

Domestic Incoming Wire Transfers

This document provides information and wire transfer instructions for domestic incoming wires.

GENERAL DESCRIPTION OF SERVICE

Domestic wire transfers typically use the Federal Reserve Bank as the gateway and settlement agent for exchanging funds between banks in the US. Once a wire transfer request has been submitted and accepted by the Federal Reserve, the funds are instantly transferred to the receiving institution. YOU GENERALLY CANNOT RECALL A WIRE TRANSFER and the settlement is considered final as soon as the wire is sent.

On all wire transfers, the regulations require that the sending parties and the recipients are adequately described to allow the banks to perform anti-money laundering and bank secrecy act reviews prior to completion of the transaction. This information will also be retained by the banks and may be included in the transmission.

Horizon Bank will only send a wire transfer if there are sufficient funds on deposit in the account prior to the request. We do not send wires that are funded by cash or for non-customers. Horizon Bank also will not accept incoming wire transfers for non-customers. We will generally post all incoming wires within an hour of receipt and these funds are deemed as collected funds. Fees may be charged for both incoming and outgoing wires.

DOMESTIC WIRE TRANSFER INSTRUCTIONS

The following information will be necessary if you wish to have another party send you a wire transfer from another domestic financial institution to your account at Horizon.

Bank Information:

Horizon Bank
600 Congress Avenue, Suite 400
Austin, TX 78701
Telephone # (optional): 512-637-5730

Beneficiary, Payment Details or Bank-to-Bank info:

Name: *(Your name or the account to receive the funds goes here)*
Routing#: 111907940
Account#: *(your account number goes here)*