

## *Wire Transfers FAQs*

### **How do I Request an Outgoing Domestic Wire? (Sending US dollars within the United States)**

- Domestic wires can be sent on business days between the hours of 8:30 a.m. and 5:00 p.m.
- If all requirements are met, Domestic wires requested by 5:00 p.m. will be sent on the current business day. Wires requested after 5:00 p.m. will be sent on the next business day
- Initiate a domestic wire by contacting:
  - o Member Care Center at 813-621-7511
  - o Toll free at 800-999-5887
  - o In person at a local service center
- **\$20.00** domestic-outgoing wire fee, which will be processed as a separate transaction and debited from the same account the wire is drawn on.
- Please note that other financial institutions that process the wire may charge a fee, therefore the amount received may be different than the original dollar amount of the requested wire.
- Due to wire scams on the rise, we ask our members to call their Financial Institution/Business to verify wire instructions.

#### Required information for Domestic wires

- **Beneficiary (Receiver) Name** – Party receiving funds
- **Beneficiary (Receiver) Account Number** – Account number where funds will be transferred
- **Beneficiary (Receiver) Address** – Address of person/company receiving funds
- **Beneficiary Bank Name**
- **Beneficiary Bank ABA/Routing number**
- **Intermediary Bank Name** (Only required if a second corresponding bank is needed):
- **Intermediary Bank ABA/Routing number**

### **How do I Request an Outgoing International Wire? (Sending funds to a foreign bank outside the US.)**

- International wires can be sent on federal business days between the hours of 8:30 a.m. and 5:00 p.m.
- International wire requests cannot be requested after 5:00 p.m., Monday through Friday.
- Initiate an international wire by contacting:
  - o Member Care Center at 813-621-7511
  - o Toll free at 800-999-5887
  - o In person at a local service center
- **\$35.00** international-outgoing wire fee, which will be processed as a separate transaction and debited from the same account the wire is drawn on.

- Please note that other financial institutions that process the wire may charge a fee, therefore the amount received may be different than the original dollar amount of the requested wire.
- Due to wire scams on the rise, we ask our members to call their Financial Institution/Business to verify wire instructions.

*Required information for International wires*

- **Beneficiary (Receiver) Name** – party receiving funds
- **Beneficiary (Receiver) Account Number** – (IBAN, Clabe, etc.)
- **Beneficiary (Receiver) Address** – City, State/Country, Zip/Postal Code or other
- **Beneficiary Bank Name**
- **Beneficiary Bank Swift Code/BIC**
- **Beneficiary Bank Address**
- Additional Payment Information upon request of Beneficiary Bank (Invoice/Reference, etc.)  
The purpose of payment is required to avoid delays in processing or the return of funds.

**Incoming Wire – Sending a wire to an account at Suncoast**

*Required information to provide to the sending institution*

- Our name - Suncoast Credit Union
- Suncoast Credit Union Routing Number – 263182817
- Your Suncoast Credit Union account number
- Your name as it appears on your Suncoast account
- **\$5.00** incoming wire fee
- Incoming Wire requests received by 5:00 p.m. will be posted on the current business day
- Incoming Wire requests received after 5:00 p.m. may be posted on the next business day

**Receiving wires from a foreign bank** – Suncoast Credit Union does not have a Swift Code, IBAN or other international routing code, nor do we have a correspondent bank. We are only able to receive wires via the Federal Reserve. The sending institution should have a relationship with a correspondent bank that can send a wire to the U.S. using our Suncoast Credit Union ABA routing number: 263182817.