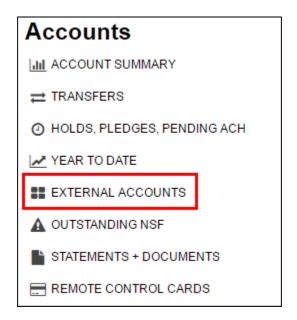


- Set up External Accounts via Online Banking -

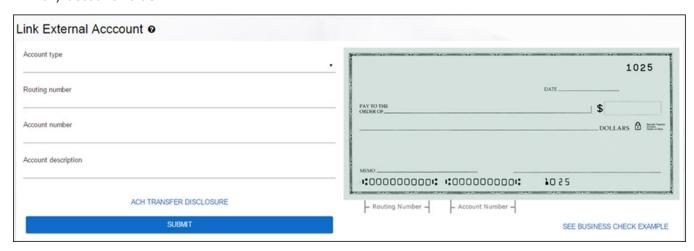
Members have the capability of transferring money from external (non-IFCU) accounts via Online and Mobile Banking. This set-up procedure is for Online Banking.

To access the option for External Account Transfer, login to your account through Online Banking. Once logged in, click on the Accounts menu at the top of the Online Banking screen. Then select the option External Accounts.



Here you will enter the external account routing number, account number and a personal account description that will be familiar to you. The external routing number is validated during this set up.

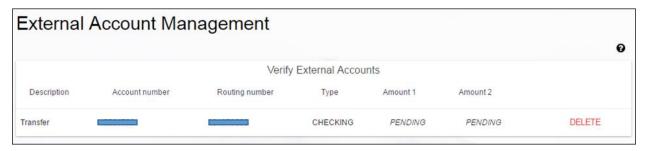
Note: This option is not intended for the setup of external accounts that do not belong to the Primary account holder.

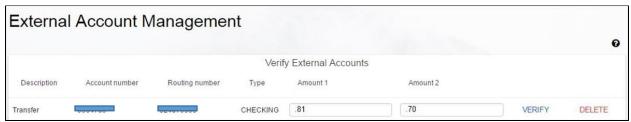


External Account Added

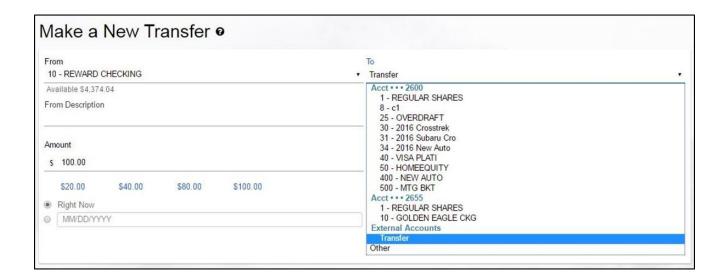
2 deposits have been made into your external account(s) which will be available within 2 business days. To verify your external account, enter the amounts of the 2 deposits on the external account page. Please note you won't be able to verify the account until the deposits have cleared.

Your account will show as Pending for two business days, after which two deposits will be made into the external account. Once the deposits are made, the external account will no longer show as Pending and will allow you to verify the amounts.





After the amounts are verified, you will be able to make external transfer to your IFCU accounts.



You may make your transfer immediate, or you can set it to transfer at a future date defined by you, as well as set up recurring transfers.