



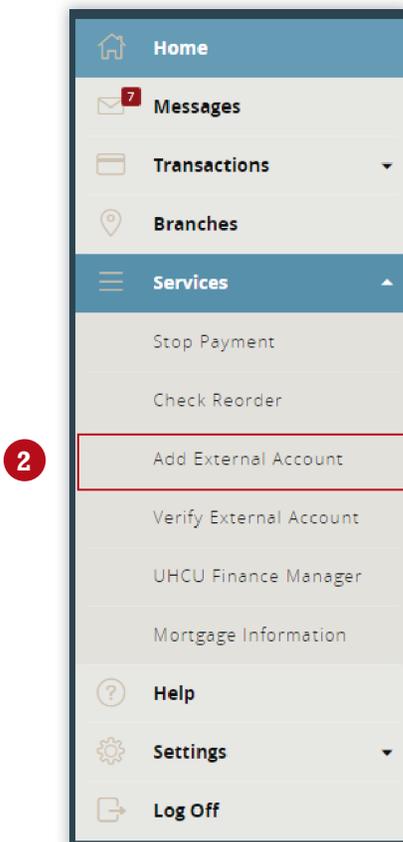
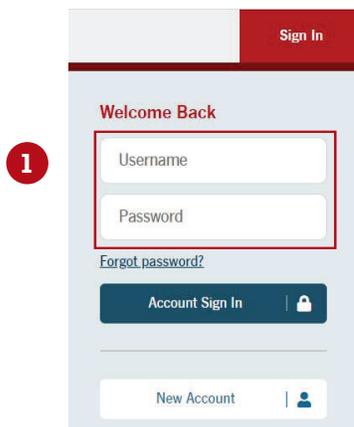
# External Transfer Guide

**Transfer money from external accounts with ease.**  
Securely access money from your accounts at other financial institutions.



## On Your Computer

1. Sign in to your Online Banking account.
2. Select “Add External Account” under “Services” in your Online Banking navigation menu.





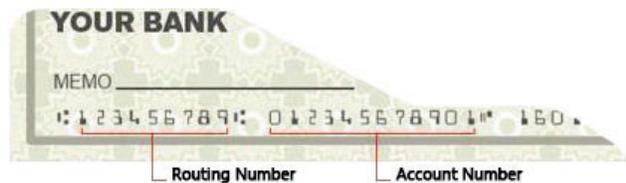
# External Transfer Guide

3. Input the ACCOUNT NUMBER, ACCOUNT TYPE and ROUTING NUMBER for the account you would like to add. Two micro deposits will be generated and sent to your external account (typically within five business days).

*Note: Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both deposit amounts as you will need them for verification.*

4. After you note the amounts of your micro deposits, sign in to Online Banking and select the “Verify External Account” link under “Services” in the navigation menu.
5. Enter the deposit amounts and select “Submit” to verify your external account.

*Note: To see external account after verification, you must sign out then sign back in to Online Banking.*



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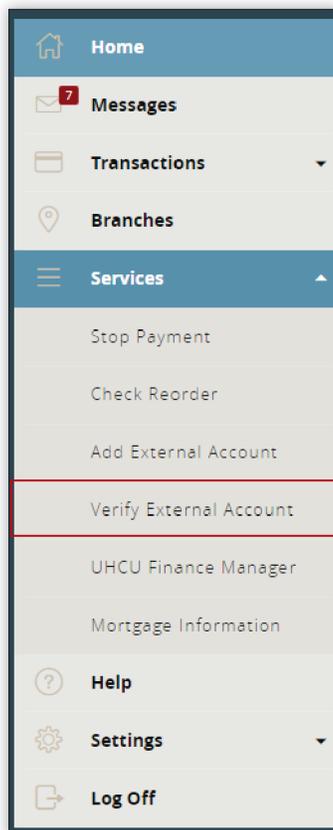
ACCOUNT NUMBER:

ACCOUNT TYPE:

ROUTING NUMBER:

**Step 2: Verify Your Account**  
Once you receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

4



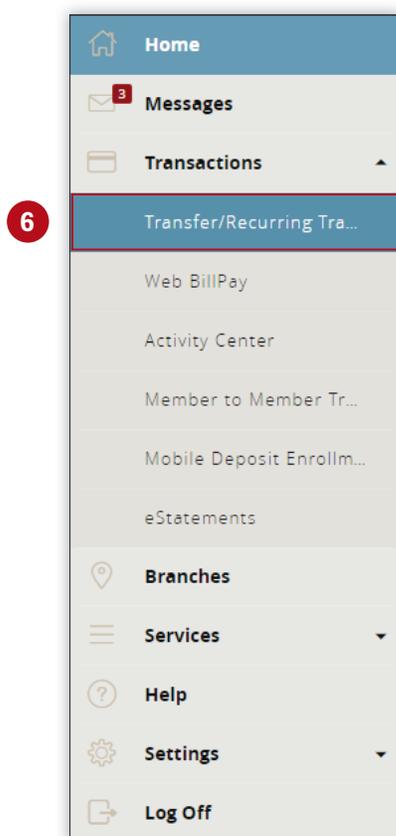
5

**Verify External Account Requests**  
This form will allow you to verify the amounts of the External Account Requests that you have made. Click the "Submit" button below to see the list of outstanding requests for your Online Banking login.



# External Transfer Guide

6. Select “Transfer/Recurring Transfer” under “Transactions” in the navigation menu.
7. Select the dropdown arrow located under the “From Account” field and choose the external account from which you wish to transfer the funds.
8. Select the dropdown arrow located under the “To Account” field and choose the share or loan to which you wish to transfer the funds.
9. Enter the amount you wish to transfer in the “Amount” field.
10. Select the “Frequency” of the transfer; one time or recurring.
11. Enter the date on which you wish the transfer to take place in the “Transfer Date” field.
12. Select “Transfer Funds.”



## Transfer/Recurring Transfer

From Account  
**7** EXTERNAL | External Checking XXXXX

To Account  
**8** REGULAR SAVINGS-500 XXXXXX6890-500 \$0.00

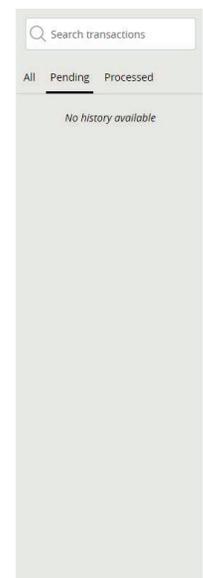
Amount  
**9** \$ 1.00

Frequency  
**10** One time transfer

Transfer Date  
**11** 09/30/2020

Memo (optional)  
Enter letters and numbers only

**12** Transfer Funds





# External Transfer Guide

13. An authorization screen will appear. Check to make sure all of the information regarding the transfer looks correct. Select authorize if you are ready to create the transfer.
14. Once you authorize the transfer, a “Secure Access Code Required” will pop up. Please select which route you wish to receive the code in order to send the external transfer. This will need to be done with every single external transfer, but only once for recurring transfers.
15. Once the secure access code has been entered, you will see the “Transaction Authorized” screen.
16. To view your transfer, select Transactions, then Activity Center. Locate the transfer and form here you can edit, cancel, or view the details of the transfer.

**\*Only transfers in the “Authorized” status will be successful. If the transaction is in the “Drafted” status, you must click on the three dot menu to the side of the transfer, and select “Approve”. This will prompt you to obtain a secure access code and approve the transaction. This must be done on the day the transaction was created.\***

✕ *Note: External transfers can take one to three business days to post.*



## External Account Authorization

I authorize my institution to initiate a single or multiple recurring ACH/electronic debits to my account in the following amount from the following account on the following date.

Amount \$1.00  
 Date 10/13/2020  
 Routing Number 314977  
 Account Number XXXXXX  
 Account Type External Checking

I understand that this authorization will remain in full force and effect until I cancel this transaction through online or mobile banking. I understand that cancellation of the transaction is only permitted prior to processing of the transfer. To complete this transaction, click the “Authorize” button. It is recommended that you print a copy of this authorization and maintain it for your records.

13



## Secure Access Code Required

A secure access code is required to authorize this transaction. Please select your delivery method to receive your secure access code:

14



## Transaction Authorized

Transaction #6509215 is scheduled to process on 10/13/2020.

From External Checking XXXXXX0906  
 To REGULAR SAVINGS-500 XXXXXX :500  
 Amount \$1.00  
 Date 10/13/2020  
 Memo Funds Transfer via Online

15



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Activity Center

Single Transactions | Recurring Transactions | Deposited Checks

Search transactions

Created date	Status	Transaction Type	Account	Amount
9/29/2020	Authorized	External Transfer - Tracking ID: 6509215	External Checking XXXXXX	\$1.00

Tracking ID: 6509215  
 Created: 09/29/2020 4:55 PM  
 Authorized: 09/29/2020 4:56 PM  
 Will process On: 10/13/2020

Description: Funds Transfer via Online  
 From Account: External Checking XXXXXX  
 To Account: REGULAR SAVINGS-500 XXXXXX

Actions: Toggle Details, Cancel, Edit, Print Details

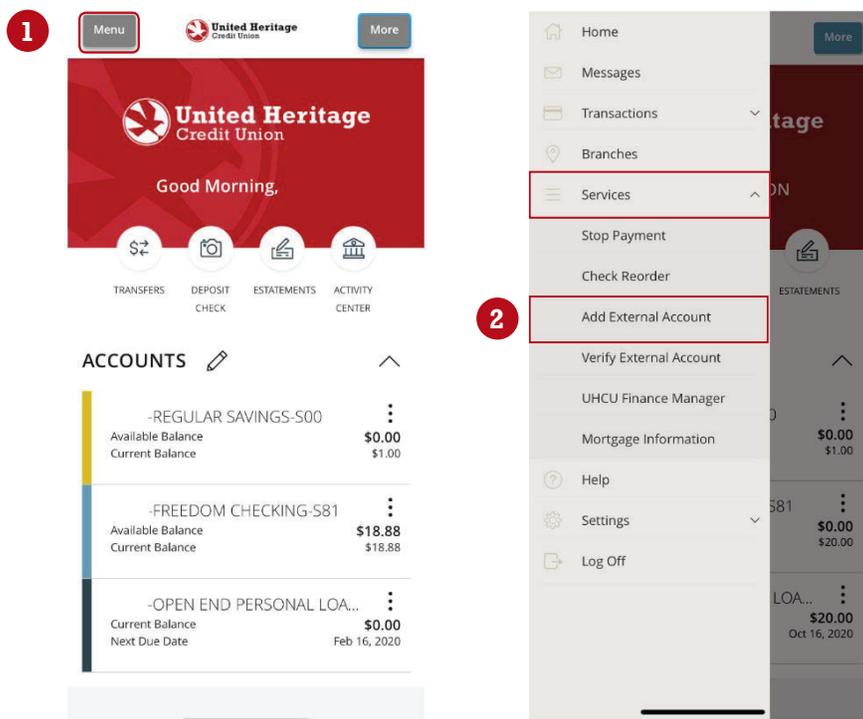


# External Transfer Guide



## On Your Device

1. Select "Menu" in the top left corner of the Home screen.
2. Select "Services" then select "Add External Account".





# External Transfer Guide

3. Enter the account number, account type (savings, checking), and routing number. Select “Continue.”  
**\*Within typically three business days, micro deposits will be sent to the external account that was added.\***
4. Once you receive the micro deposits, select “Services” then select “Verify External Account.”
5. Enter the amounts of the micro deposits here by selecting “Submit”
6. Once an external account has been added, you can transfer to and from it by selecting “Transactions” and then “Transfer/Recurring transfer”

Menu 

deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

**3**

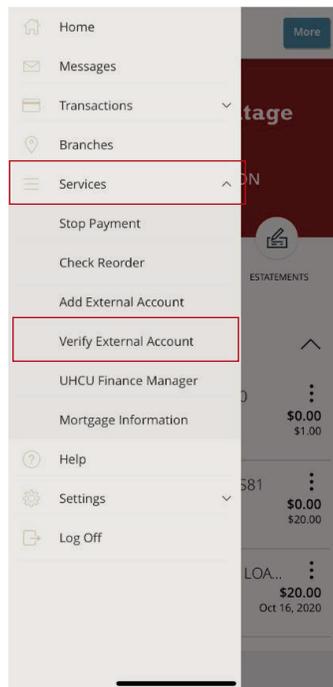
Account Number:

Account Type:  
Checking

Routing Number:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, please [click here](#) to enter the amounts and activate your external account.

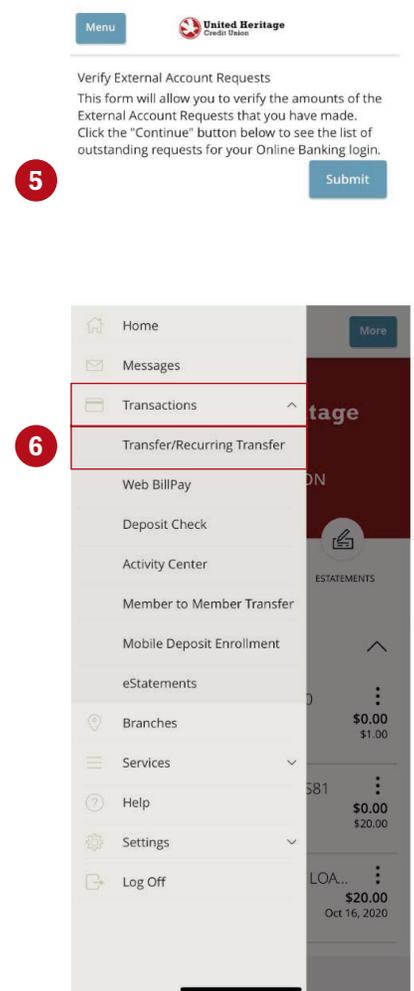


Menu 

Verify External Account Requests  
This form will allow you to verify the amounts of the External Account Requests that you have made. Click the "Continue" button below to see the list of outstanding requests for your Online Banking login.

**5**

**6**



The screenshot shows the mobile app's main menu. The 'Transactions' option is expanded, and 'Transfer/Recurring Transfer' is highlighted with a red box. Other menu items include Home, Messages, Web BillPay, Deposit Check, Activity Center, Member to Member Transfer, Mobile Deposit Enrollment, eStatements, Branches, Services, Help, Settings, and Log Off.



# External Transfer Guide

7. Tap the “From Account” field and select the external account from which you wish to transfer the funds.
8. Tap the “To Account” field and select the share or loan to which you wish to transfer the funds.
9. Tap the “AMOUNT” field and enter the amount you wish to transfer.
10. Select the frequency of the transfer.
11. Tap the “DATE” field and enter the date on which you wish the transfer to take place.
12. Select “Transfer Funds.”
13. An authorization screen will appear. If the information is correct, select “Authorize.”
14. A secure access code will be needed to finalize the transfer. Select which method to receive the secure access code to, and then enter the code on the following screen.

The first screenshot shows the 'Transfer/Recurring Transfer' form. It includes a 'Menu' button, the United Heritage logo, and an 'Activity' link. The form has the following fields: 'From Account' (dropdown), 'To Account' (dropdown), 'Amount' (text input with a '\$' symbol and '0.00' value), 'Frequency' (dropdown with 'One time transfer' selected), and 'Transfer Date' (calendar icon with '09/30/2020' selected). There is also a 'Memo (optional)' field and a 'Transfer Funds' button.

The second screenshot shows the 'External Account Authorization' screen. It features an information icon and a close button. The text reads: 'I authorize my institution to initiate a single or multiple recurring ACH/electronic debits to my account in the following amount from the following account on the following date.' The details listed are: Amount: \$50.00, Date: 10/8/2020, Routing Number: 314977405, Account Number: XXXXXX0906, and Account Type: External Checking. At the bottom, there is a statement: 'I understand that this authorization will remain in' and two buttons: 'Authorize' and 'Close'.

The third screenshot shows the 'Secure Access Code Required' screen. It features an information icon and a close button. The text reads: 'A secure access code is required to authorize this transaction. Please select your delivery method to receive your secure access code:'. There are two options: 'SMS : (XXX) XXX-8113' and 'Phone to : (XXX) XXX-8113'. A 'Cancel' button is at the bottom. Below this, the form details from the previous screen are visible, including 'Frequency: One time transfer' and 'Transfer Date: 09/30/2020'.



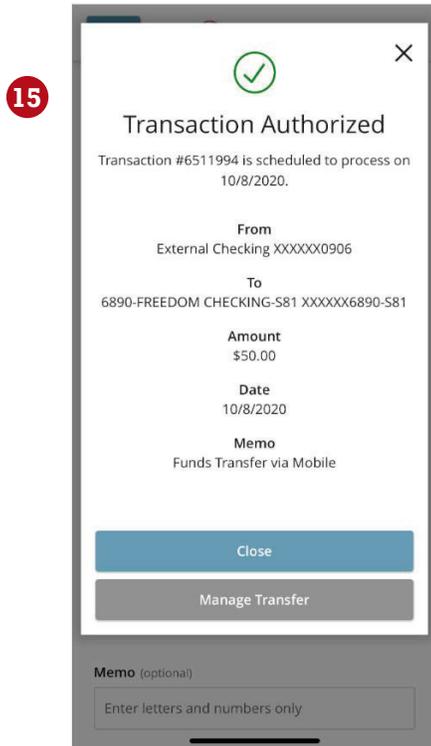
# External Transfer Guide

15. After entering the secure access code, you will receive your “Transaction Authorized” page showing the confirmation of the transfer.

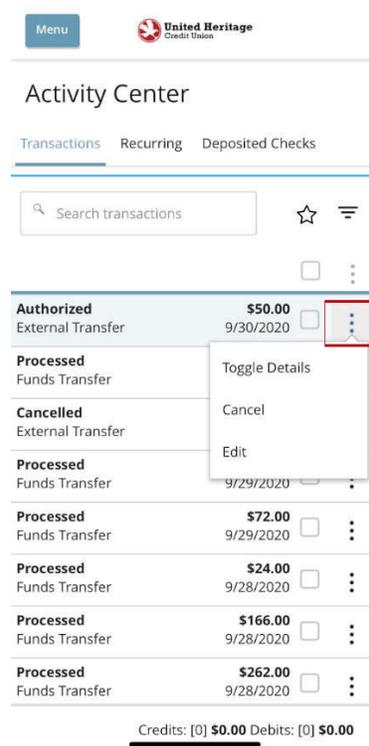
16. To view, edit, or cancel a transfer, go to the Activity Center by selecting “Transactions” then “Activity Center” from the main menu. To edit or cancel the transfer, select the three dot menu to the right of the transfer.

**\*NOTE: Only transfers in the “Authorized” state will be successful. If your transfer shows as “Drafted” you will need to approve the transaction by selecting “Approve” from the three dot menu to the right of the transfer. This will require you to receive a secure access code and authorize the transfer. This can only be done the same day the transfer was created.\***

*Note: External transfers can take one to three business days to post.*



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