

## Reference Guide - Wires

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### Overview

- To assist with questions about processing Wires
- Incoming Wire requests are received Monday - Friday, 8:30am - 5:30pm EST. Wires must be processed by 3pm for same day processing, after 3pm wires received will be processed next business day
- All international wires are processed daily Monday - Friday, 8:30am - 3:00pm EST
- Wet signatures are required on a **wire agreement form** for wires over \$50,000. Please visit: <https://www.coastal24.com/getmedia/ae393090-684b-4869-81fa-6a85cb8c4cda/Wire-Transfer-Agreement.pdf>
- Wet signatures are required on the **wire request form** for wires over \$50,000
- Domestic Wire fee: \$15.00 / International Wire fee: \$45.00

### Request to Process an Outgoing Domestic Wire

#### The following information is needed:

- Beneficiary Name
- Beneficiary Address
- Beneficiary Account Number
- Amount of Wire
- Name of Financial Institution
- Financial Institution ABA or Routing Number
- Any other information needed for processing the wire

### Request to Process an Outgoing International Wire

#### The following information is needed:

- Name of Country receiving wire
- Amount of Wire and currency
- Beneficiary Name
- Beneficiary Address
- Beneficiary Account Number or IBAN
- Name of Financial Institution
- Swift code for Financial Institution
- Purpose of Wire
- Any additional information such as Sort Code/Financial Institution #

### Receiving a Wire

**Please provide the following information to the sending Financial Institution:**

- Full Name or Business Name on the Account
- Address listed on your account
- Full Account # (MICR number) for Coastal Federal Credit Union account
- Coastal's Routing Number: 253175494 (We do not have a SWIFT code)
- Coastal's Address: 1000 St Albans Drive, Raleigh, NC 27609
- No fee for receiving an incoming wire

### Receiving a Wire for Home Equity or HELOC Payoff

**Please provide the following information to the sending Financial Institution:**

- Coastal's Routing or ABA Number: 253175494
- Account # (MICR number) for Coastal Federal Credit Union account
- Financial Institution Name: Coastal Federal Credit Union
- Coastal's Address: 1000 St Albans Drive, Raleigh, NC 27609
- Full Name on the Account: Member receiving the payoff at Coastal
- Address listed on the account
- Special Instructions: Please indicate if the loan should be closed after payoff is received

### Receiving a Wire for First Mortgage Payoff

**Please provide the following information to the sending Financial Institution:**

- Routing or ABA Number: 253175494
- Account #: 253175494
- Financial Institution Name: Coastal Federal Credit Union
- Financial Institution Address: 1000 St Albans Drive, Raleigh, NC 27609
- For Further Credit: Client's Name and Loan Number
- Special Instructions: Reference Mortgage Loan Payoff