

## Instructions for Incoming Wires for Smart Financial Credit Union Members

Please provide the originating and/or sending financial institution the following criteria regarding your account:

### Domestic:

- **Bank/FI (Financial Institution) Name:** Smart Financial Credit Union
- **ABA/Routing Number:** 313083578
- **Beneficiary/Recipient Name Member Name (s)**
- **Beneficiary/ Recipient Account Number Account number and /or Loan number**

### International:

- **Correspondent (Receiving FI) Bank:**  
Frost Bank Mailing Address: Post Office Box 1600, San Antonio, Texas 78296-1600
- **Frost Acct #:**  
019989315
- **Swift Code:**  
FRSTUS44
- **For Credit To:**  
Smart Financial Credit Union, Routing number #313083578
- **For Final Credit To:**  
Member Name and Account number

Note: An IBAN (International Bank Account Number) is not needed for this incoming wire.

There is no fee for incoming wire processing.