

# Step 1

Log into Online Banking and select the Transfers tab. Under Services, click on *External Account Transfer*.



 [mobile](#) | [activity](#) | [settings](#) | [log out](#)

Accounts

Transfers

Pay Bills ▾

Pay People ▾

## Transfer Money

From:

Please select...

To:

Please select...

[custom recipient](#) 

Amount:

\$0.00

Date:

2/05/2021



[make recurring](#)

REVIEW

[cancel](#)

## Services

[External Account Transfer](#)



## Scheduled Transfers

Date	Description	Amount	Frequency	Action
There are no transfers currently scheduled.				

# Step 2

Under Transfer Funds, select *Add a New Account*.




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◀ [Exit External Transfers](#)

## External Transfers

[Transfer Funds](#) [Activity](#) [Preferences](#) [Help](#)

### Create Transfer

 **Saving is easy when it's automatic** [Hide Tip](#)  
Saving for a big trip, a new home or just a rainy day is just a few clicks away. Just select "Make Recurring" and you are set to go and grow.

From

Select From Account



To

Select To Account



[Add a New Account](#)



Amount (\$)

\$

[View Limits](#)

# Step 3

Select your Account Type and enter the Routing Number and Account Number.

## External Transfers

Transfer Funds

Activity

Create Transfer

Saving is easy when I

Saving for a big trip, a

"Make Recurring" and

From

Select From Account

To

Select To Account

Amount (\$)

\$

Send

02/05/2021

Frequency

Select Frequency

Delivery

Add External Account

You must be an owner or co-signer on the account to use it for transfers.

Account Type

Please Select

Account Nickname (Optional)

FOR

Sample Check

⑆ 123456789 ⑆ 1234567890 ⑈

↓

Routing Number

↓

Account Number

Routing Number

Enter bank's routing number

Account Number

Enter bank's account number

Re-enter Account Number

Re-enter bank's account numt

Cancel

Next

# Step 4

You must either verify your account instantly or with bank deposits (takes 1 to 2 business days).

## External Transfers

Transfer Funds

Activity

Create Transfer

**Saving is easy when I**

Saving for a big trip, a

"Make Recurring" and

From

Select From Account

To

Select To Account

Amount (\$)

\$

Send

02/05/2021

Frequency

Select Frequency

Delivery

Verify your external bank account

For your protection, we need to verify that you own this Credit Union FCU, Savings, XX-1234 account.

How would you like to verify your account?

Verify instantly

Log into your external bank account so we can verify you own the account

Or

Verify with bank deposits

Verify small deposits posted to your bank account in 1 to 2 business days.

# Step 5

Enter your account information for your external account and click the *Verify* button.

## External Transfers

Transfer Funds

Activity

Create Transfer

Saving is easy when I

Saving for a big trip, a

"Make Recurring" and

From

Select From Account

To

Select To Account

Amount (\$)

\$

Send

02/05/2021

Frequency

Select Frequency

Delivery

Verify instantly

×

Enter your external bank account login information so we can verify you own the account.

Credit Union Name

I

Safely log into your online banking so your account can be verified for use. Your credentials are sent to your bank using the highest encryption standards and are never read or saved.

Username

Saratoga

Password

\*\*\*\*\*

Back to verification options

Verify

# Step 6

Select the option to verify your account, enter the code on the next page and click the *Submit* button.

## External Transfers

Transfer Funds

Activity

Create Transfer

**Saving is easy when I**

Saving for a big trip, a  
"Make Recurring" and

From

Select From Account

To

Select To Account

Amount (\$)

\$

Send

02/05/2021

Frequency

Select Frequency

Delivery

Verify instantly

×

Credit Union Name

Your bank requires more information to verify your account.

Please select/Enter the option

☒ Phone - Text : \*\*\*.\*\*\*.1111

☐ Phone - Voice : \*\*\*.\*\*\*.1111

☐ Email - E Mail : b\*\*\*\*\*@.email .com

Back to verification options

Submit

# Step 7

After submitting your access code, the verification may take up to 30 seconds, do not click away.

## External Transfers

Transfer Funds

Activity

Create Transfer

**Saving is easy when I**

Saving for a big trip, a

"Make Recurring" and

**Your External Credit U**

Your External Credit U

From

Select From Account

To

Select To Account

Amount (\$)

\$

Send

02/05/2021

Frequency

Verify instantly

×

Your bank requires more information to verify your account.

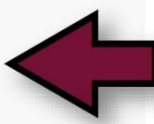
Enter Access Code

12345

Back to verification options

Submit

Verification is in progress. This may take up to 30 seconds. Do not click away.





# Step 8

Once the external account has been added, select where you would like to transfer from and to, the dollar amount, the date, and the frequency.

## External Transfers

**Transfer Funds** Activity Preferences Help

### Create Transfer

**i** Your **External Example Credit Union Account, Checking, XXXXXX1111** has been added.  
[Verify this.](#)

#### From

External Example Credit Union Account, Checking, XXXXXX11 ▼

#### To

HOME EQUITY, \$100.00 ▼

[Add a New Account](#)

#### Amount (\$)

\$100.00

#### Send

Date



#### Frequency

One-time transfer ▼

[Delivery](#) [Fees and delivery info](#)

Date Delivered (Standard) - free



# Step 9

Review your transfer information and select *Confirm*, or select *Edit* if you need to change your information.



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◀ [Exit External Transfers](#)

## External Transfers

**Transfer Funds**   Activity   Preferences   Help

### Review Transfer

**From** External Example Credit Union Account, Checking, XXXXXX111

**To** HOMEEQUITY

**Send** Date

**Deliver** Date

**Speed** Standard

**Memo**

**Transfer Amount** \$100.00

**Fees** Free

**Total** \$100.00

[Cancel](#)

[Edit](#)

[Confirm](#)



# Congratulations!

You have successfully made an external transfer!  
Select *New Transfer* to submit another external transfer  
or *Activity* if you wish to cancel your transfer.



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◀ [Exit External Transfers](#)

## External Transfers

**Transfer Funds**   Activity   Preferences   Help

### Transfer Confirmed

Print

You're transferring \$100.00 on Date

**From** External Example Credit Union Account, Checking, XXXXXX1111

**To** HOMEEQUITY

**Reference #** 1234567890

**Send** Date

**Deliver** Date

**Speed** Standard

**Memo**

**Transfer Amount** \$100.00

**Fees** Free

**Total** \$100.00

[New Transfer](#)

[Activity](#)