Instructions for Incoming Wires for Smart Financial Members

Please provide the originating and/or sending financial institution with 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: P.O. Box 1600, San Antonio, Texas 78296-1600
- **Frost Account Number**: 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.