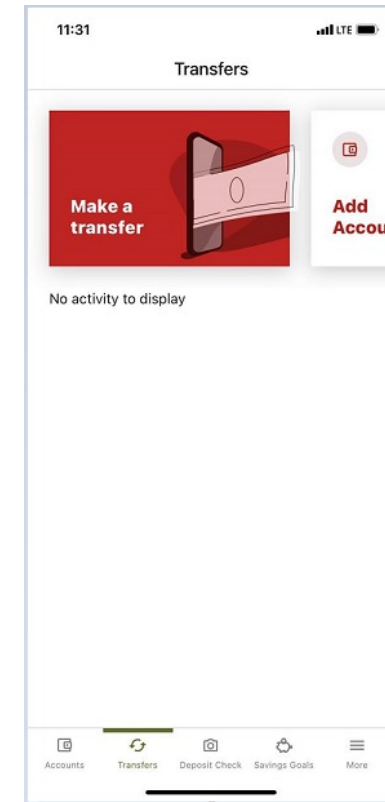
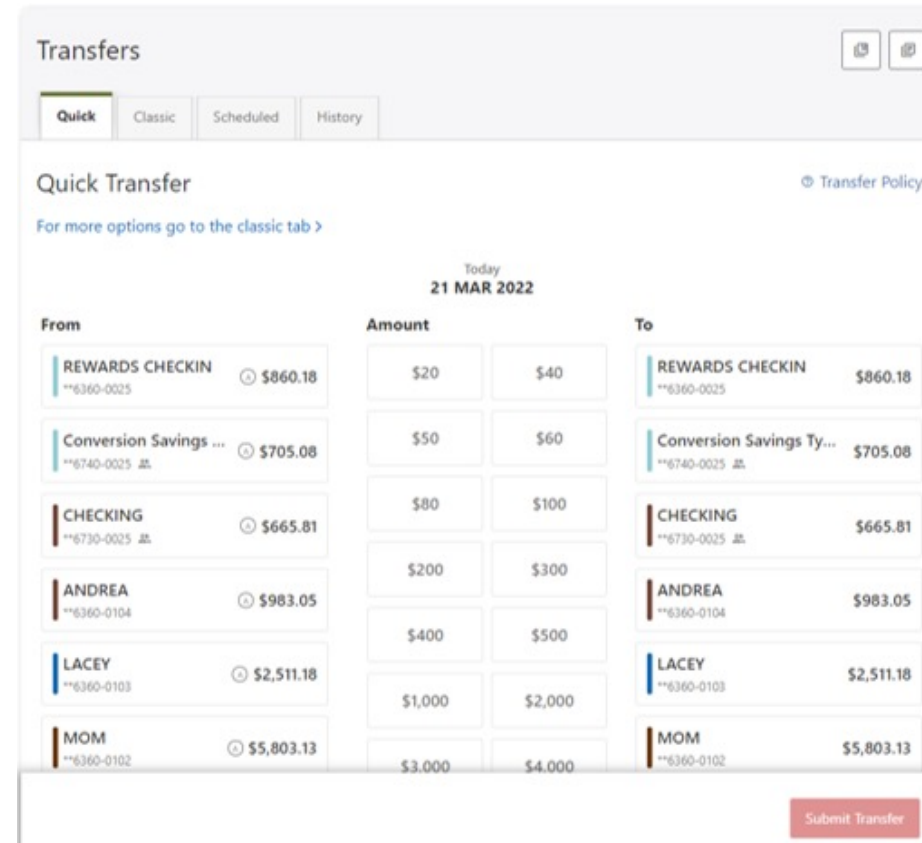
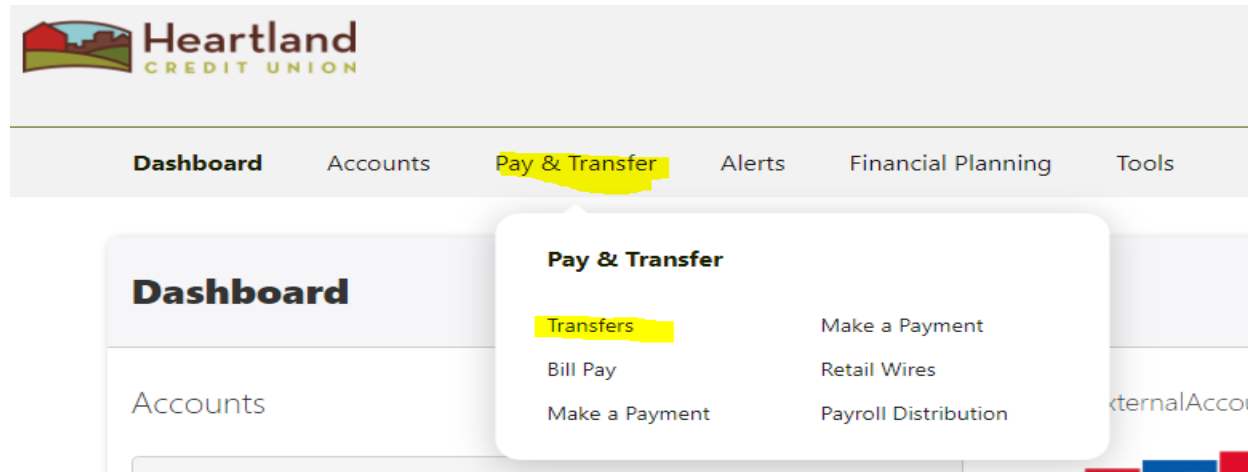


# Transfers

## Quick

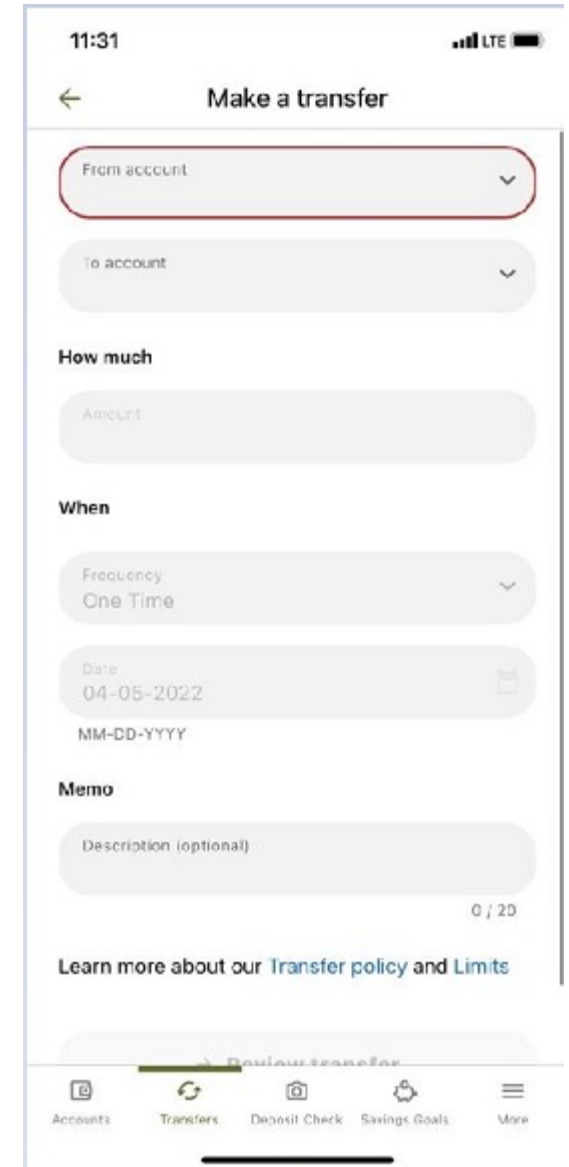
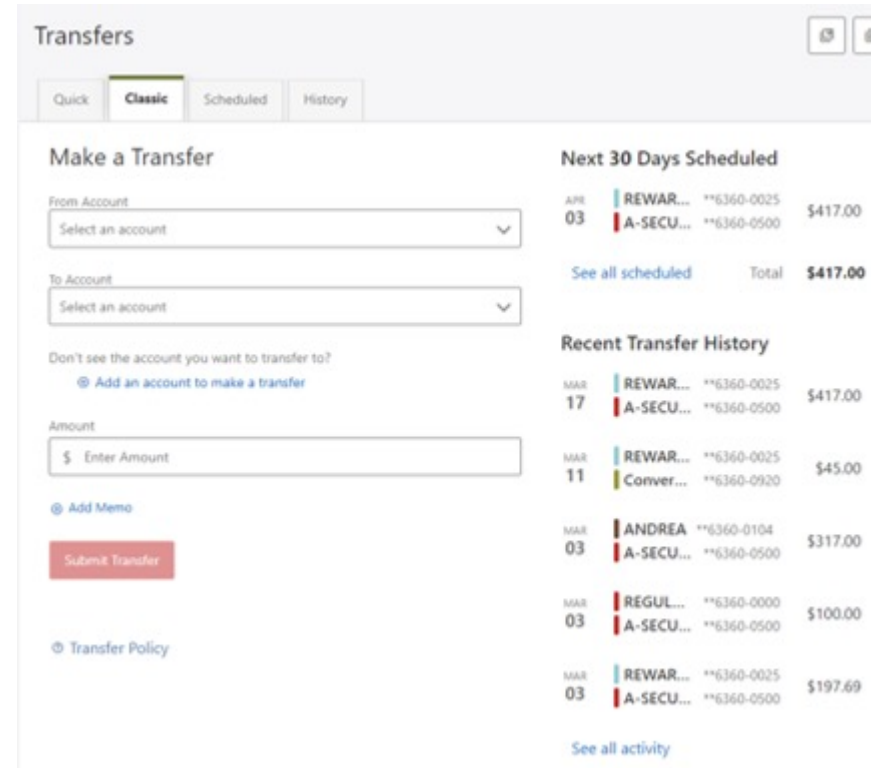
- Designed for immediate, one-time transfer requests
- Externally linked accounts will process within 2-3 days



# Transfers

## Classic

- Additional options for future and recurring transfers
- Can transfer to and from all accounts you are joint on
- Transfer to other HCU members
- Able to link external accounts to transfer money to and from



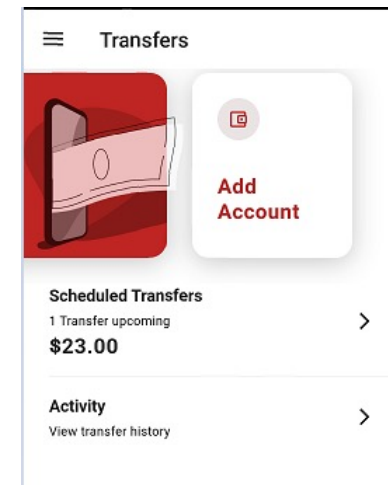
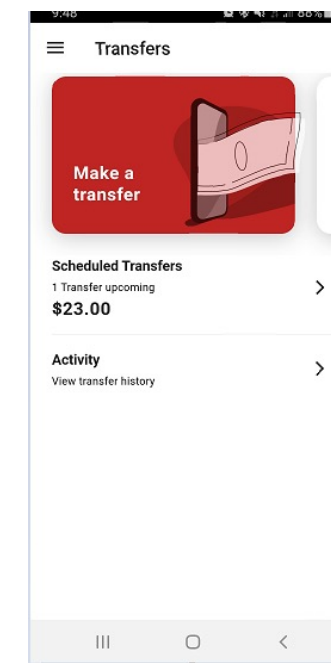
# Transfers

## Linked (cross-member)

- Transfer funds to another HCU account that you are not an owner of by setting up a “linked account”
- You will need to know the last name, member number and account suffix of the other member you wish to transfer to
- Two Factor authentication will be required
- An email will notify the ‘other’ member that another HCU member has linked their account for transferring
- Processes immediately

The screenshot shows the 'Transfers' section with tabs for 'Quick', 'Classic', 'Scheduled', and 'History'. The 'Classic' tab is active. Below the tabs is the 'Make a Transfer' form with the following fields:

- From Account:** A dropdown menu with the text 'Select an account'.
- To Account:** A dropdown menu with the text 'Select an account'.
- Don't see the account you want to transfer to?:** A link that says 'Add an account to make a transfer'.
- Amount:** A text input field with a dollar sign icon and the text 'Enter Amount'.
- Buttons:** 'Add Memo' (with a plus icon) and 'Submit Transfer' (in a red button).



The screenshot shows a dialog box titled 'Add account' with a close button (X). It contains the following options:

- Internal account:** A yellow highlight is over this section. It includes an option to 'Send money to another Heartland Credit Union member' with a red person icon. Below this option is a note: 'We will send an email to the recipient notifying them of this connection.'
- External account:** It includes an option to 'Add an account manually' with a red checkmark icon. Below this option is a note: 'Enter your account number and routing number. Verification can take up to 3 days.'

The screenshot shows a dialog box titled 'Send money to another Heartland Credit Union member' with a close button (X). It contains the following fields and options:

- Recipient information:** A text input field for 'Last Name (Or Business Name)' with a red border and a red error message below it: 'This input field is required.'
- Choose a verification method:** A red button labeled 'Account' with a white checkmark icon.
- Account Type:** A dropdown menu.
- Account Number:** A text input field.
- Share Or Loan ID:** A text input field with a red error message below it: 'This input field is required.'
- Save Account For Future Use:** A checked checkbox.
- Nickname:** A text input field.

# Transfers

## External

- Link your accounts at other financial institutions to transfer TO and FROM
- Linking process will take 2-3 days to complete
- Need routing and account numbers
- Two factor authentication is required

Transfers

Quick **Classic** Scheduled History

### Make a Transfer

From Account  
Select an account

To Account  
Select an account

Don't see the account you want to transfer to?  
Add an account to make a transfer

Amount  
\$ Enter Amount

Add Memo

Submit Transfer

Transfer Policy

EXTERNAL ACCOUNTS ARE THE ACCOUNTS YOU HOLD AT OTHER BANKS AND CREDIT UNIONS.

Account type

Checking Savings

Account details

Routing Number  
075909178  
FARMERS SAVINGS BANK

Account Number  
123

Confirm Account Number  
123

Nickname  
Farmers Savings Bank Checking

Continue

### Add account

Select an option below to add a new account

#### Internal account

- Send money to another Heartland Credit Union member
- We will send an email to the recipient notifying them of this connection.

#### External account

- Add an account manually
- Enter your account number and routing number. Verification can take up to 3 days.

### Confirm your identity

Please verify your identity before completing this action.

Email Call

The verification code will be emailed to bro\*\*\*dt@gmail.com.

Send code

Cancel

# Transfers

## External (cont.)

- Within 2-3 days you will receive test deposits into your external account, then confirm those deposit amounts to link the account
- Transfers will take 2-3 days to post. An estimated posting date is provided when a transfer is initiated.

**Almost done! Follow these steps to confirm your external account.**

As a security measure, you cannot transfer funds to or from this account until it has been confirmed.

### Step 1

We will send two (2) deposit transactions to this account. It may take up to three business days to appear in the transaction history.

### Step 2

Go to Settings and click on the Accounts tab to confirm the external account.



## Dashboard

You have **1 pending external account**  
Confirm trial deposits to finish linking external accounts

Confirm

## Accounts



## ACH Accounts

Reorder Accounts

**Farmers Savings**  
ACH Accounts - \*\*0200

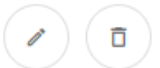
External **OPEN**



**Farmers Savings Bank Ch...**  
ACH Accounts - 123

External **PENDING**

Confirm



### Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #123 at FARMERS SAVINGS BANK. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this FARMERS SAVINGS BANK account.

First Deposit \*

0.00

Second Deposit \*

0.00

Cancel

Confirm

# Transfers

## Scheduled

- Shows all future transfers
- Can edit and delete transfers that were set up by you in online banking.
- If reoccurring transfer was set up in old online banking you cannot change them, please call for assistance.

**Transfers**

Quick Classic **Scheduled** History

My Scheduled Transfers Filter

**March 2022** **April 2022** **May 2022**

SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT
		1	2	3	4	5						1	2	1	2	3	4	5	6	7
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				

[View All](#)

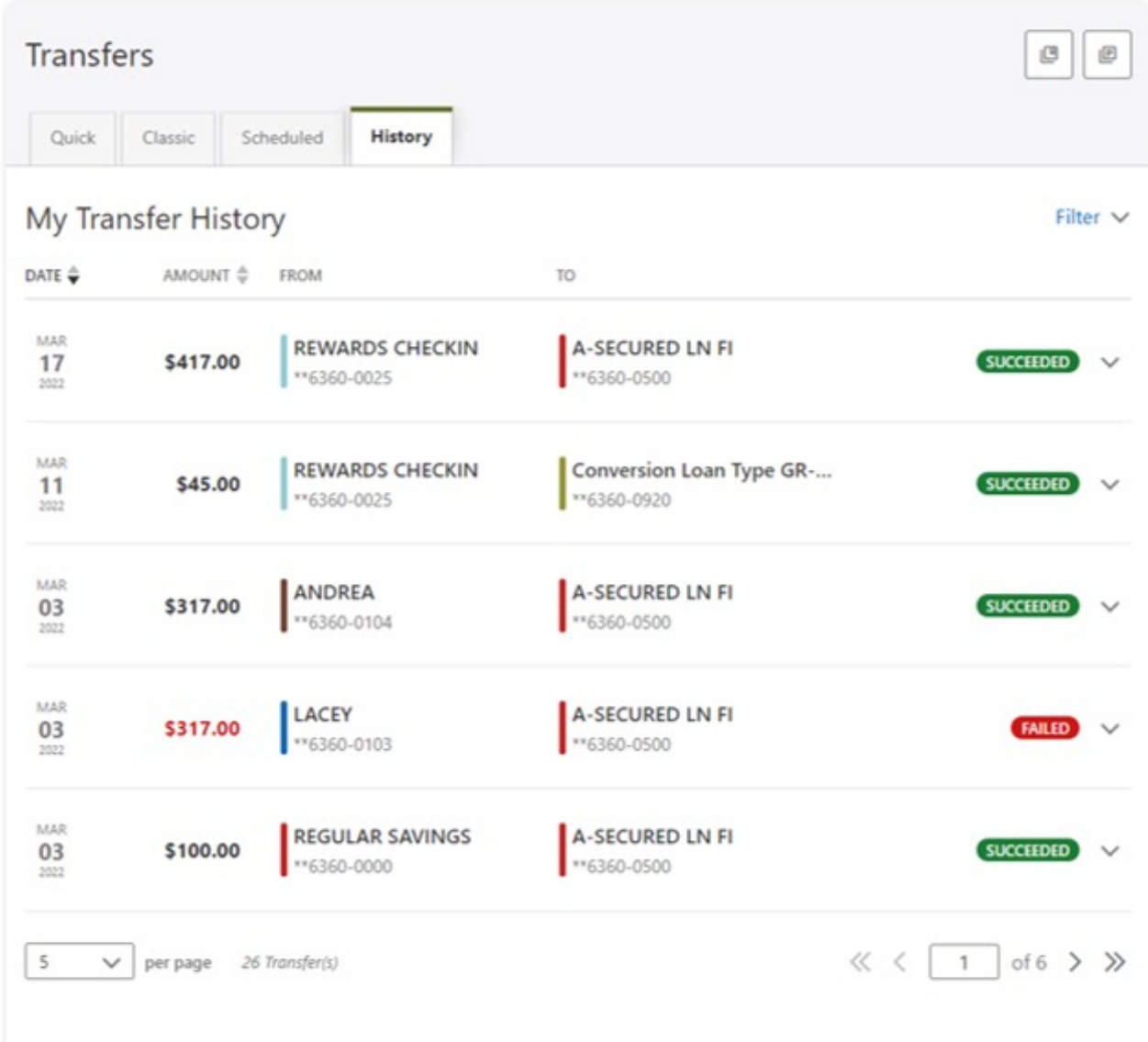
DATE	AMOUNT	FROM	TO	
APR 03 2022	\$417.00 RECURRING	REWARDS CHECKIN **6360-0025	A-SECURED LN FI **6360-0500	SCHEDULED

5 per page 1 Transfer(s) << < 1 of 1 > >>

# Transfers

## History

- Shows past transfer activity- both successful and failed



The screenshot displays a web interface for viewing transfer history. At the top, there are tabs for 'Quick', 'Classic', 'Scheduled', and 'History'. Below the tabs is a table titled 'My Transfer History' with a 'Filter' dropdown. The table has columns for 'DATE', 'AMOUNT', 'FROM', and 'TO'. Each row represents a transfer with its date, amount, source account, destination account, and status (SUCCEEDED or FAILED). At the bottom, there is a pagination control showing '5 per page' and '26 Transfer(s)', with a page indicator showing '1 of 6'.

DATE	AMOUNT	FROM	TO	Status
MAR 17 2022	\$417.00	REWARDS CHECKIN **6360-0025	A-SECURED LN FI **6360-0500	SUCCEEDED
MAR 11 2022	\$45.00	REWARDS CHECKIN **6360-0025	Conversion Loan Type GR-... **6360-0920	SUCCEEDED
MAR 03 2022	\$317.00	ANDREA **6360-0104	A-SECURED LN FI **6360-0500	SUCCEEDED
MAR 03 2022	\$317.00	LACEY **6360-0103	A-SECURED LN FI **6360-0500	FAILED
MAR 03 2022	\$100.00	REGULAR SAVINGS **6360-0000	A-SECURED LN FI **6360-0500	SUCCEEDED