

# External Funds Transfer

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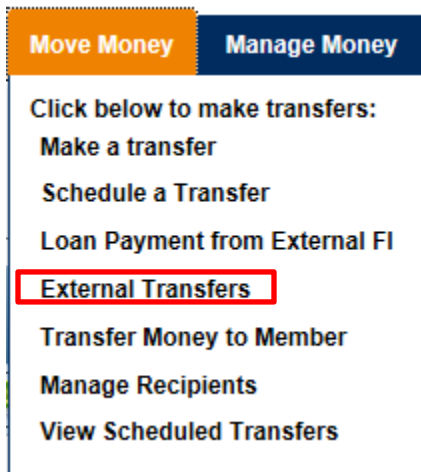
**Account to Account Transfers.** The Primary Member at 7 17 Credit Union MUST be the primary owner on the account at the other Financial Institution. This will be verified.

NOTE: Business Accounts do not qualify for this because they have Authorized Signers not owners.

Things you must have in order to set up an external transfer:

- ✓ Driver's License
- ✓ Bank Routing Number
- ✓ Bank Account Number
- ✓ Valid email address
- ✓ User Name and Password for the other Financial Institution's online banking (if applicable) / or access to verify trial deposits

**To Start:** Log into online banking, go to the tab called 'Move Money' and click on 'External Transfers'.



Enter the following information:

The image shows a registration form titled 'Registration'. The form contains the following fields and instructions:

- Registration** (Section Header)
- To be able to Transfer Funds we require you to provide the following information:
- Date of Birth\*** (mm-dd-yyyy) with three input boxes separated by dashes.
- Evening Telephone Number\*** (xxx-xxx-xxxx) with three input boxes separated by dashes.
- At the bottom right, there are two buttons: 'Cancel' (grey) and 'Submit' (orange).

You **MUST** first 'Validate your email address', click on the link:

The screenshot shows the 'Transfer Funds' interface. At the top, there are tabs for 'Transfer Funds', 'Activity', and 'Settings'. Below the tabs is a tip box: 'Tip: Saving is easy when it's automatic. 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.' Below the tip is a yellow warning box with a triangle icon: 'You must validate your email address before you can transfer funds.' A red arrow points from this warning box to the 'Transfer' section. The 'Transfer' section includes a 'From' dropdown menu (currently showing 'Select Account'), a 'To' dropdown menu (also showing 'Select Account'), and a button 'Add a New Account'. Below the dropdowns is a 'Send On' date field (02/28/2017) and a 'Make Recurring' checkbox. At the bottom, there is a 'Memo' text field and a footer with '\* Required field' and 'Funds Transfer Disclaimer'.

Enter the validation code and click submit:

The screenshot shows a 'Validate Email Address' dialog box. It has a title bar with a close button (X). The main text reads: 'Before using the Funds Transfer service you must validate your email address. An email message with a validation code was sent to the email address listed below. Please enter the validation code from that message and click "Submit".' Below this text, there is an 'Email address' field containing '@sscu.net'. A red arrow points from this field to the 'Validation code \*' field, which is currently empty. Below the validation code field is a link: 'Click here to have a new Validation Code sent now to the address listed above.' At the bottom left, there is a '\* Required field' label. At the bottom right, there are two buttons: 'Cancel' and 'Submit'.

The email that pulls over should be the email address that is on the system. If it is wrong, you will need to click cancel and fix the email address first by going to 'MySettings'.

The screenshot shows an 'Email Validation Successful' dialog box. It has a title bar with a close button (X). The main text reads: 'You have successfully validated email address @sscu.net'. Below the text is a green checkmark icon. At the bottom right, there is a 'Done' button.

## Setting Up your External Funds Transfer:

IMPORTANT NOTES to remember when setting up your External Funds Transfer:

- The minimum amount to transfer is \$10.00.
- This service is free to our members.
- You get 2 tries to enter the correct amount for the trial deposit, after the 2<sup>nd</sup> try, you have to re-add the account.
- Trial deposits will expire after 30 days.
- We do not offer “Express” delivery, only “Standard” delivery which takes at least 3 business days.

Select ‘Add a New Account’

The screenshot shows the 'Transfer Funds' form with the following fields and options:

- Amount(\$)**: A text input field.
- Transfer**: A section containing two dropdown menus labeled 'From \*' and 'To \*', both currently showing 'Select Account'. A red arrow points to the 'Add a New Account' button located below these dropdowns.
- Send On \***: A date field set to '02/28/2017' and a 'Make Recurring' dropdown menu.
- Memo**: A text input field.
- Buttons**: A 'Continue' button at the bottom right and a 'Funds Transfer Disclaimer' link.

NOTE: It must be a checking or savings account (No loans) and click ‘Next’:

The screenshot shows the 'Add your external account' form with the following fields and options:

- Account Type\***: A dropdown menu with a list of options: 'Please Select', 'Please Select', 'Checking', 'Savings', 'Money Market Checking', 'Money Market Savings', and 'Brokerage'. The 'Next' button is highlighted in red.
- Buttons**: 'Cancel' and 'Next' buttons.
- Legal**: A small text block at the bottom stating: 'Legal: By clicking "Next" you agree to the terms of service and consent to the use of your account/identity using commercially-available databases containing information from public records, other financial institutions and consumer reporting agencies.'

Enter the other Financial Institution information, click 'Next':

The screenshot shows a web form titled "Add your external account". At the top, there are tabs for "Transfer Funds", "Activity", and "Settings". The form contains the following elements:

- Account Type\***: A dropdown menu with "Checking" selected.
- Account Nickname**: A text input field with an information icon.
- Sample Check**: An image of a check with the number "123456789" and "1234567890".
- Routing Number\***: A text input field with an arrow pointing to the routing number on the check.
- Account Number\***: A text input field with an arrow pointing to the account number on the check.
- Re-Enter Account Number\***: A text input field for verification.
- Buttons**: "Cancel" and "Next" buttons at the bottom right.
- Footnote**: "\*Required field" at the bottom left.

### Validating the other financial institution

There are 2 ways to validate:

1. If a relationship exists between Funds Transfer and your other financial institution, you will be presented with the ability to log in to your online banking for that institution.
2. If that relationship does not exist, or if you don't have access to that institution's online banking, you can choose to validate the account using trial deposits

Logging into Online Banking at the other Financial Institution:

The screenshot shows a dialog box titled "Account Verification". It contains the following text and elements:

- Message**: "For your security, we require you to verify that you own the Wachovia Bank,Checking,#####4978 account. We do this by logging into your account using your username and password provided below. This information is used for verification only and will not be saved in our system."
- Fields**: "User ID" and "PASSWORD" text input fields.
- Alternative Method**: A note with an information icon stating: "We can also verify your account without your username or password. Please note, this will take an additional 1 to 2 business days and requires additional steps. If you wish to proceed, please [Click here](#) to start."
- Buttons**: A close button (X) in the top right corner.


You will get a message after you confirm the balances:

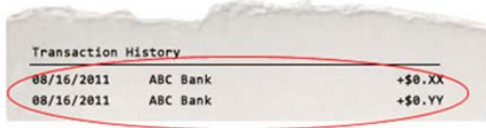
The screenshot shows a dialog box titled "Account Activated". It contains the following text and elements:

- Message**: "You're all set to be able to send or receive money into your account Huntington National Bank,Checking,#####4940."
- Buttons**: A "Done" button at the bottom right.
- Close Button**: A close button (X) in the top right corner.

Verifying trial deposits at the other financial institution if you don't have online banking:

**Activate Your Account Using Test Deposits** X


 For your security, we require you to verify that you own the Asheville Savings Bank, Savings, ##3333 account. Trial deposit verification takes 1-2 days and can be done by doing the following:


- 1 Click **START** and Sharon Credit Union will deposit two small amounts into your Asheville Savings Bank account.
- 2 Check your Asheville Savings Bank bank account in 1 - 2 business days, and identify the two small amounts in your transaction history.  


Transaction History		
08/16/2011	ABC Bank	+\$0.XX
08/16/2011	ABC Bank	+\$0.YY
- 3 Log back into Sharon Credit Union. On the Make Transfer page, click the alert to complete validation and follow the on screen instructions.

NOTE: Sharon Credit Union will reclaim the total amount of the two trial deposits. There is no cost to you for this service.

You will get a message after you confirm the balances:

 Your **Cashedge (Test Only ) 2,Checking,#####8901** has been added. Please return in 1-2 business days to activate this account.

 Test Deposits sent to following have not been verified. <<bank account name >>. [Click here](#) to activate.

## Scheduling the Transfer:

Click on the circled icon next to the 'Amount' field to know your limits:

Transfer Funds Activity Settings

Amount(\$) \*  ⓘ Show Tip

Transfer

From \*  ▼

To \*  ▼

[Add a New Account](#)

Send On \*   Make Recurring ▼

Memo

\* Required field [Funds Transfer Disclaimer](#)

[Continue](#)

Transfer Limits as of February 28, 2017

To protect your accounts, we have set the limits listed below on the amount of money that can be transferred online between your accounts. Limits can vary based on From and To account selection.

View Limits for your Account(s):

From:  ▼

To:  ▼

	Express	Standard
Today's Remaining Limits	\$2,000.00	\$14,960.00
<b>Total Transfer Limits</b>		
Per Transfer	\$2,000.00	\$15,000.00
Daily	\$2,000.00	\$15,000.00
Monthly	\$5,000.00	\$25,000.00

[Close](#)

NOTE: As previously mentioned, we do not offer 'Express' transfers.

See next page for explanation of Transfer Limits.

### External Transfers through NetWorth24

An External Transfer is a transfer of funds between Seven Seventeen Credit Union and another financial institution account on which you are an owner. In order to execute an External Transfer, both accounts (outbound and inbound) must meet the qualifications listed below.

**STANDARD INBOUND: 3 day service** All External Transfer users qualify.

<b>Qualifications / Limits</b>	<b>Value</b>
Available Balance	100% of transfer amount
Fee	None
Limit per transaction	\$2,000
Limit per day	\$2,000
Limit per month	\$5,000

**STANDARD OUTBOUND: 3 day service** All External Transfer users qualify.

<b>Qualifications / Limits</b>	<b>Value</b>
Available Balance	100% of transfer amount
Fee	None
Limit per transaction	\$2,000
Limit per day	\$2,000
Limit per month	\$5,000

**STANDARD INBOUND HIGH LIMIT: 3 day service** Established External Transfer users qualify.

<b>Qualifications / Limits</b>	<b>Value</b>
Number of NSF's allowed in 3 months	0
Previously successful qualified transfer	\$1000 within the last 60 days
Fee	None
Available Balance	100% of transfer amount
Limit per transaction	\$15,000
Limit per day	\$15,000
Limit per month	\$25,000

NOTE: High Limit capability can be revoked if the above criteria are not met.

**STANDARD OUTBOUND HIGH LIMIT: 3 day service** Established External Transfer users qualify.

<b>Qualifications / Limits</b>	<b>Value</b>
Number of NSF's allowed in 3 months	0
Fee	None
Available Balance	100% of transfer amount
Limit per transaction	\$15,000
Limit per day	\$15,000
Limit per month	\$25,000

NOTE: High Limit capability can be revoked if the above criteria are not met.

**Setting Up a Recurring External Transfer:**

Click on the 'Make Recurring' link next to 'Send On':

The screenshot shows a web form titled "Transfer Funds" with tabs for "Transfer Funds", "Activity", and "Settings". The form includes the following fields and options:

- Amount(\$)\***: A text input field with an information icon and a "Show Tip" link.
- Transfer**: A section containing:
  - From\***: A dropdown menu labeled "Select Account".
  - To\***: A dropdown menu labeled "Select Account".
  - Add a New Account**: A button.
- Send On\***: A date input field showing "02/28/2017" with a calendar icon and a dropdown menu labeled "Make Recurring" (highlighted with a red box).
- Memo**: A text input field.

At the bottom, there is a disclaimer: "\* Required field Funds Transfer Disclaimer" and a "Continue" button.

Then here is what the screen looks like, make your recurring selections:

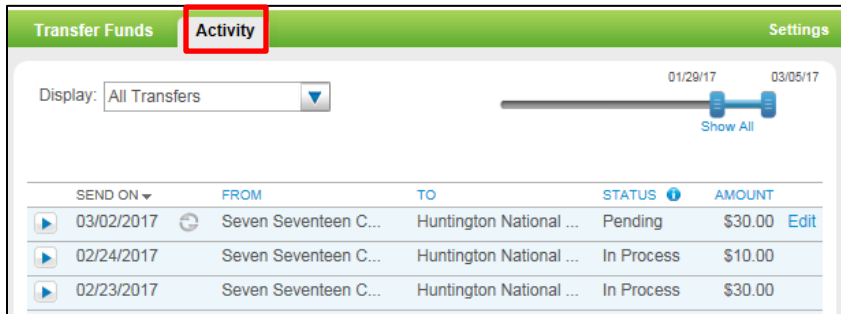
The screenshot shows the same "Transfer Funds" form, but with the recurring options expanded:

- Start Date\***: A date input field with a calendar icon and a "Make Onetime" link.
- Repeat Every\***: A dropdown menu labeled "Select Frequency".
- Duration\***: A dropdown menu labeled "Select Duration".

The "Send On" field is no longer visible. The disclaimer and "Continue" button remain at the bottom.

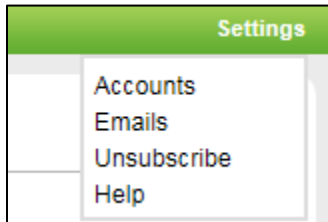


**History of Transfers** – click on ‘Activity’



**Settings tab:**

Helps you manage your account:

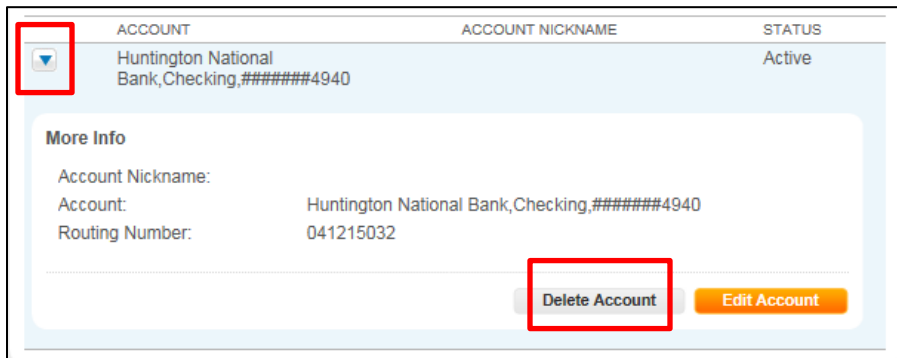


**To Delete an account:**

Click on Settings:




Scroll to find the account you want to delete and click on the arrow, then click ‘Delete Account’:



You will get this message to be sure you want to delete:

**Delete Account** ✕

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 You are about to delete **Huntington National Bank,Checking,#####4940**  
Are you sure you want to delete this account?

**Account Nickname:**

**Account:** Huntington National Bank,Checking,#####4940

**Routing Number:** 041215032

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NOTE: If you have pending transactions, you will not be able to delete until they have been cancelled or complete.