

Wire Transfer Information Updated 9/23

The **Highmark Credit Union Routing Number is 291479686** . This number can be used in conjunction with your member number to set up direct deposits with your employer or arrange for automatic payments to merchants from your accounts (also known as ACH payments).

Please note below that when conducting Wire Transfers, additional information is REQUIRED.

Wire transfers are a safe way to move money between accounts at different financial institutions. You can request an outgoing Wire Transfer from Highmark Credit Union by visiting one of our branches. A wire **fee** is incurred for this service. Please note that Wire Transfers cannot be set up over the phone.

Highmark Credit Union accepts incoming Wire Transfers, and collected funds may be wired out domestically. All information presented must be written legibly in English. Wire Transfers occur only on weekdays Monday through Friday, not including Federal Holidays.

Highmark Credit Union does not perform international Wire Transfers.

Outgoing Domestic Wire Transfer Requests must be received during business hours before 1:00 p.m. Mountain Time to be processed that day. Incoming Domestic Wire Transfers must be received during business hours before 3:00 p.m. Mountain Time to be processed that day.

Domestic Wire Transfers are generally completed within two business days, depending on the time of day the request was received. To comply with the Bank Secrecy Act Travel Rule, we must obtain the name and physical address of the beneficiary for all wire transfers.

When instructing another financial institution to wire funds into your Highmark Credit Union account, they will need the following information:

Receiving Institution:	Alloya Corporate FCU 184 Shuman Blvd Suite 400 Naperville, IL 60563 Routing Number 271987635
Beneficiary Information (Further Credit To):	Highmark Federal Credit Union 725 5 th Street Rapid City, SD 57701 Account Number 291479686
Final Beneficiary (Final Credit To):	Your Name Your Physical Address Your Member Number & Share Type
Any Specific Instructions	(Attention: (NAME), (ACCOUNT NUMBER). Loan Department Payoff Loan #1234

When instructing Highmark Credit Union to send your funds by wire to another financial institution, we will need the following information:

Receiving Institution:	Bank Name Street Address City, State, Zip ABA Number
Intermediary Bank Information (If applicable):	Bank Name Street Address City, State, Zip ABA Number
Final Beneficiary (Final Credit To):	Recipient Name Physical Address Account Number & Savings or Checking
Any Specific Instructions	Attention: NAME, ACCOUNT NUMBER, , Loan Department Payoff Loan #1234

1. Your name, member number, and share type from which to withdraw the collected funds and wire fees.
2. Receiving institution's name with ABA Number and full address (street, city, state, zip).
3. Intermediary bank name with account number and address (if applicable).
4. Final beneficiary name with account number, address and any specific instructions.

Please Keep In Mind: It is the member's responsibility to provide complete and accurate information to process a Wire Transfer.

For questions or assistance, contact a friendly Highmark Credit Union representative today!

Wire Transfer Scams

Beware of anyone you do not know who asks you to wire money. A very common scam involves someone sending you an official looking check with instructions to cash it and then wire a portion of it back to them. You are ultimately responsible if a check is returned.

This scam happens every month to trusting members! Don't let it happen to you.

Ask any member of the staff at Highmark FCU before you wire money to anyone you do not know. **Once money is wired, it cannot be retrieved.**

To learn more about protecting your money, visit www.consumer.gov.