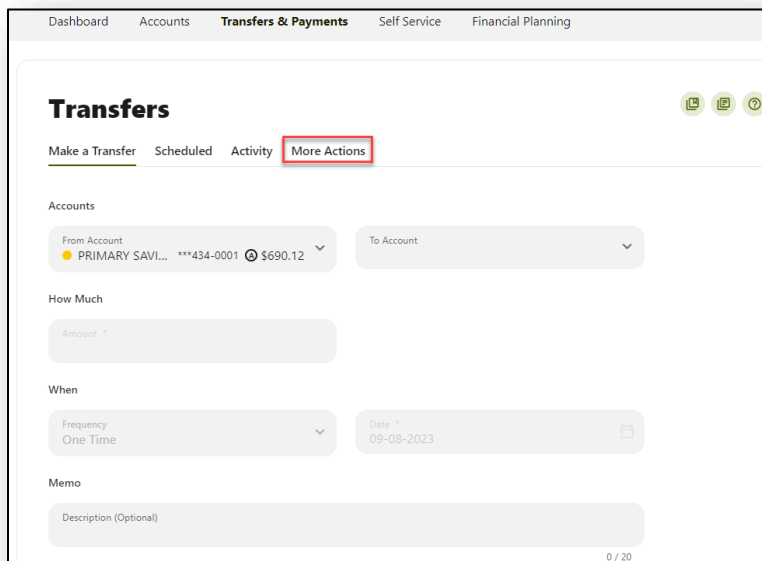
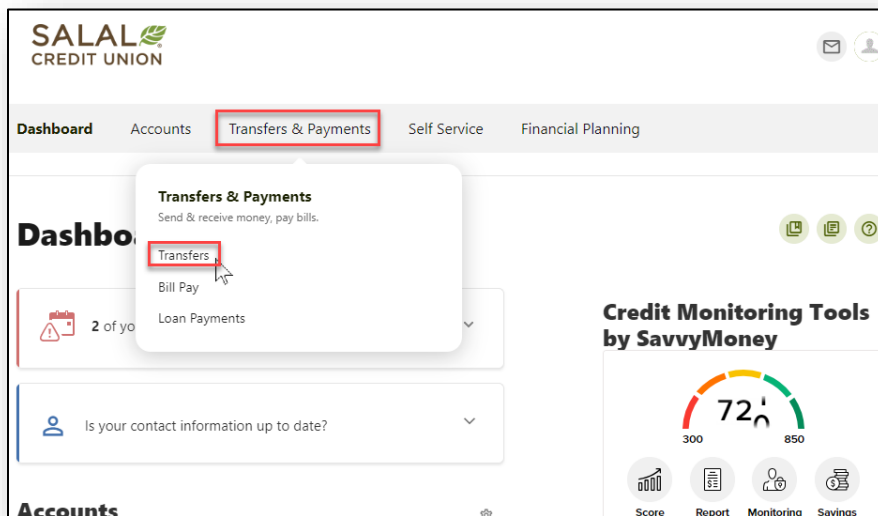


Transfer from Account to Account - Desktop

With the **Transfers** feature on your Online Banking dashboard, funds can be transferred between Salal accounts in minutes or to another financial institution within **1-2 business days**.

Select the Transfers & Payments Tab

Select the **Transfers & Payments** tab from the menu. Then select **Transfers** from the menu. The Transfers feature gives you the option to send funds from one of your Salal accounts to another, pay your loan, send funds to another Salal member, or to/from an external account.



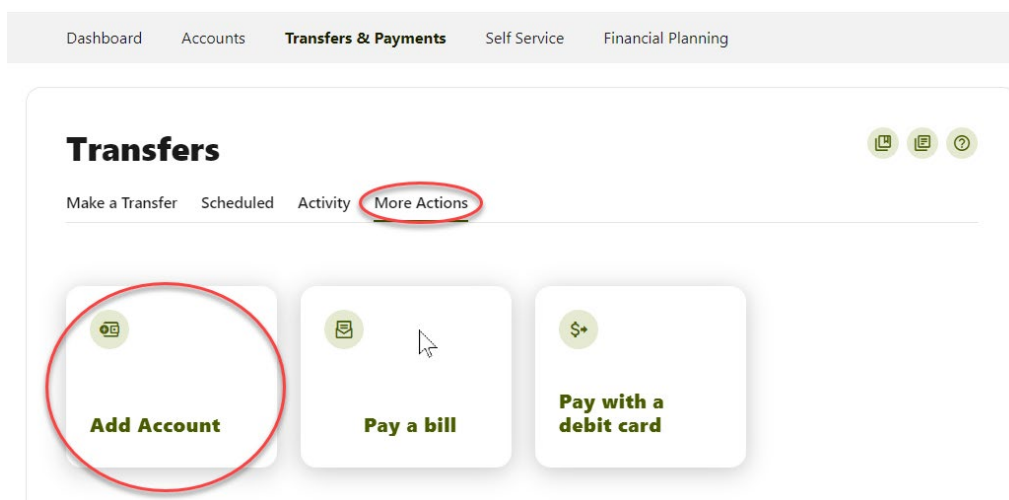
Account to Account Transfer

Transfer Money to Another Salal Member

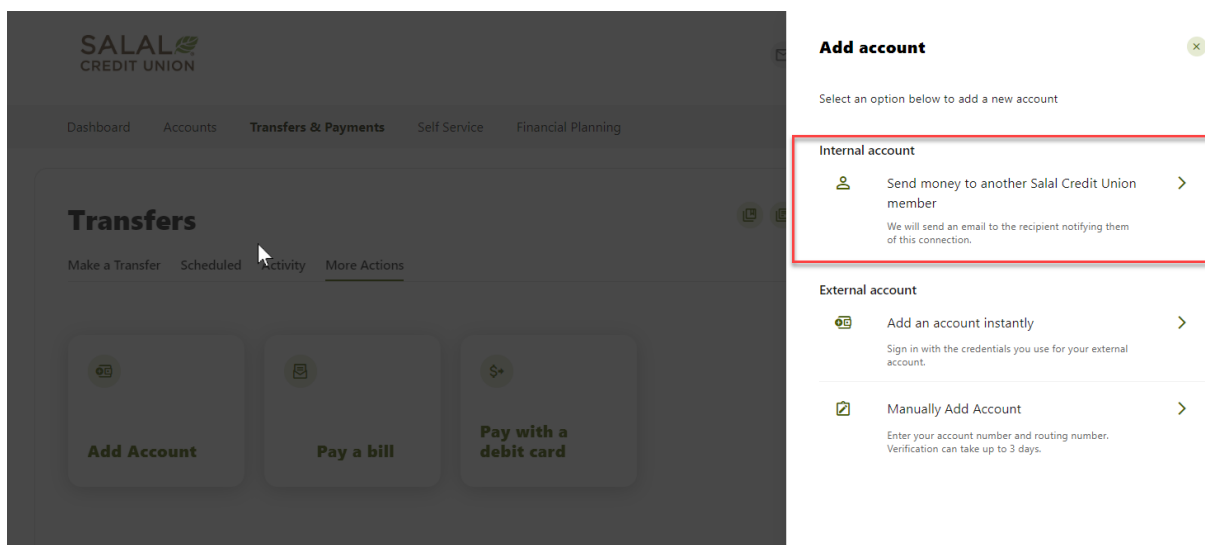
An internal transfer is a way money can be sent from one of your Salal accounts to another (for example, checking to savings), from your Salal account to another Salal member's savings or checking account, or to make a Salal loan payment.

Note: Make sure to verify the account information before adding a Salal account.

Click on More Actions tab, then select Add Account to make a transfer.



A slide out drawer will display additional options for you. Choose **Internal Account**.



Account to Account Transfer

Required Information to Add a Salal Account

Below is a list of information that will be needed for an internal account transfer.

- Last name of recipient as it appears on the account.
- Select deposit account when sending money into another checking or savings.
- Select loan account when sending money to make a loan payment.
- Member number of the receiving account.
- Account ID of the receiving account. The Account ID is the four-digit number at the end of the Salal account number for the account you are sending money to. The Account ID number for your account(s) can be found in the details listed on your Online Banking Dashboard (see below).

PRIMARY SAVINGS ***287-0001	Current Balance \$9,539.25	Available Balance \$9,539.25
Transactions	Account Details	Analytics

You have the option of saving the account information for future use by selecting the check box and providing a nickname to identify the account for future transfers.

Once you have entered the information needed, then click **Save**.

SALAL CREDIT UNION

Dashboard Accounts **Transfers & Payments** Self Service Financial Planning

Transfers

Make a Transfer Scheduled Activity More Actions

Add Account **Pay a bill** **Pay with a debit card**

Send money to another Salal Credit Union member

Internal accounts are within your current financial institution. We will send an email to the recipient, notifying them of this connection.

Recipient information

Last Name (Or Business Name)
Test

Account details

Verification method
Account

Account type
Deposit account

Account Number
12345

Share ID
0040

Save Account For Future Use

Nickname
Test

Save

Account to Account Transfer

Clicking on the circle “i” icon in the **Share** or **Loan ID** field will bring up the following help text.

Account

Account Type

Share account

Loan account

Share Or Loan ID

Save Account For Future Use

Nickname
Testing

Save

This ID is the last two digits of the extended account number (the portion after the dash). It's displayed below the name of the recipient's account.

Example: PRIMARY SAVINGS
*****0192-S0001
ID is "01"

Share ID
40

Transfer Money to and from an External Account

External transfers let you send money to and from your Salal checking or savings account to your account at another financial institution. Below are two ways you can link an external account.

ACH External Transfer Disclosure & Agreement

If this is your first time making an external transfer, you will next need to review the ACH External Transfer Disclosure & Agreement, select **Agree and Continue**.

SALAL CREDIT UNION

Dashboard Accounts Transfers & Payments Self Service Financial Planning

Transfers

Make a Transfer Scheduled Activity More Actions

Add Account Pay a bill Pay with a debit card

Terms and Conditions

ACH External Transfer Disclosure & Agreement

test

WHAT THIS AGREEMENT COVERS

This Agreement contains the terms and conditions for the use of Salal ACH External Transfers, ("External Transfers," "Service," or "Services") and/or other remote services that Salal Credit Union ("Salal," "Credit Union," "us," or "we") may provide to you ("you" or "User"). Other agreements you have entered into with the Credit Union, including the Consumer Membership & Account Agreement, the Business Membership & Account Agreement, and Electronic Disclosure Consent, as amended from time to time, are incorporated by reference and made a part of this Agreement. This Agreement governs the use of External Transfers within our Mobile and Online Banking Service. This Agreement supplements the Online Banking Disclosure & Agreement, the Business Online Banking Terms & Conditions, and other deposit or loan Agreements with us.

SERVICES

This Service allows you to transfer funds between your deposit accounts at the Credit Union and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at Salal. An outbound transfer moves funds from an account at Salal to an account outside of Salal. You will need to enroll each of your non-Salal accounts that you wish to use for this Service. You acknowledge that the origination of ACH External Transfer transactions to your account must comply with the provisions of U.S. law and that you are authorized to conduct transactions on all accounts involved in the transfer. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds into and out of. All

Agree and continue

Print

Account to Account Transfer

Instant Account Verification

- Click on the **Transfers** tab.
- Under Make a Transfer click on **Add an account to make a transfer**.
- **Then add an account instantly.**
- Select or search for your external account financial institution.

Note: If you are unable to see the institution you would like to add please review the “Add an Account Manually” process.

- Next, log in to account with the username and password of the external account.
- If prompted to provide additional verification, i.e. SMS or email verification code, input the code to continue.
- Select/deselect the accounts that should be added as eligible for transfers by selecting the radio buttons next to each account.
- Submit your selected accounts for verification and addition.
- Upon successful confirmation you will be able to select the account you would like to transfer to/from on the transfer page instantly.

Add an Account Manually

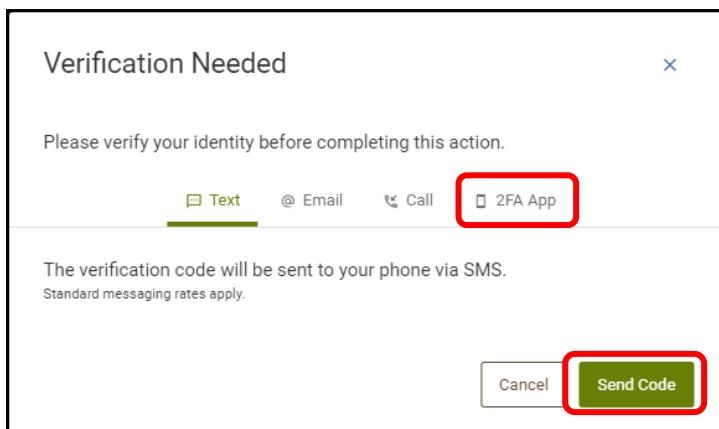
Below is a list of information that will be needed for an external account transfer.

- Account type: checking or savings.
- Routing number for the receiving financial institution.
- Full account number, generally 10-13 digits.

Verification Needed

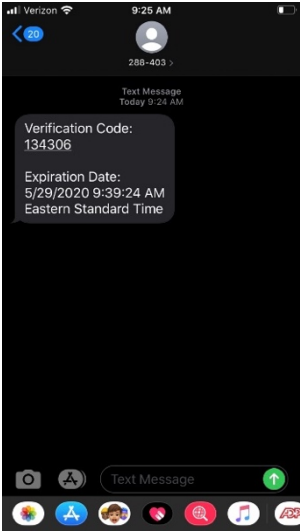
For your security, a verification code will be sent to verify that you are setting up the transfer. Choose the method you want to use to verify and select **Send Code**.

Note: If you have set up an authentication app in Settings>Security, you will see **2FA App** as an option listed when verification is needed. See the tutorial titled “Online Banking Multi-Factor Authentication Options” for info on setting up an authentication app.

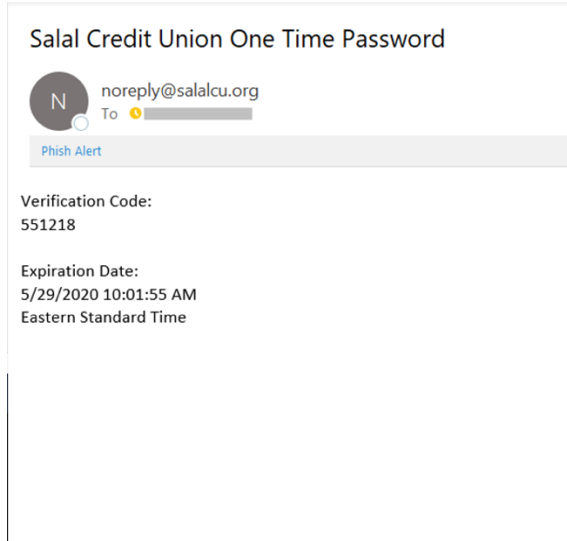


Account to Account Transfer

Below are examples of verification code sent via SMS text message and email.



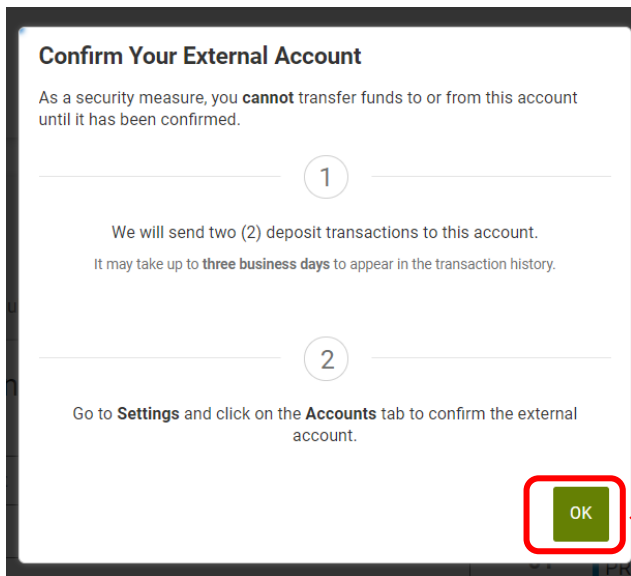
Smartphone



Email

Confirm Your External Account

Next, you will need to go through the simple process of confirming your external account. For your security, Salal will make two small (under \$1.00) deposits and one offsetting withdrawal equal to the total of the small deposits. Please note that it may take up to **3 business days** for the micro deposits to appear in your external account. Once you have read the instructions, select **OK**.



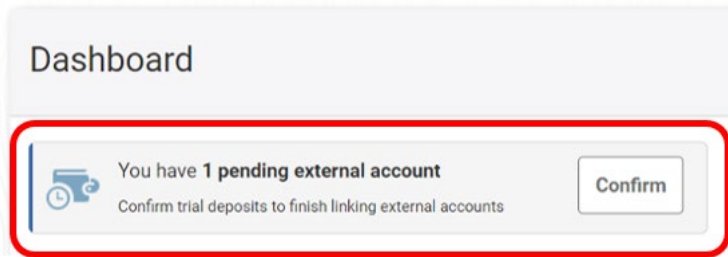
Account to Account Transfer

Find the Micro Deposits in Your External Account

Log in to the external account you are confirming and locate the two micro deposits. (Again, it may take up to **3 business days** for the deposits to show up in your external account.) Take note of the amount of each micro deposit. You will need these amounts to confirm the external account in a later step. Next, log back into your Salal Mobile or Online Banking to finish the confirmation process.

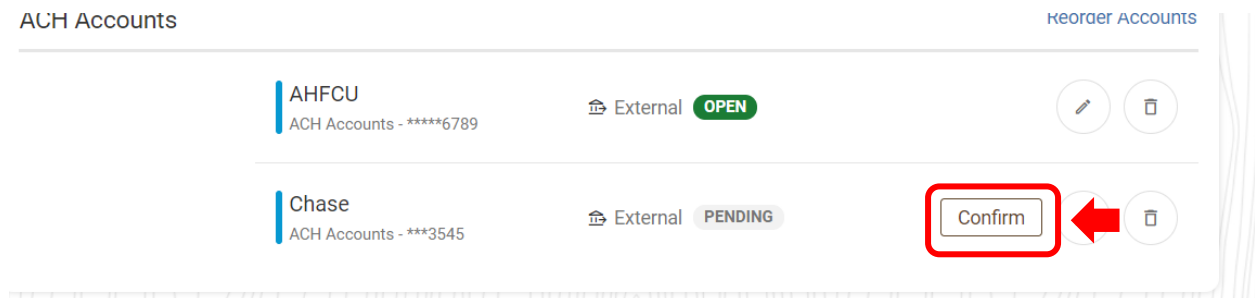
Confirm Your External Account in Online Banking

On your Dashboard page you will see a notice letting you know you have a pending external account. If you are in Online Banking, select **Confirm**.



Account pending notice in Online Banking.

On the next screen within Online Banking, find the external account you are confirming and select **Confirm**.



Confirming external account in Online Banking.

Account to Account Transfer

When the **Confirm Trial Deposits** box opens, enter the two micro deposit amounts in the correct boxes. Then select **Confirm**.

Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #**7654 at JPMORGAN CHASE. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this JPMORGAN CHASE account.

First Deposit *	<input type="text" value="0.00"/>
Second Deposit *	<input type="text" value="0.00"/>

Cancel **Confirm**

The external account will now be available in the Transfer tab to or from your Salal accounts or loans.

Need Help? Give Us a Call

If you have questions or need further assistance, feel free to call our Virtual Branch at **800.562.5515** or **206.298.9394**.