



## 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.

