

- Set up External Accounts via Mobile Banking -

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

To set up External Account Transfers, login to your account via the IFCU Mobile Banking App. Once logged in, tap the Transfer icon at the bottom of app screen and select Manage External Accounts.

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This will take you to the screen on the right where you may add an external account. Once the account is set up, you can view and edit here.

The next screen is where 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.

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To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description.							
Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.							
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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 these amounts in the Manage External Accounts section.

Once verified, tap on the make transfer icon, and the external account option will be at the bottom of the "Transfer From" list. 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.