



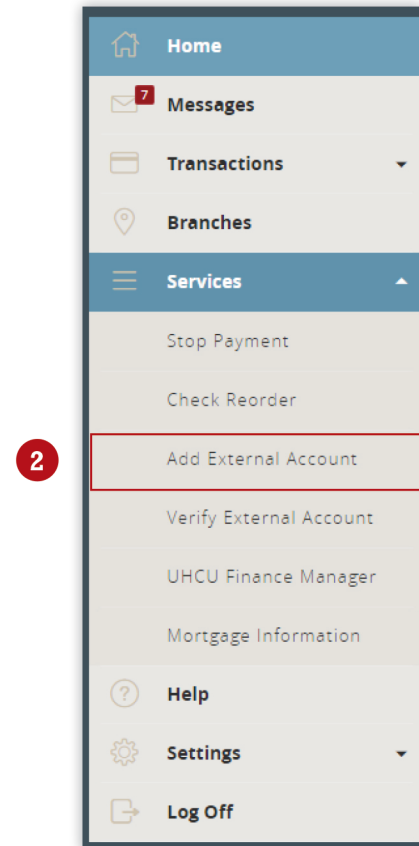
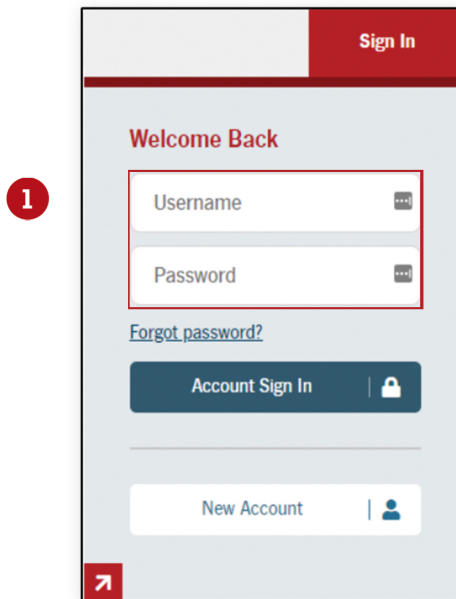
External Transfer Guide

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

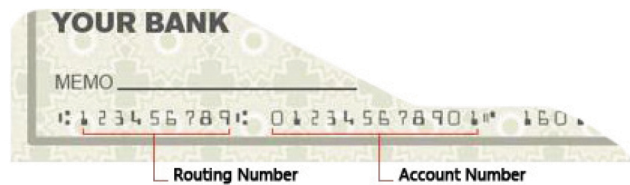
3. Input the ACCOUNT NUMBER, ACCOUNT TYPE and ROUTING NUMBER for the account you would like to add. Two micro deposits will be generated and sent to your external account (typically within five business days).

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.



3

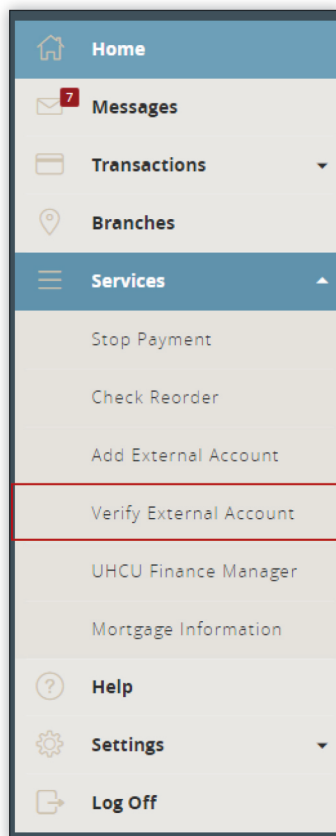
ACCOUNT NUMBER:

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

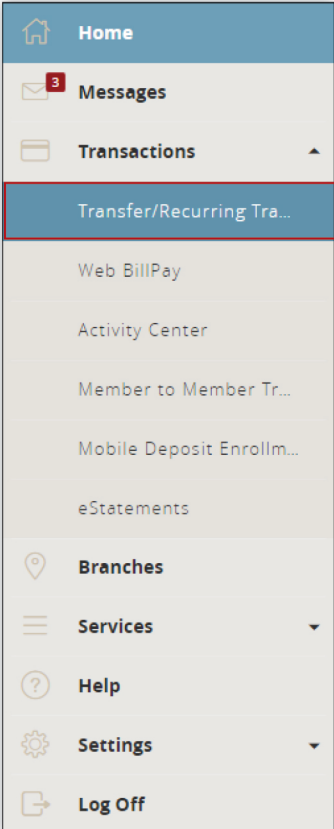
Verify External Account Requests

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

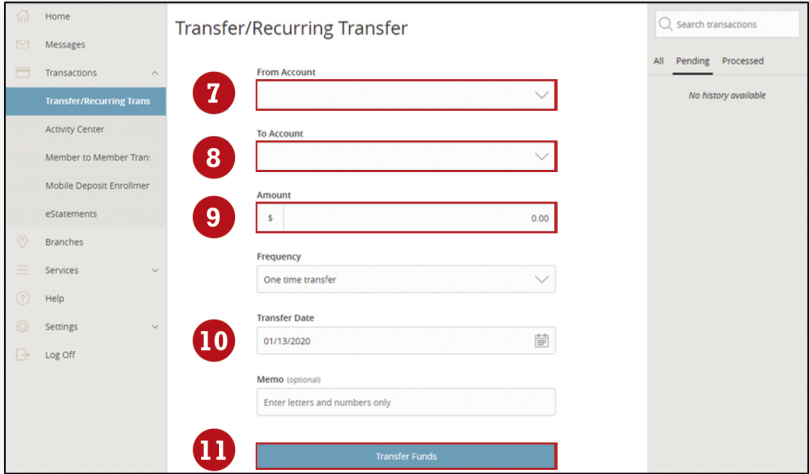


External Transfer Guide

6. Select “Transfer/Recurring Transfer” under “Transactions” in the navigation menu.
7. Select the dropdown arrow located under the “FROM” field and choose the external account from which you wish to transfer the funds.
8. Select the dropdown arrow located under the “TO” 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. Enter the date on which you wish the transfer to take place in the “DATE” field.
11. Select “Transfer Funds.”
12. A “Secure Access Code Required” message will appear. Select “View In Activity Center.”



6



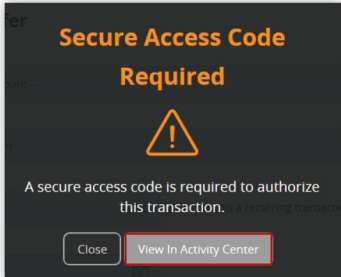
7

8

9

10

11



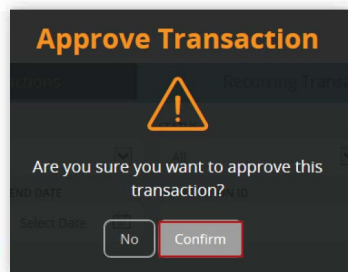
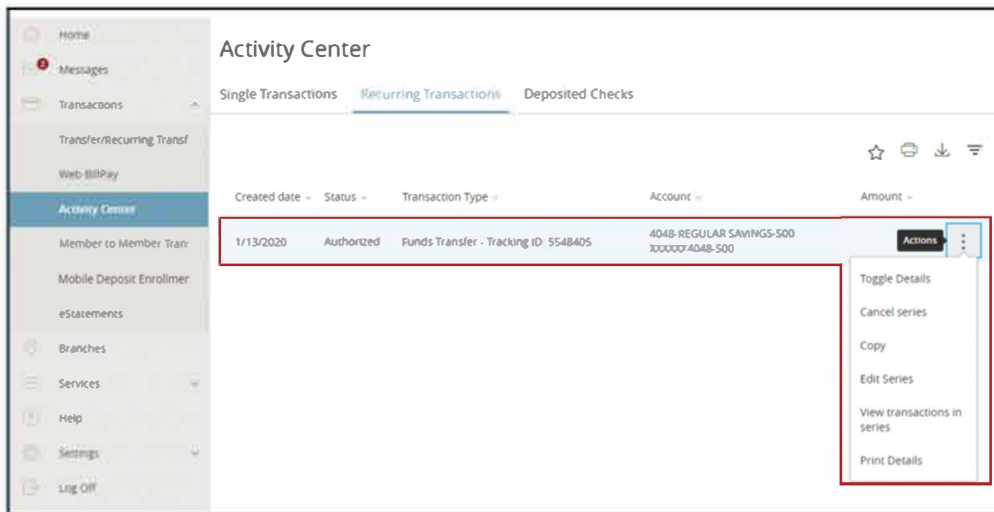
12



External Transfer Guide

13. Locate the external transfer you created in the Activity Center, which is under “Transactions” in your Online Banking navigation menu. For that transaction, select the dropdown arrow next to “Actions” and then select “Approve.”
14. An “Approve Transaction” message will appear. Select “Confirm.”
15. Select a Secure Access Code (SAC) delivery method.
16. Input the Secure Access Code you receive and select “Authorize.”

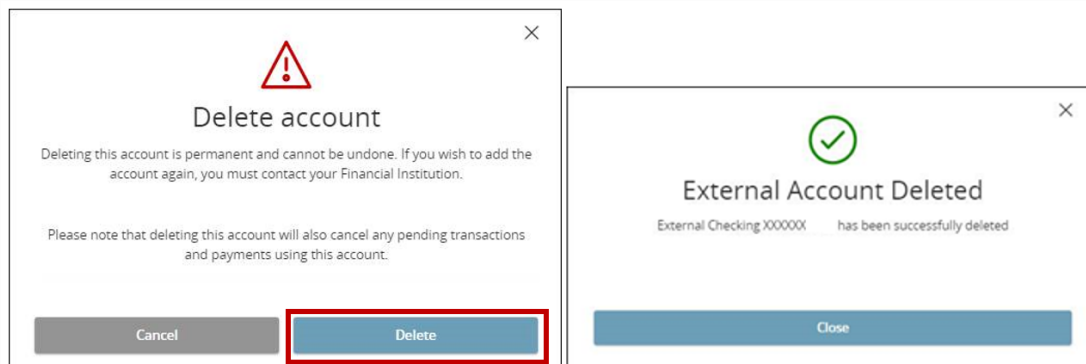
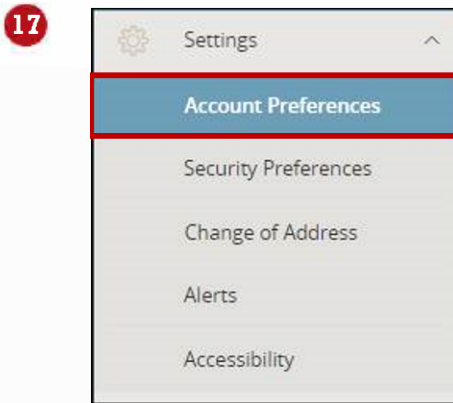
Note: External transfers can take one to three business days to post





External Transfer Guide

17. To remove an external account that is linked; select Settings, then Account Preferences. The list of all shares or linked accounts will display.
18. Select the external account that you want to delete. Once selected, it will expand and an option to “Delete Account” will be visible. Select the trash can icon to delete. A warning will display informing you that this cannot be undone, and any pending external transfers will be cancelled if deleted. Select “Delete” to continue and remove the linked external account.





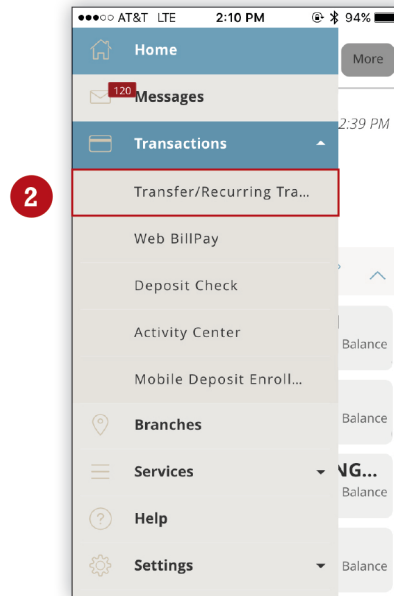
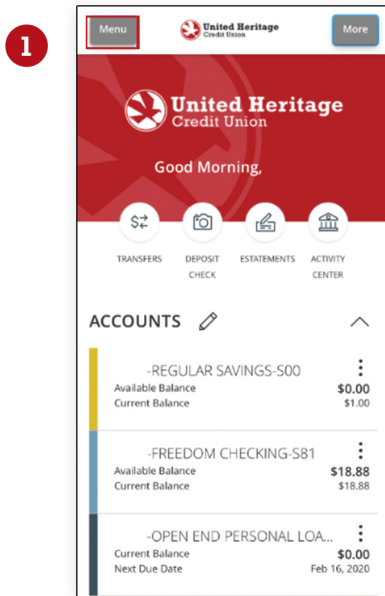
External Transfer Guide



On Your Device

Note: You must add an external account by completing Steps 1-5 in the “On Your Computer” section before you can conduct an external transfer on your mobile device.

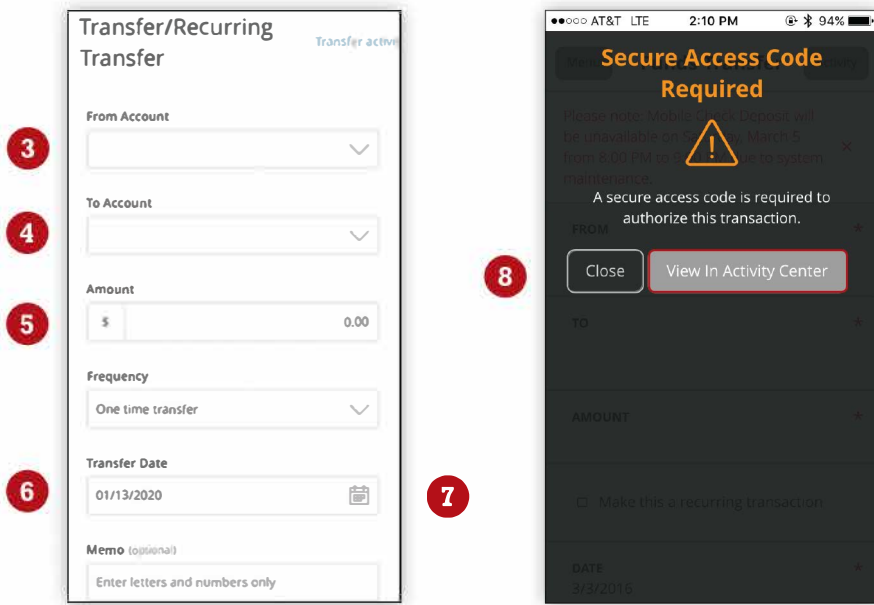
1. Select “Menu” in the top left corner of the Home screen.
2. Select “Transfer/Recurring Transfer” under “Transactions” in the navigation menu.





External Transfer Guide

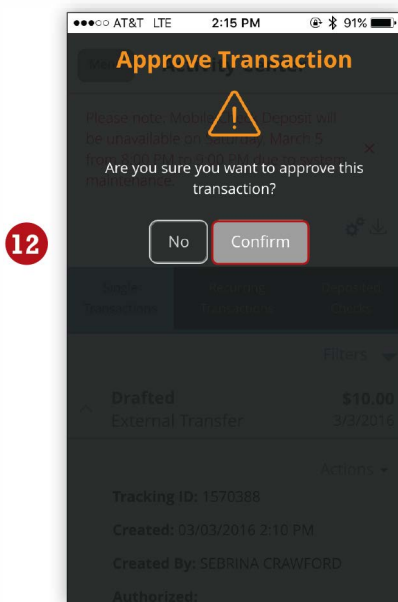
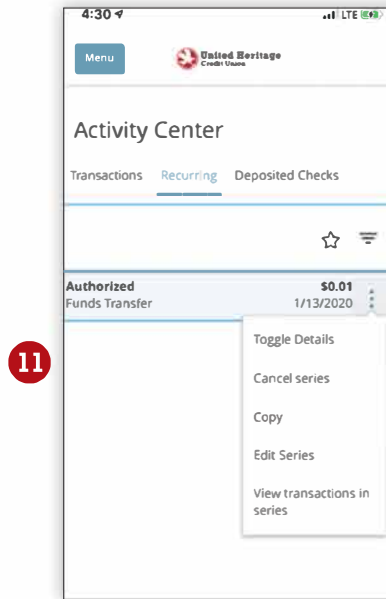
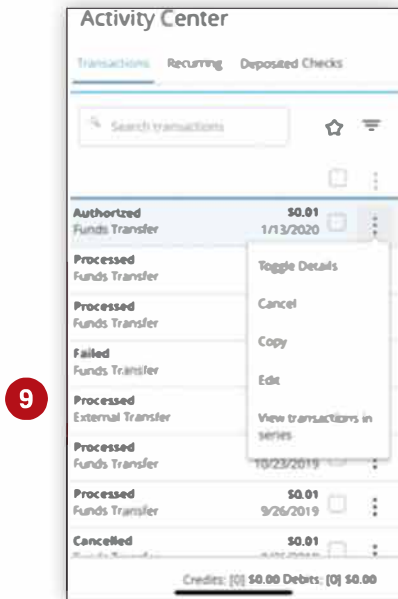
3. Tap the “FROM” field and select the external account from which you wish to transfer the funds.
4. Tap the “TO” field and select the share or loan to which you wish to transfer the funds.
5. Tap the “AMOUNT” field and enter the amount you wish to transfer.
6. Tap the “DATE” field and enter the date on which you wish the transfer to take place.
7. Select “Transfer Funds.”
8. A “Secure Access Code Required” message will appear. Select “View In Activity Center.”





External Transfer Guide

9. Find the external transfer you created in the Activity Center. Select “Drafted.”
10. Select “Actions.”
11. Select “Approve.”
12. An “Approve Transaction” message will appear. Select “Confirm.”

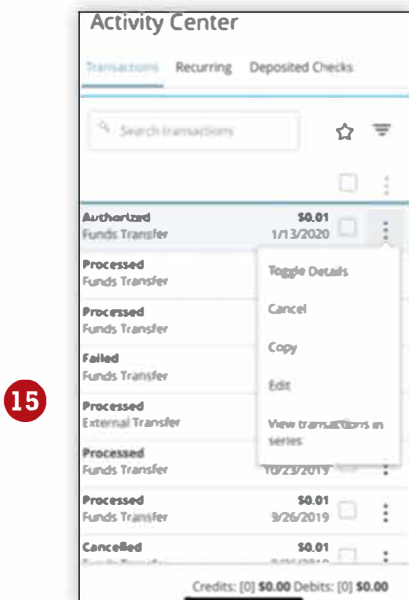
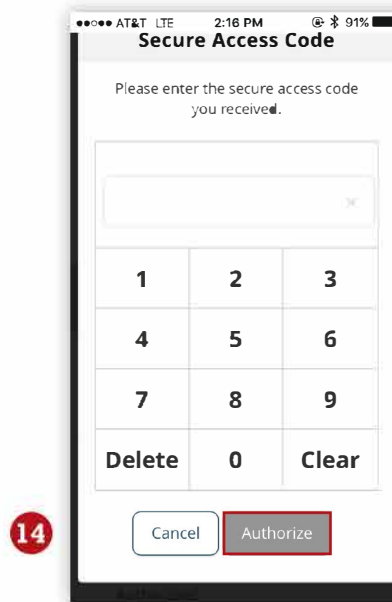
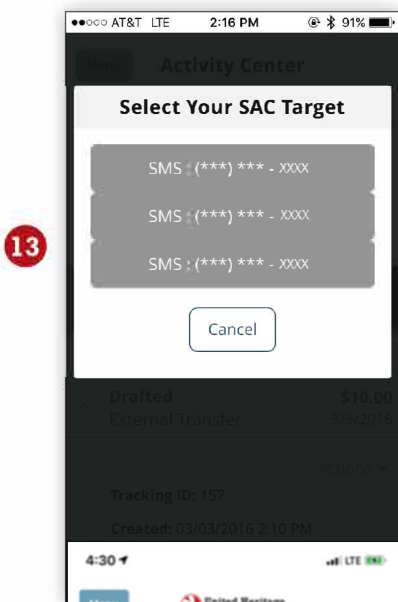




External Transfer Guide

13. Select a Secure Access Code (SAC) delivery method.
14. Input the Secure Access Code you receive and select “Authorize.”
15. Once you successfully authorize the external transfer, the transaction status in the Activity Center will update from “Drafted” to “Authorized.”

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

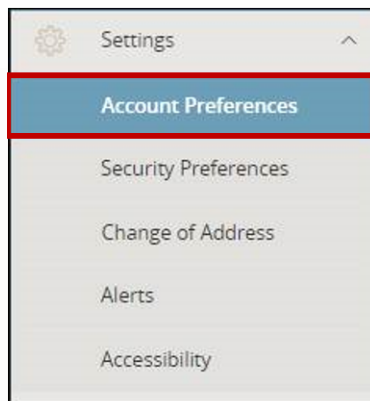




External Transfer Guide

- To remove an external account that is linked; select Settings, then Account Preferences. The list of all shares or linked accounts will display.
- Select the external account that you want to delete. Once selected, it will expand and an option to “Delete Account” will be visible. Select the trash can icon to delete. A warning will display informing you that this cannot be undone, and any pending external transfers will be cancelled if deleted. Select “Delete” to continue and remove the linked external account.

16



17

