



INCOMING WIRE INSTRUCTIONS

(For Deposit to a Redwood Credit Union Account)

Help us process your wire by providing the information below to the institution that is sending the wire transfer request to Redwood Credit Union

WHAT INFORMATION DO I NEED TO PROVIDE?

Redwood Credit Union's ABA/Routing Number: 321177586

Note: RCU and non-international USA institutions do not have a SWIFT code*

Member Number

Note: RCU and non-international USA institutions do not have an IBAN number*

Exact name and ownership as it appears on the account

The beneficiary named in the wire must exactly match the account. For example:

- If a wire is issued to a trust, it must be deposited into a trust account. The wire cannot be deposited into a general ownership account.
- If a wire is issued to 2 persons, both persons must be owners on the account. The wire cannot be deposited into account owned by one of the wire beneficiaries.

Additional information that may be required includes:

- Share ID (wires into deposit accounts): your share ID is a 2 digit code listed before the name of your account on your account statement. For example, if your statement lists "10 No Fee Checking", the Share ID is 10.
- Loan ID (wires for loan payments): your loan ID is a 2 digit code listed before the name of your loan on your account statement. For example, if your statement lists "01 New Auto Loan", the Loan ID is 01.
- Address: Provide your address as it is listed on your account. You can confirm the address listed through online banking or on your account statement.

*A Swift Code is required for use on the Swift International Wire System. An IBAN is an account number format for wires being sent to the European Union. Domestic US Financial Institutions do not have a Swift Code or IBAN and are not required for incoming wire transfers.