

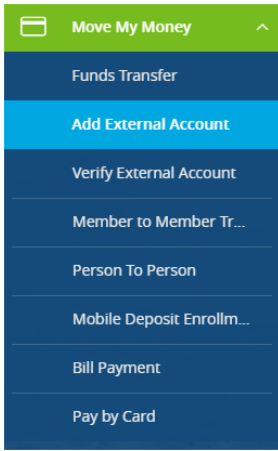


# EXTERNAL FUNDS TRANSFER

## Moving monies between 4Front Credit Union and your other financial institutions

- Use External Transfers to pay your 4Front loans without writing a check! Simply link your 4Front account to your account at another financial institution, and conveniently make your payments online... for free! You can even set up recurring automatic loan payments each month.
- Tired of having to log-in to multiple online banking sites to see your accounts at different financial institutions? Now you can utilize 4Front's online banking to satisfy all your banking needs! Use 4Sight, our online banking platform's integrated personal financial management tool, to check your balances at all of your financial institutions. Then utilize External Transfers to transfer money between your accounts!
- Stuck paying a fee each month to wire funds between your accounts? Use 4Front's recurring External Transfers to easily move funds back and forth between your 4Front account and accounts at other financial institutions, and skip the fee!





Log in to your online account. To enable the ability to transfer funds between 4Front Credit Union and your other financial institutions, simply start by clicking **“Add External Account”** located in the **“Move My Money”** tab.

You’ll need your account number and your routing number, located at the bottom of your check (you

can also contact your other financial institution for this information). If you wish to add a savings account, please contact that financial institution for the routing number they use for savings deposits. Also, please verify if your external account is eligible for ACH transactions as not all savings accounts allow for ACH transactions.

Scroll down the page, and you’ll be asked to input your account number, routing number, and notate if your account is a **“Checking”** or **“Savings”** account.



**Routing Number**      **Account Number**

# STEP 1:

## Add An Account

To begin, input the routing number and your account number located on your check for the account you would like to add. Next, select the account type: checking or savings. Finally, click on the Submit button to initiate your request. Please note only domestic (U.S.) financial institutions are available.

The confirmation process requires the utilization of micro deposits, which are very small random deposits that allow us to verify your ownership of the account.

If you experience issues with your micro deposits displaying in your account, please verify the routing number with the other financial institution as not all financial institutions have one routing number for all of their account types.

After your micro deposits have processed and are displayed, this account will be added to the external account list in the **“account verification”** section in step 2, which is where you will enter the micro deposit amounts you have received.

**Account Number**

**Routing Number**

**Account Type**

### By clicking submit you will assume your acceptance of the agreement:

I authorize 4Front Credit Union to initiate ACH debit or credit entries to the external account I have registered. I certify that I am an owner or authorized on the external account with unlimited withdrawal or deposit rights on the depository's records, to originate transfers to or from the account. I acknowledge that the transactions must comply with the provisions of the US Law. I will notify 4Front Credit Union if the account is closed or my withdrawal rights are limited or removed so it may be deleted from future use. The intent is to have the offsetting entry for these transfers to be charged/deposited to my account maintained at 4Front Credit Union.

Upon entering the micro deposit information and reading and accepting the External Account Agreement, press the **“Submit”** button at the bottom of the page. You will receive confirmation that your request has been submitted.

### External Account Authorization:

Your External Account request has been submitted.

Two small trial deposits will automatically be made to your external account. It can take up to three business days for these deposits to appear in your External Account.

When you receive the two trial deposits in your External Account, choose **“External Accounts”** from the main menu in Online Banking and use the **“Verify External Account Requests”** option to verify your External Account. You will need to know the amounts of both trial deposits to verify your External Account.

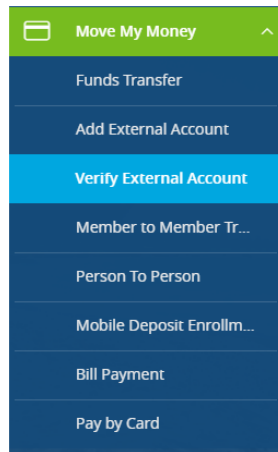
You will not be able to make transfers to/from this External Account until the trial deposits have been verified.

# STEP 2: Account Verification

Two small trial deposits will be deposited, and then withdrawn, from your account at the other financial institution. It may take up to three business days for these deposits to appear in your external account.

Once the deposits (and subsequent withdrawals) in your external account are displayed, click on **“Verify External Account”** underneath the **“Move My Money”** tab.

Click on the **“Submit”** button on the page to verify your external deposits.



### 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.

Choose the account you would like to verify. You will now be asked to verify the two amounts deposited into your external account. These deposits should be entered as a whole number, i.e. \$0.05 should be entered as **“05”**. Upon entering these whole number amounts, press **“Continue”**.

**Account Type:** Checking

**Status:** Funds have been sent to the target account

## Verify Deposit Amounts

Enter the deposit amount as a number, i.e. \$0.05 should be entered as **“05”**.

**AMOUNT #1:**

59

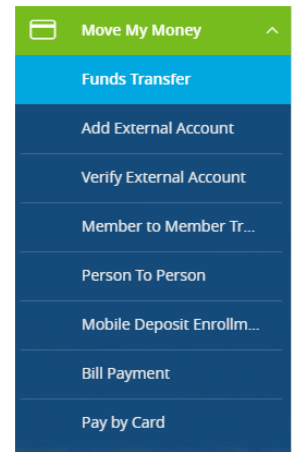
**AMOUNT #2:**

49

# STEP 3: Funds Transfer

You are now ready to transfer funds between your 4Front accounts and your external accounts! Simply click **“Funds Transfer”** under **“Move My Money”** and your new linked external account will be listed.

**Note:** Any transfers to or from your external account require 2-3 business days before they are reflected in your accounts.



## Funds Transfer

**FROM\***

EXTERNAL | External Checking 12314516

**TO\***

---Select Account---

**AMOUNT\***

\$0.00

Make this a recurring transaction

**DATE\***

4/28/2016

**MEMO**

Enter letters and numbers only

\*Indicates required field

Clear

Transfer Funds