



WIRE TRANSFER CUSTOMER INSTRUCTIONS

As a convenience for Investar Bank Customers you may present wire requests to the Bank using the following methods:

IN PERSON EMAIL FAX ONLINE BANKING

Fees and Charges. In consideration of our making this service available to you, you agree to pay, and you authorize us to automatically debit your account for the appropriate fees listed below:

Incoming Domestic	Outgoing Domestic	International Wire Fee	Online Banking Monthly Fee	Online Banking Monthly Token Fee (per user)	Online Banking Token Replacement Fee	Company Service
\$12.00	\$20.00	\$50.00	\$10.00	\$10.00	\$50.00	\$50/hr

The fee associated with either an incoming or outgoing wire will be deducted from the account the wire transaction takes place on.

The cut off time for all outgoing Domestic wires is 4:00 P.M. Central Standard Time.
The cut off time for all outgoing International wires is 2:00 P.M. Central Standard Time.

OUTGOING WIRE INSTRUCTIONS

In Person

- Provide bank personnel with all information necessary to complete the Outgoing Wire Transfer Request.
- Review Outgoing Wire Transfer Request form for accuracy and sign both the front and back pages.

Fax or Email

- Must have a Star Wire Transfer Agreement and Authorization on file. This agreement covers the following details:
 - Approved Limits
 - Approved Authorized Agents
 - Personal Passcode/PIN
- Provide bank personnel with all information necessary to complete the Outgoing Wire Transfer Request.
- Review Outgoing Wire Transfer Request form for accuracy and sign both the front and back pages. The signature can be obtained through a fax or a secure encrypted email with a password to protect the customers' personal information.
- A branch employee will be calling back to verify the request made. Customer must provide a unique personal password during call back period.

Online Banking

- Must have a Star Wire Transfer Agreement and Authorization on file. This agreement covers the following details:
 - Approved Limits
 - Approved Authorized Agents
 - Personal Passcode/PIN
- TOKENS – online users must use secure tokens to request wire transfers. A **Token** is a physical device that an authorized user of computer services is given to ease authentication. Our tokens are used to prove one's identity electronically (as in the case of a customer trying to access their bank account). The token is used in addition to a password to prove that the customer is who they claim to be. The token acts like an electronic key to access something.

INCOMING WIRE INSTRUCTIONS

<u>National Incoming Wire Instructions</u>	<u>International Incoming Wire Instructions</u>
Wire to: Investar Bank 7244 Perkins Rd Baton Rouge, LA 70808 ABA#: 065405459 For Further Credit to: Customer name: _____ Customer Account# _____	Receiving bank – TIB Dallas Swift – tibbus44 Beneficiary Bank – Investar Bank ABA – 065405459 Beneficiary – Your Name Account Number – Your Account Number