfer” or “Transfer”). Customer’s Wire Transfers may be communicated to Bank online via Business Online or in person at any bank location. Wire Transfers initiated through Business Online are restricted to domestic wire transfer requests only. In consideration of the Bank honoring Customer’s Wire Transfers made from time to time on or after the date of Bank’s acceptance of this Agreement, Customer agrees to the following terms and conditions of this Amendment and the Business Online system.

1. Bank shall be entitled to execute Transfers requested by any Authorized Individual without regard to the amount(s) of the Transfer(s), the recipient thereof, the account(s) to be credited or charged, or any other matter relating to the Transfer. Bank and any subsequent receiving bank may execute Transfer to a beneficiary in the name of the beneficiary and/or the account number of the beneficiary furnished to Bank by Customer. In the event there is a discrepancy between the name of the beneficiary and the account number, the Transfer may be executed by the use of the account number.
2. Customer consents to Bank recording of all Wire Transfer requests made electronically via Business Online. However, Bank has no duty to record any instructions or transfer requests and the decision is totally within Bank’s discretion. Non-executed Transfer requests will be reported to Customer by telephone at the company designated phone number. Customer shall report any discrepancies between Customer’s record or these Transfers and the Bank’s statement or confirmation thereof within a reasonable time, not to exceed thirty (30) days of such statement or confirmation, whichever Customer shall first receive.
3. Customer requesting Wire transfers via Business Online must notify Bank of Wire transfer request pending by phone, in person or by fax, as a secondary notice.
4. Bank may elect not to act upon a Transfer request, for Customer’s protection, if Bank is unable to obtain proper verification of the Transfer request satisfactory to the

Bank; or, if there is any inconsistency between a Transfer request and information previously supplied to Bank.

5. Bank shall have no liability for delays. In no event shall Bank be responsible for errors or delays caused by others through whom it transmits funds transferred by Customer pursuant to this Amendment. Bank will not be required to execute the Transfer on the day requested, unless received before the established cutoff deadline. Bank reserves the right to change its cutoff deadlines without prior notice to Customer. UNDER NO CIRCUMSTANCES SHALL BANK BE LIABLE TO CUSTOMER OR TO ANY THIRD PARTY FOR INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES OR LOST PROFITS, REGARDLESS OF THE FACT THAT BANK MAY HAVE NOTICE OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES. FURTHER, IN NO EVENT SHALL BANK BE LIABLE TO CUSTOMER IN AN AMOUNT GREATER THAN THE DOLLAR AMOUNT OF THE WIRE TRANSFER(S) WHICH IS/ARE THE SUBJECT OF CUSTOMER'S CLAIM, PLUS EXPENSES OF THE TRANSFER(S) AND INTEREST AS ALLOWED BY LAW.
6. All Customer Transfer requests shall be subject to Customer having sufficient available funds in the account to be charged, as evidenced by the Bank's records, which shall be conclusive. Bank reserves the right to refuse to honor, and shall have no obligation to honor, any request for a Wire Transfer from any account in which there is not sufficient immediately available funds to cover such Transfer. However, in the event that the Bank does honor any request for a Wire Transfer that results in an overdraft of any Customer account, the amount of the overdraft shall be immediately due and payable to Bank by Customer and Bank may offset the amount to the overdraft against the balance of any of Customer's accounts with Bank, and may exercise any rights that Bank may have under any agreements granting to Bank security of the payment of liabilities or obligations of Customer to Bank.
7. Customer shall pay Bank its fees established from time to time for Wire Transfer services. Bank reserves the right to change its fees at any time without prior notice to Customer. Customer grants Bank the right to charge Customer's account(s) for fees.
8. Either Bank or Customer may terminate this Agreement at any time upon prior written notice to the other, but such termination shall not affect Transfers executed by Bank prior to the effective termination date. This Agreement supersedes any prior dated agreement(s) between the parties. This Agreement shall not be binding upon either party until signed and dated in the spaces provided. Customer certifies to Bank that the person who signed this Agreement on Customer's behalf is duly authorized and empowered to do so by the by-laws or otherwise of the corporation, partnership, association or proprietorship as the case may be.
9. Applicable Laws. Each party to this Agreement acknowledges that it is subject to the governing laws of the United States, Iowa, and any local ordinances.