

GETTING STARTED ON SETTING UP EXTERNAL TRANSFERS

Are you ready to begin moving money between POPA FCU and your other financial institutions? Please read the terms and conditions before beginning any external transfers.

Also refer to the steps in this guide on adding other financial institutions to transfer to and from your POPA FCU account.

ADDING EXTERNAL ACCOUNTS

- From the main menu tab bar, click *Transfers* → *External Account Transfers* → *Add External Account*. (see figure 1)

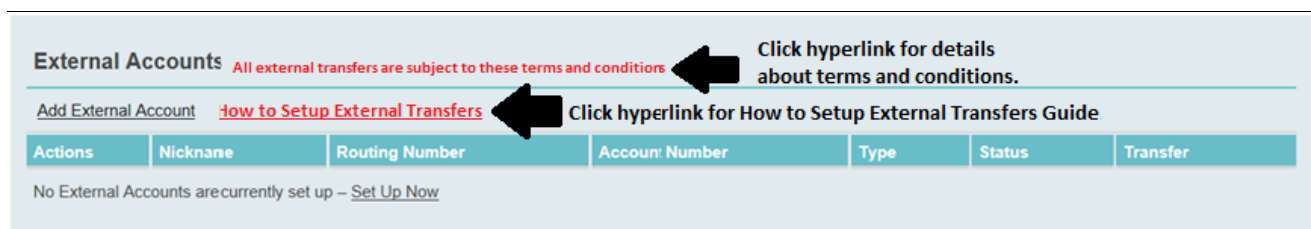


Figure 1

ADDING EXTERNAL ACCOUNT INFORMATION

- Complete the *Add External Accounts* form. All necessary information can be found on one of your personal checks, or by calling your other financial institution for assistance. (see figure 2 A/B)

Figure 2A

Figure 2B

CONFIRMING ACCOUNT INFORMATION

- If all of the information appears to be correct, click *Save*. (See Figure 3)

Figure 3

REVIEWING YOUR STATUS

- Once the new account information has been entered, it will show up as *New*. You will receive two small deposits into your other financial institution’s account within the next one to two business days. Once this occurs your POPA FCU status will change from *New* to *Verify*. Click on *Verify*, enter the two deposit amounts and click *Submit*. (See Figures 4A through C)

Actions	Nickname	Routing Number	Account Number	Type	Status	Transfer
	TEST CU	██████████ HARBOR FEDERAL CREDIT UNION	██████████	SAVINGS	<u>New</u>	

What's Next?
We will start a one-time validation of your external account. Look for two micro deposits in your external account and note the amounts. These deposits can take 1-2 business days to appear. Once they do, come back to this page and click on the **Verify** link to validate your external account.

Figure 4A

External Accounts

[Add External Account](#)

Actions	Nickname	Routing Number	Account Number	Type	Status	Transfer
	TEST CU	██████████ HARBOR FEDERAL CREDIT UNION	██████████	SAVINGS	Verify	
	TEST CU 2	██████████ THE GOLDEN 1 CREDIT UNION	██████████	CHECKING	Verify	

Figure 4B

External Account Verify

Please verify the amounts that were deposited into your HARBOR FEDERAL CREDIT UNION ██████████ account.

Micro Deposit #1:	<input type="text" value="\$0.07"/>		Enter and verify both deposit amounts. Then click submit.
Micro Deposit #2:	<input type="text" value="\$0.12"/>		

Figure 4C

PROCEDURE COMPLETED

- You can now begin transferring funds between your POPA FCU account and your external account. (See Figure 5)

• External Account Verified

External Accounts

[Add External Account](#)

Actions	Nickname	Routing Number	Account Number	Type	Status	Transfer
	TEST CU	██████████ HARBOR FEDERAL CREDIT UNION	██████████	SAVINGS	Active	Start Transfer From Start Transfer To
	TEST CU 2	██████████ THE GOLDEN 1 CREDIT UNION	██████████	CHECKING	Verify	

Figure 5

INITIATING A TRANSFER BETWEEN FINANCIAL INSTITUTIONS

- You will need to determine the amount to be transferred, select the accounts the funds will be transferred to and from and the frequency of the transfer. (See Figure 6)

Add External Account Transfer

Transfer this Amount: Shortcuts: \$10 \$50 \$100 \$500 \$1000 Clear

From this External Account Transfer: TEST CU
HARBOR FEDERAL CREDIT UNION
Routing:
Account:
Swap:

To this Account: 0000 -- \$675.98 -- SHARE DRAFT/CHECK --

Frequency: One Time Transfer -- (on specific date)

Details: One Time Transfer

- this External Account Transfer will occur on the specified Date
- this External Account Transfer will not repeat

Transfer Date: MM/DD/YYYY - External Account Transfer will occur on this date [Explain](#)

Figure 6

- Review transfer to make sure everything is correct; then proceed by clicking save. (See Figure 7)

Add External Account Transfer

Transfer this Amount: \$5.00

From this Account: Name: HARBOR FEDERAL CREDIT UNION
Routing:
Account:

To this Account: Name: POPA FEDERAL CREDIT UNION
Routing:
Account:

Details: One Time Transfer

- this External Account Transfer will occur on 7/14/2014
- this External Account Transfer will not repeat

*** Authorization Acknowledgement**

Figure 7

*By clicking the SAVE button, I (we) are authorizing POPA Federal Credit Union to initiate debit or credit entries to my (our) account at the financial institution listed above (below). I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. laws and regulations.

This authorization is to remain in full force and effect until POPA Federal Credit Union has received written notification from me (or either of us) of its termination in such a time and manner as to afford POPA Federal Credit Union a reasonable time to act upon it. Please print a copy of this authorization for your records. If you are unable to print a copy, please contact the POPA Federal Credit Union for further assistance.