



McCoy Federal Credit Union

Your Full-Service Community Credit Union

Wire Transfer Services

To wire funds to your account at McCoy Federal Credit Union and to avoid delays in the processing of your incoming wires, please use the following routing instructions:

Direct To	Wire Routing Transit Number (RTN/ABA) 263179956
CU name	McCoy Federal Credit Union
CU address	PO Box 593806 Orlando, FL. 32859 (regardless of where your account is located)
Beneficiary account #	Your complete McCoy FCU account number and share ID. For example: 987654-0100
Beneficiary account name	The name of your account as it appears on your statement
Beneficiary address (if \$3,000 or more)	Your complete address

SWIFT Code - If your wire is being sent from a financial institution outside of the U.S. the sending financial institution may ask for a SWIFT Code. McCoy does NOT have a SWIFT Code.

Wires are posted to your account throughout the day as received. The last wires are posted at 4:30pm (Eastern Time) on business days.

If funds received are to pay your McCoy FCU loan

Provide the sending financial institution with your account number and ask that they provide the following information in the "Wire Detail."

- "Apply to Loan Share ID XXXX."
 - XXXX represents the loan share ID where the payment should be applied.

Fees for Incoming Wires

Personal Accounts - \$10.00

Business Accounts - \$10.00

Receipts

We do not mail receipts for funds receive by wire transfer. You may confirm the wire via Toni-the Teller, MyMcCoy or set up an incoming wire notification. To set up a wire notification please call 407-855-5452 or toll free outside of Orange County 1-888-584-7701.



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To wire funds from your account at McCoy Federal Credit Union to another financial institution (U.S. only, no international wires) please provide us with the following:

RTN/ABA	Wire Routing Transit Number of the financial institution that will receive the funds. Will be 9 digits.
Financial Institution's Name	For example: ABC Bank
Financial Institution's Address	Street, City, State and Zip Code
Beneficiary account #	This is account where the funds will be deposited.
Beneficiary account name	The name of the person who owns the account where the funds will be deposited.
Beneficiary address	The address of the person who owns the account where the funds will be deposited.

You may request outgoing wires in-person and by phone, fax or email.

- Dollar limits apply.
- For wires requested by phone:
 - Your identity will be validated by your response to random security questions.
- For wires received by fax or email:
 - You will be contacted by a Member Services Representative at the phone number listed on your account.
 - Your identity will be validated by your response to random security questions.

Wires are sent from your account throughout the day. Wire requests received after 4:30pm (Eastern Time) will be processed the next business day.

Fees for Outgoing Wires

Personal Accounts - \$20.00

Business Accounts - \$25.00

Wire Confirmation – You can request to have a detailed confirmation sent via fax or email once the wire has been successfully sent. We cannot predict when the receiving financial institution will deposit the funds into the beneficiary account.

If you have any questions regarding your wire service, please contact us at 407-855-5452 or 1-888-584-7701 (outside Orange County).