

## Transfer from Account to Account

With the **Transfers** widget on your Mobile and Online Banking dashboard, funds can be transferred between Salal accounts in minutes or to another financial institution within **three (3) business days**.

### Go to the Transfers Widget

Select the **Transfers** widget from the menu on the left side of the page. If you are using the Mobile Banking app, the **Transfers** widget can be found by selecting the main menu icon on your app's navigation bar. The Transfers feature gives you the option to send funds from one of your Salal accounts to another, to another Salal member, or to an external account.

The screenshot shows the 'Transfers' widget interface. On the left is a vertical navigation menu with icons for Dashboard, Accounts, Transfers (highlighted in green), Bill Pay, Documents, Card Controls, and More. The main content area is titled 'Transfers' and has tabs for 'Classic', 'Scheduled', and 'History'. The 'Classic' tab is active. The main heading is 'Make a Transfer'. Below this are two dropdown menus: 'From Account' and 'To Account', both with 'Select an account' and a dropdown arrow. To the right of these is a section titled 'Next 30 Days Scheduled' with the text 'You have no transfers scheduled in the next 30 days' and a link 'See all scheduled'. Below the dropdowns is a paragraph of text: 'Transfers and loan payoffs from external accounts take 3 business days to process. A payoff amount calculator is available for select loans. Go to the Accounts widget, then Account Details for the loan you wish to pay off. For payoff amounts for Visa cards or loans without payoff calculator, please call 800.562.5515. Recurring payments from external financial institutions are posted as regular payments and cannot be applied as principal-only payments.' Below this text are two options with plus icons: '+ Transfer to another Salal Credit Union member' and '+ Add an external account'. Below these is an 'Amount' section with a text input field containing '\$ Enter Amount'. Below the input field is a '+ Add Memo' link. At the bottom of the form is a green 'Submit Transfer' button. Below the button is a '? Transfer Policy' link. In the top right corner of the widget, there are three icons: a mobile device, a tablet, and a help icon labeled 'Help'.

## Account to Account Transfer

### Transfer Money From One Salal Account to Another

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.

The screenshot shows a modal window titled "Add Account at Salal Credit Union". The form contains the following fields and options:

- Last Name (Or Business Name) \***: A text input field containing "Smith".
- Share account**: A dropdown menu with "XXXXXX" selected.
- XXXXXX**: A text input field containing "XXXXXX".
- 0040**: A text input field containing "0040".
- Save Account For Future Use**: An unchecked checkbox.
- Buttons**: "Cancel" and "Save" buttons.

Background text in the modal includes: "This member or business will be notified by email that you have added their account." and "Save Account For Future Use".

Make sure to verify your account information before adding a Salal account.

### 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 share 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.
- Share ID number of the receiving account. The Share ID is the four-digit number at the end of the Salal account number for the account you are sending money to. The Share ID number for your account(s) can be found in the details listed on your Mobile or Online Banking Dashboard (see below).

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

You have the option of saving the account information for future use.

## 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. The transfer can take up to **three (3) business days** to process and appear in the receiving 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 **"I Agree"** and then **"Continue."**

ACH Transfer Policy

### ACH External Transfer Disclosure & Agreement

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")

I Agree \*

Cancel Continue

Add Account at another bank

Account Type: Checking

Routing Number: 9 digits

Account Number

Confirm Account Number

Nickname ?

Cancel Save

Make sure to verify account information with the other account holder before adding an external account.

### Add an External Account

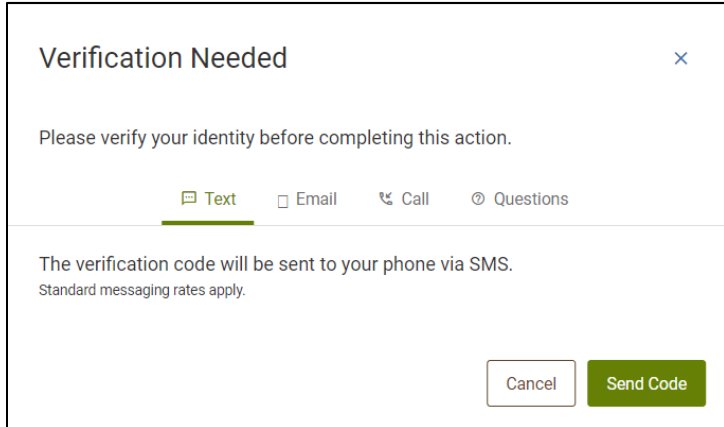
Below is a list of information that will be needed for an external account transfer.

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

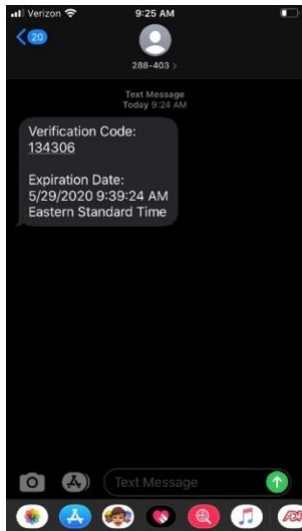
Account to Account Transfer

**Verification Needed**

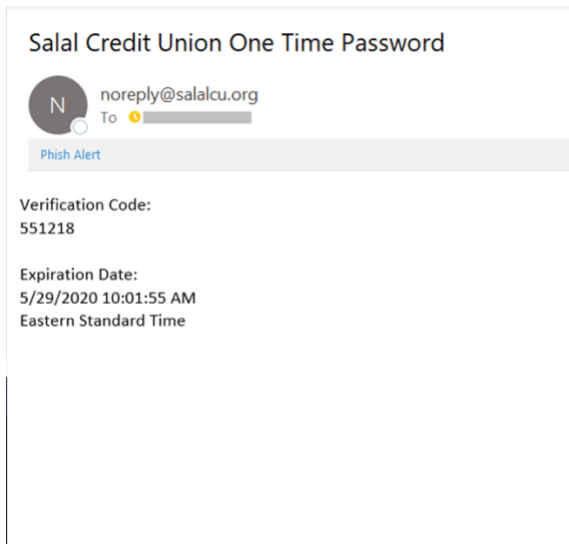
For your security, a verification code will be sent to verify that you are setting up the transfer. Choose the method you want to use to verify and select “**Send Code.**” You also have the option of answering security questions.



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



Smartphone

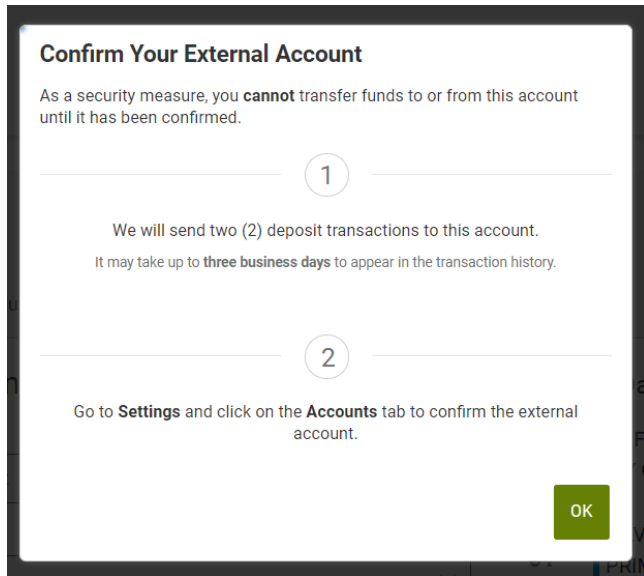


Email

## Account to Account Transfer

### 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 micro deposits in the external account you are confirming. 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 **three (3) business days** for the micro deposits to appear in your external account. Once you have read the instructions, select “OK.”

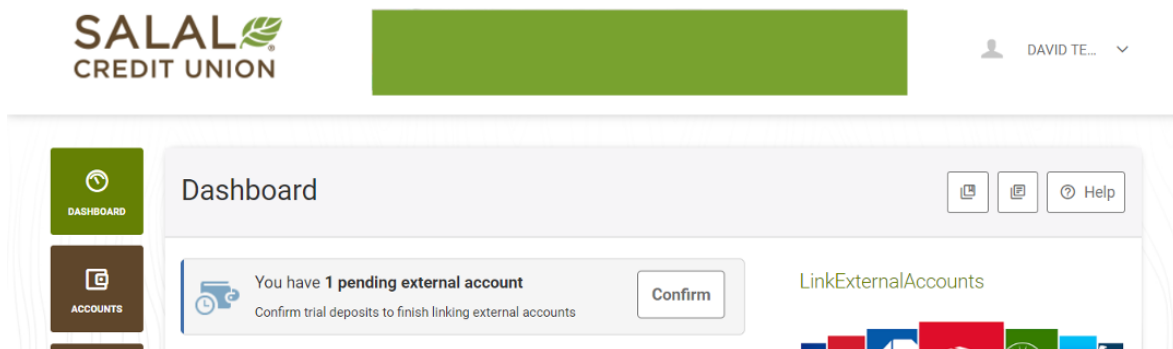


### Find the Micro Deposits in Your External Account

Log in to the external account you are confirming and locate the two micro deposits. (Again, it may take up to **three (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

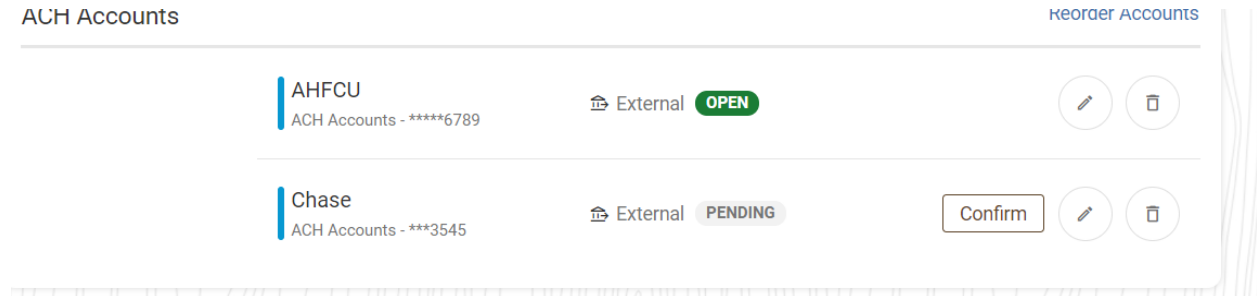
On your Dashboard page you will see a notice letting you know you have a pending external account. If you are in Online Banking, select “**Confirm**.”



Account pending notice in Online Banking.

## Account to Account Transfer

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



Confirming external account in Online Banking.

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.

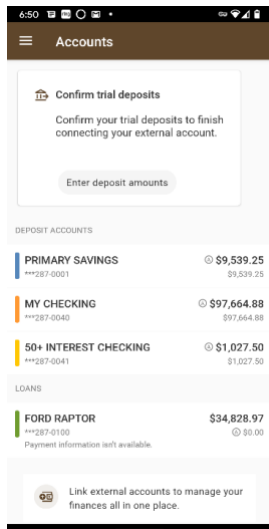
We ask you to confirm the transaction amounts to ensure you're the owner of this JPMORGAN CHASE account.

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

### Confirm Your External Account in Mobile Banking

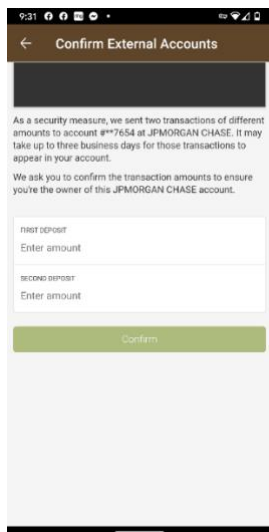
On your Dashboard screen you will see a notice letting you know you have a pending external account. If you are in Mobile Banking, select **“Enter deposit amounts.”**

## Account to Account Transfer



Confirming external account in Mobile Banking.

On the next screen, enter the two micro deposit amounts in the correct boxes. Then select “**Confirm.**”



### External Account Confirmation Complete

Once the account is confirmed, it will reflect as “Open” on the Settings/Account page under the ACH Accounts content panel. You will now be able to schedule transfers “TO” and “FROM” this account.

### Need Help? Give Us a Call

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