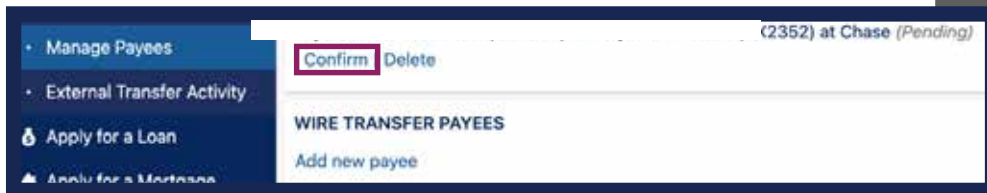
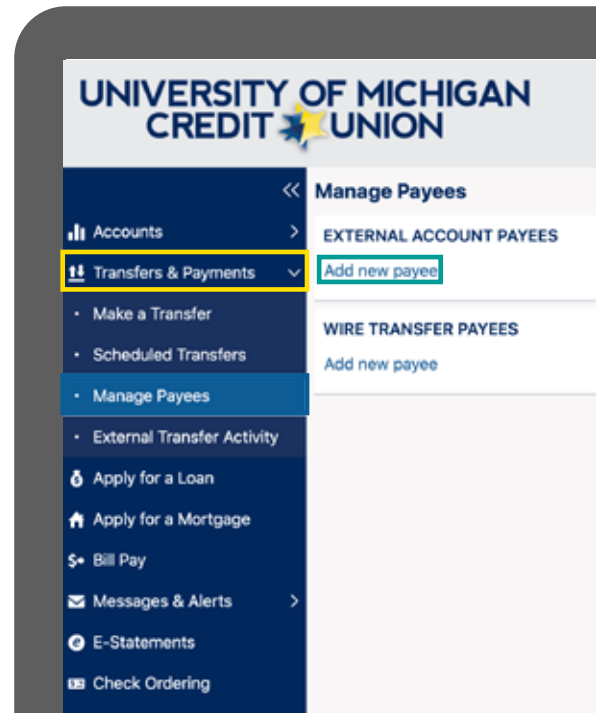


External Transfers

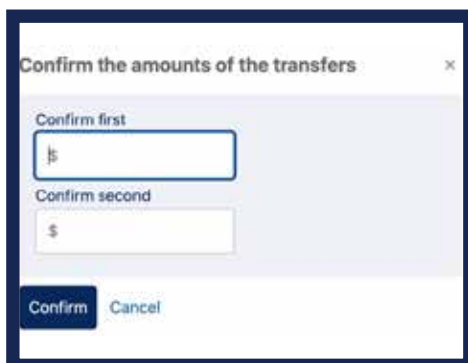
Use these instructions to link your UMCU online banking to your other financial institutions.

- 1 Once logged in, click on **'Transfers & Payments'** on the left side of the screen.
- 2 Press **'Manage Payees'** which has now appeared underneath **'Transfers & Payments'**
- 3 Press **'Add New Payee'**
- 4 Fill in the box that appears with your other bank's details. We will make two small deposits into this external account to confirm that it is yours.

Once you see these deposits go through (usually within 2 business days), return to **'Manage Payees'** and press **'Confirm'** on the account that you are linking.



- 5 Enter the two amounts that were deposited into your other account and press **'Confirm'**

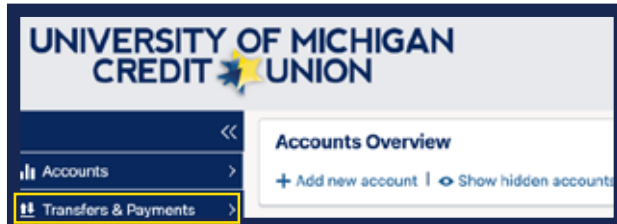


The screenshot shows a dialog box titled 'Confirm the amounts of the transfers'. It contains two input fields: 'Confirm first' with a '\$' symbol and 'Confirm second' with a '\$' symbol. At the bottom, there are 'Confirm' and 'Cancel' buttons.

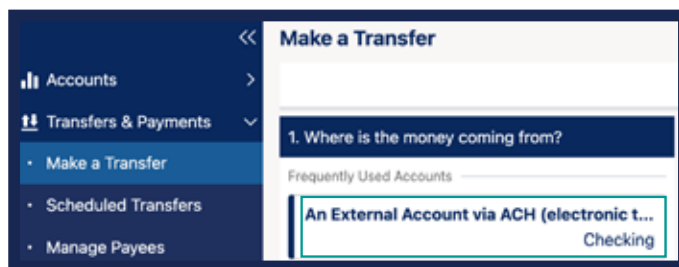
Your accounts are now linked and you can make transfers at your convenience. >>

Transfers and Payments

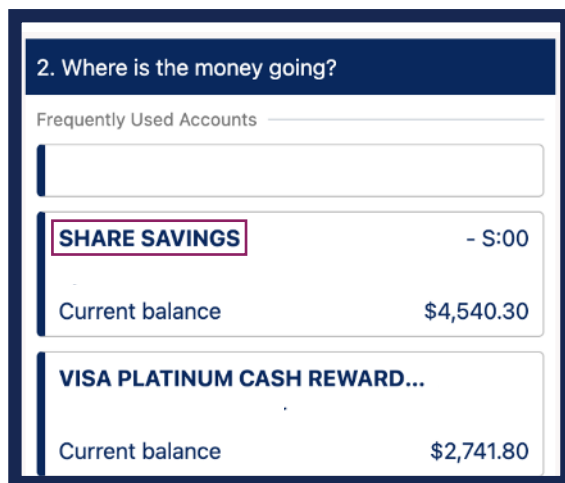
- 1 Click **'Transfers & Payments'**



- 2 **In column 1:** 'Where is the money coming from?'
Click **'External Account'**



- 3 **In column 2:** 'Where is the money going to?'
Click the **'Share Savings'** or other account that you would like to transfer to.



- 4 **In column 3:** **'Transfer Details,'** fill in the amount you would like to transfer, the frequency and when you would like this transfer to be made, and press **'Submit Now'**

Review the information on the next page for accuracy and press **'Confirm Transfer'**

There is a daily limit of \$2,500 for incoming and outgoing transfers. This procedure can also be used to send money from your UMCU account to your other bank account.