

AOCU 2.0 ONLINE BANKING

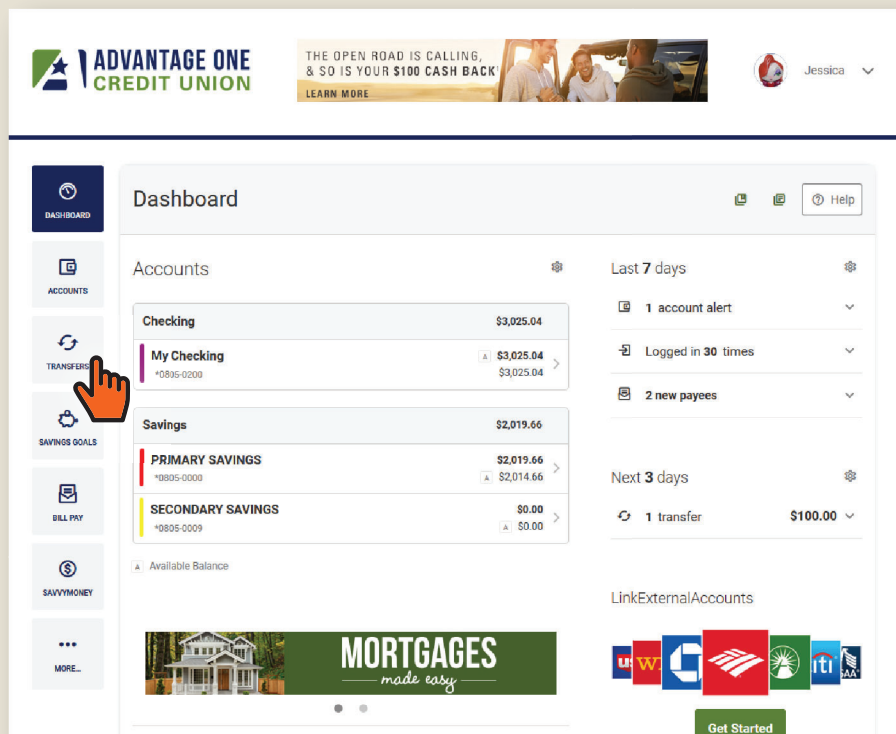
EXTERNAL ACCOUNT TRANSFERS



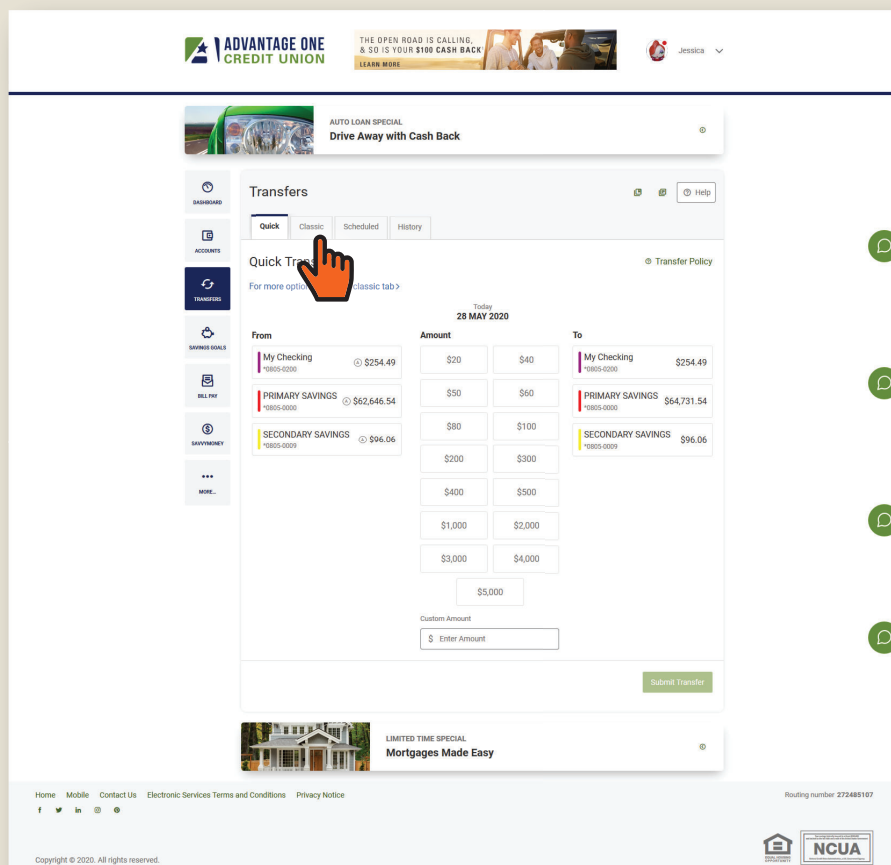
FOR MORE UPGRADE DETAILS VISIT [MYAOCU.COM/AOCU2](https://myaocu.com/aocu2)

This guide is for External Account transfers, transfers between your AOCU accounts and other accounts you possess at other financial institutions. It only covers those aspects that differ from Quick, and Classic Transfers. To get an overview of the entire transfer process, we highly recommend that you review the Quick Transfer and Classic Transfer Guides before viewing this guide.

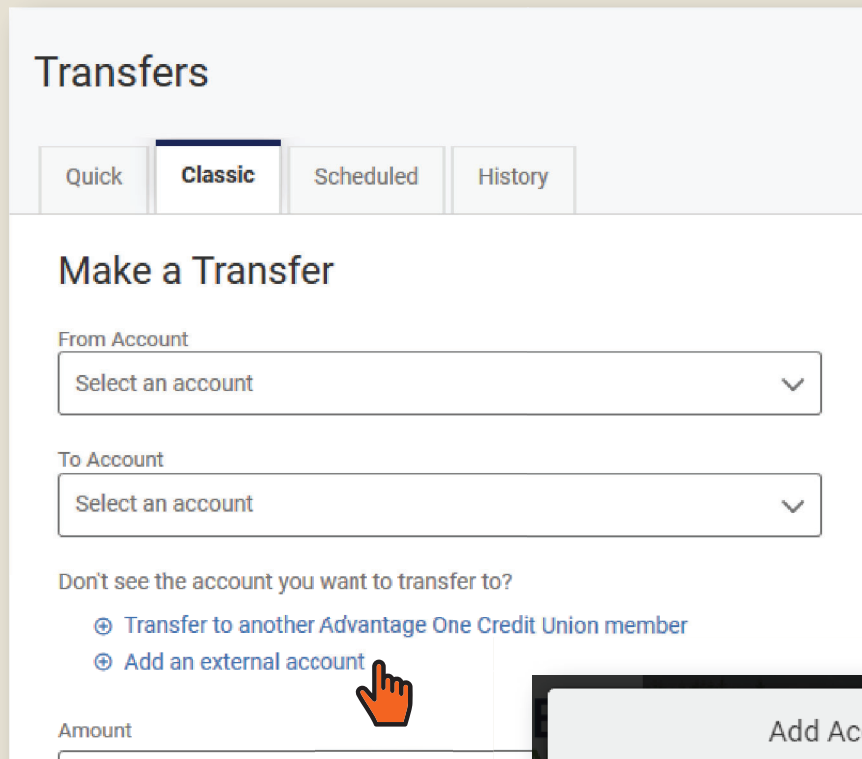
Log in to Online Banking. From the Dashboard, click the “Transfers” widget.



When you enter the Transfers page, you will be on the Quick tab by default. Click the “Classic” tab to get started with your external transfer.



Instead of selecting a “From Account” or a “To Account” skip down to where it says “Add an external account” and click that option. For security purposes, you will need to confirm micro-deposits on your external accounts. Micro-deposits are deposits of less than \$1.00 used to verify the account routing. The deposits could take a few hours, up to a few days to appear in your external account. For this reason, we recommend that you add external accounts well in advance of when you intend to use them.



Transfers

Quick **Classic** Scheduled History

Make a Transfer

From Account
Select an account

To Account
Select an account

Don't see the account you want to transfer to?

- Transfer to another Advantage One Credit Union member
- Add an external account**

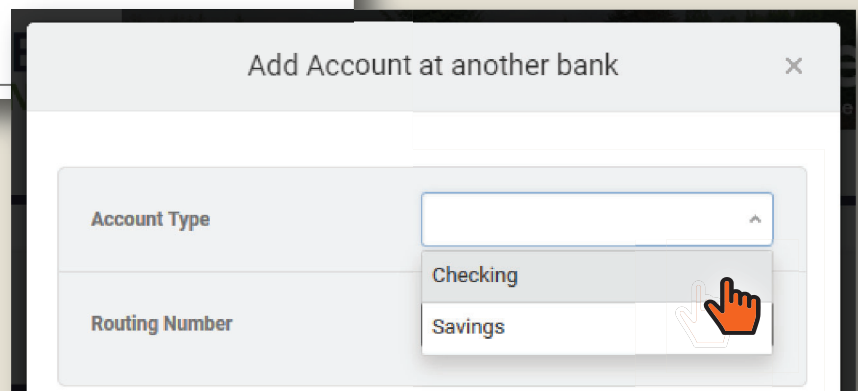
Amount

You will see a pop up that asks you for the information about your external account. It is divided into three sections.

The first section asks for the account type and the routing number at your other institution.

Account Type - Select whether the account that you are linking is a checking or savings account.

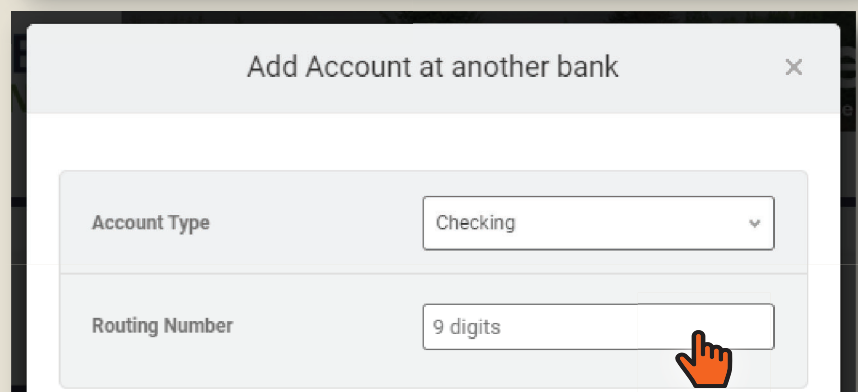
Routing Number - Your other financial institution's (FI's) routing number can usually be found on their website, or on the bottom of your checks if you have a checking account with them. The routing number is the 9 digit code in the lower left of a standard check. For example, AOCU's routing number is 272485107.



Add Account at another bank

Account Type
Routing Number

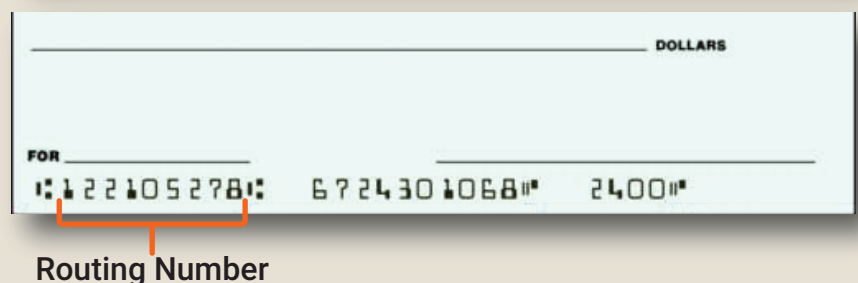
Checking
Savings



Add Account at another bank

Account Type
Routing Number

Checking
9 digits

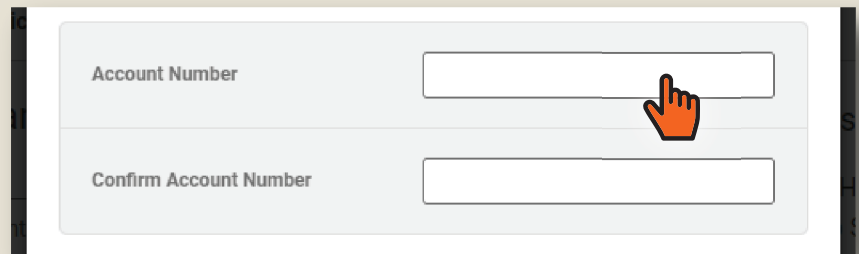


FOR _____ DOLLARS

⑆ 272485107 ⑆ 6724301068 2400

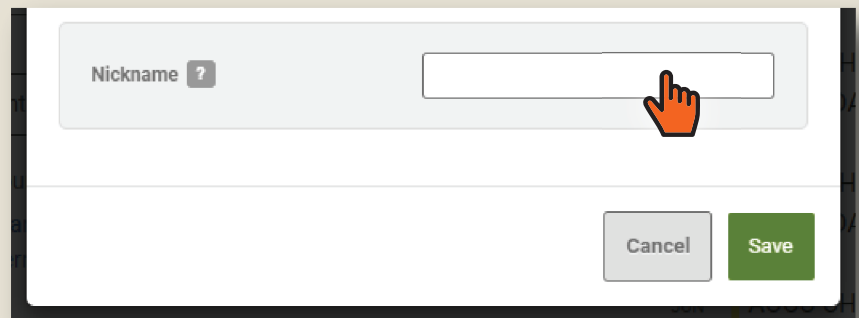
Routing Number

The next section simply asks for the account number at your other FI, and a confirmation of the number. We strongly suggest that you actually type it both times to make sure that you have not made an error in entering the account number.



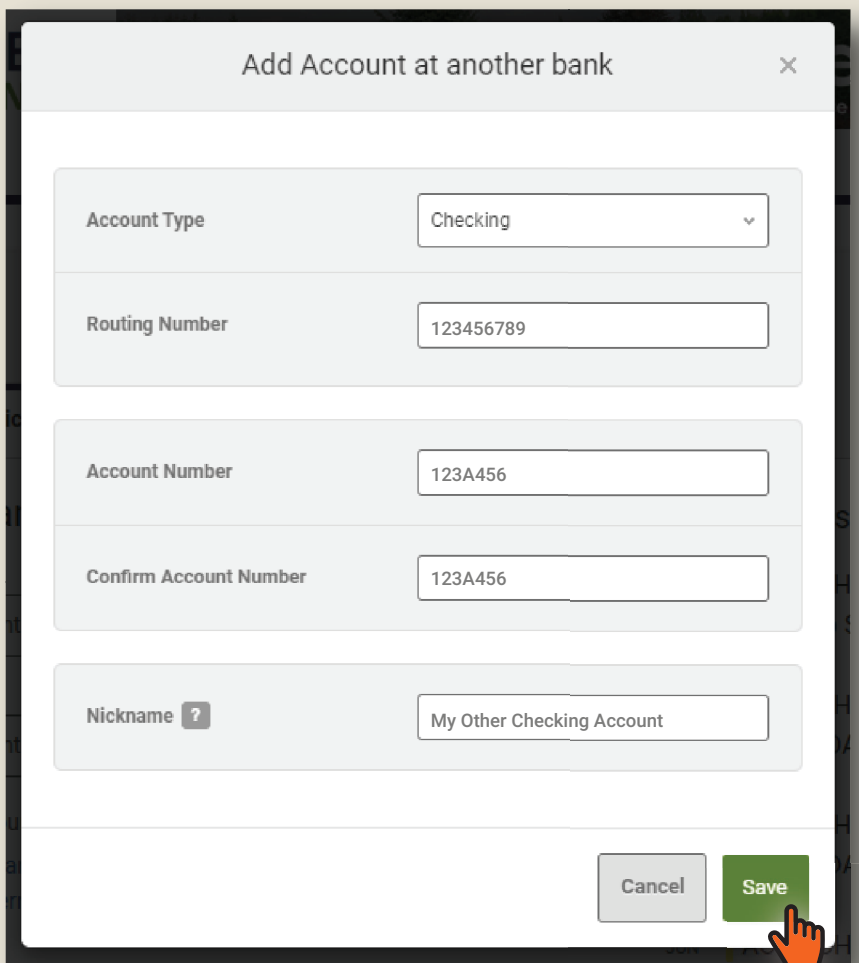
A screenshot of a form with two input fields. The first field is labeled "Account Number" and the second is labeled "Confirm Account Number". An orange hand icon is pointing at the "Account Number" field.

Finally, give your account a name that will help you identify it. The name can be anything you choose and will show in the Transfer Screen's drop down menus.



A screenshot of a form with a single input field labeled "Nickname" with a question mark icon. Below the field are two buttons: "Cancel" and "Save". An orange hand icon is pointing at the "Nickname" field.

Your completed form should look something like this example with your other FIs routing and account number information. Once you are satisfied you have the correct data entered, click "Save".

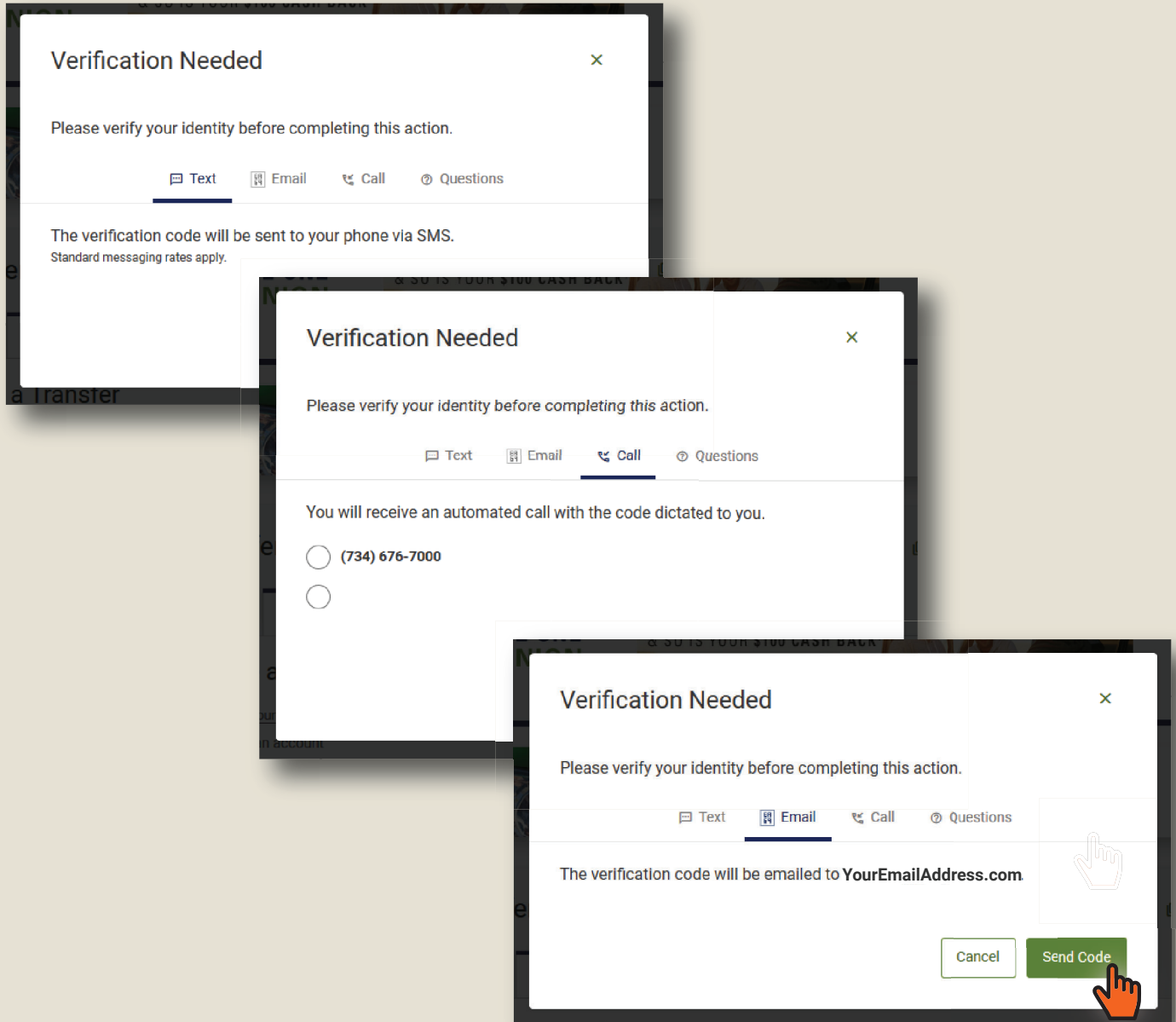


A screenshot of a completed form titled "Add Account at another bank". The form contains the following fields and values:

- Account Type: Checking (dropdown menu)
- Routing Number: 123456789
- Account Number: 123A456
- Confirm Account Number: 123A456
- Nickname: My Other Checking Account

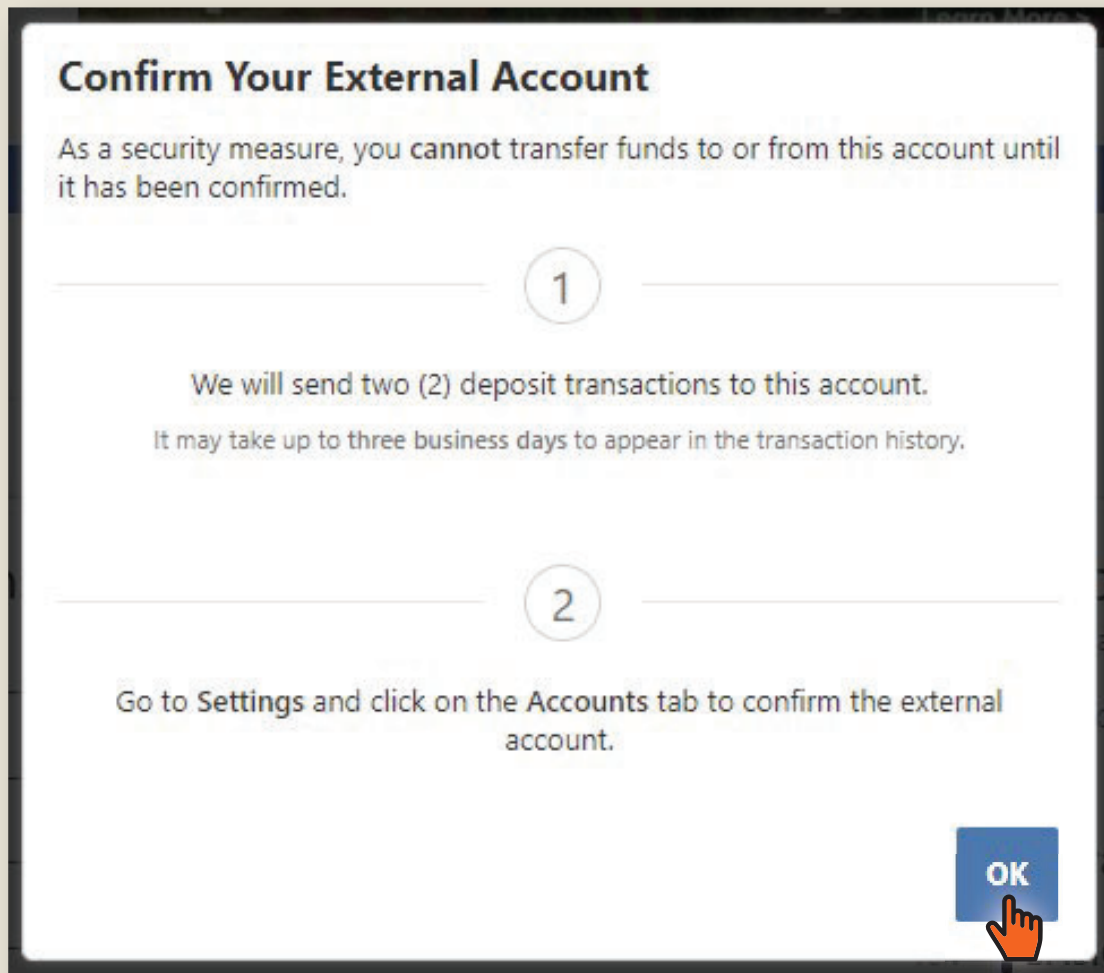
At the bottom right, there are "Cancel" and "Save" buttons. An orange hand icon is pointing at the "Save" button.

Once you click “Save” you will receive a security challenge that you will need to respond to. This is for the protection of your account. You can choose to have a verification code sent to you via text, email or via a phone call.




Select the method you wish to use and click “Send Code”. Make sure you have adequate time to complete this step, as you will only have a 15 minute window to submit the code. Remember to check your spam or trash folders if you choose the email option.

Once you have submitted your information, and entered the verification code the system sent you, you will receive instructions regarding how to confirm your external account. Click OK once you've read the instructions.




Two micro-deposits are sent to the account that you linked. You will need to wait for these to show up in the account and confirm the amounts of the deposits to complete linking your external account. As mentioned earlier, depending on the institution and when you do this process, the deposits could take up to three days to appear.

After you have verified that your deposits have shown up in your external account, log into your AOCU Online Banking account. You will have an Alert on your desktop reminding you that you have external accounts to confirm. If you do not see the alert, you can also click the down arrow next to your name and avatar and click "Settings". Either method delivers you to Settings.



THE OPEN ROAD IS CALLING,
& SO IS YOUR \$100 CASH BACK!

LEARN MORE




Jessica

Messages

Settings

Log Out



AUTO LOAN SPECIAL

Drive Away with Cash Back

DASHBOARD

ACCOUNTS

TRANSFERS

BILL PAY

REWARDS

MESSAGE CENTER

Dashboard

You have 1 pending external account

Confirm trial deposits to finish linking external accounts

Confirm

Accounts

Checking

\$0.00

My Checking

*0805-0200

\$0.00

\$0.00

Savings

\$105.20

PRIMARY SAVINGS

*0805-0000

\$100.72

\$95.72

SECONDARY SAVINGS

*0805-0009

\$4.48

\$4.48

Last 7 days

3 transfers

\$104.48

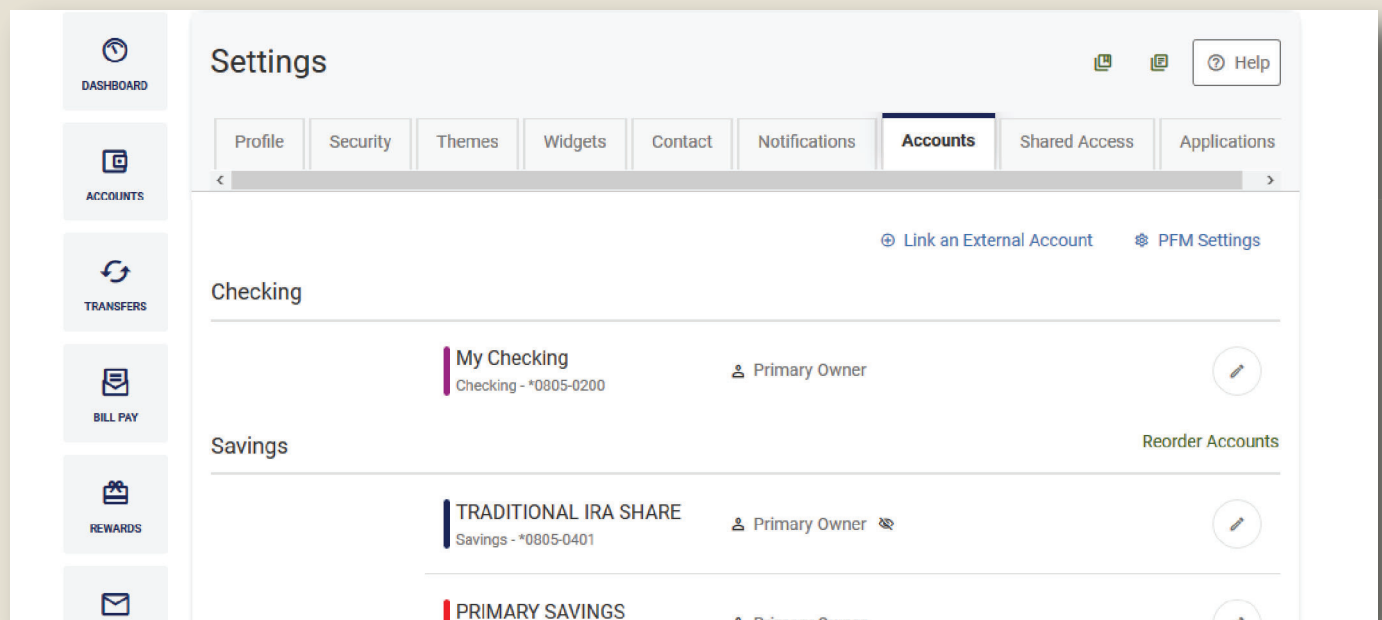
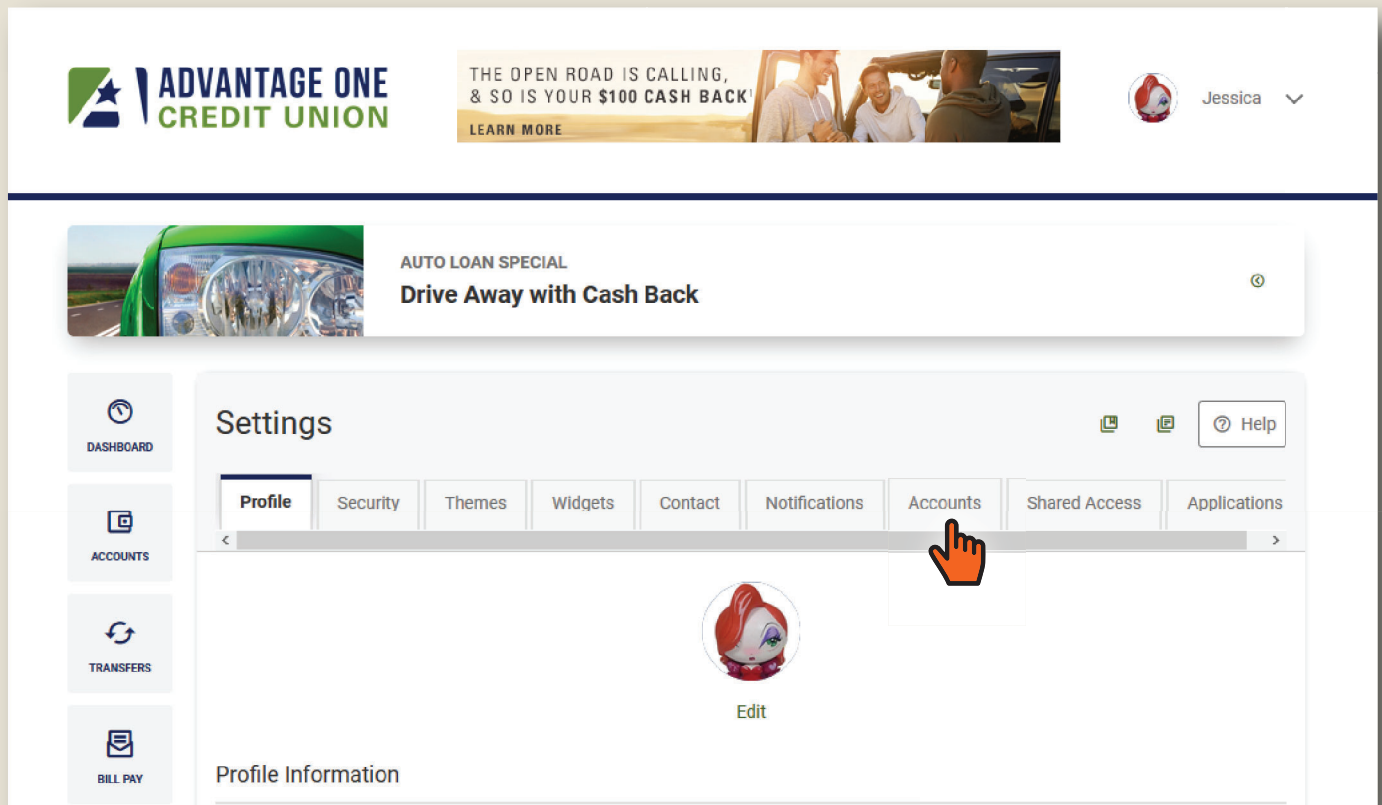
Logged in 11 times

Next 3 days

There is no activity scheduled for the next 3 days.

Link External Accounts

Depending on the method you used in the previous step, you may need to navigate to the Accounts tab.



Once on the Accounts tab, scroll all the way to the bottom of the page. You will come to a section labeled "ACH Accounts".

In the ACH Accounts section, you should see the nickname of the external account that you set up previously. Next to the nickname is a confirm button. Click “Confirm”.

Make sure you have noted the amounts of the micro-deposits to the external account, you will need them in the next step.

THE OPEN ROAD IS CALLING,
& SO IS YOUR \$100 CASH BACK

LEARN MORE

Jessica

AUTO LOAN SPECIAL

Drive Away with Cash Back

DASHBOARD

ACCOUNTS

TRANSFERS

BILL PAY

REWARDS

MESSAGE CENTER

APPLY NOW

EDocs

CHECK SERVICES

SAVVYMONEY

Settings

Profile

Security

Themes

Widgets

Contact

Notifications

Accounts

Shared Access

Applications

Link an External Account

PFM Settings

Checking

My Checking

Checking - *0805-0200

Primary Owner

Savings

TRADITIONAL IRA SHARE

Savings - *0805-0401

Primary Owner

PRIMARY SAVINGS

Savings - *0805-0000

Primary Owner

SECONDARY SAVINGS

Savings - *0805-0009

Primary Owner

SECONDARY SAVINGS

Savings - *0805-0002

Primary Owner

SECONDARY SAVINGS

Savings - *0805-0001

Primary Owner

ACH Accounts

Roger's Checking

ACH Accounts - *2404

External

PENDING

Confirm

After clicking “Confirm”, you will see the “Confirm Trial Deposits” pop-up window. This is where you verify the amounts that were deposited to your external account.

- The amounts must be correct.
- The amounts must be in the correct order.

Enter the amounts and click “Confirm” to complete the confirmation process and add your external account.

Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to Account #*1234 at NAME OF THE EXTERNAL BANK / CU. 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 NAME OF EXTERNAL BANK OR CU account.

First Deposit *

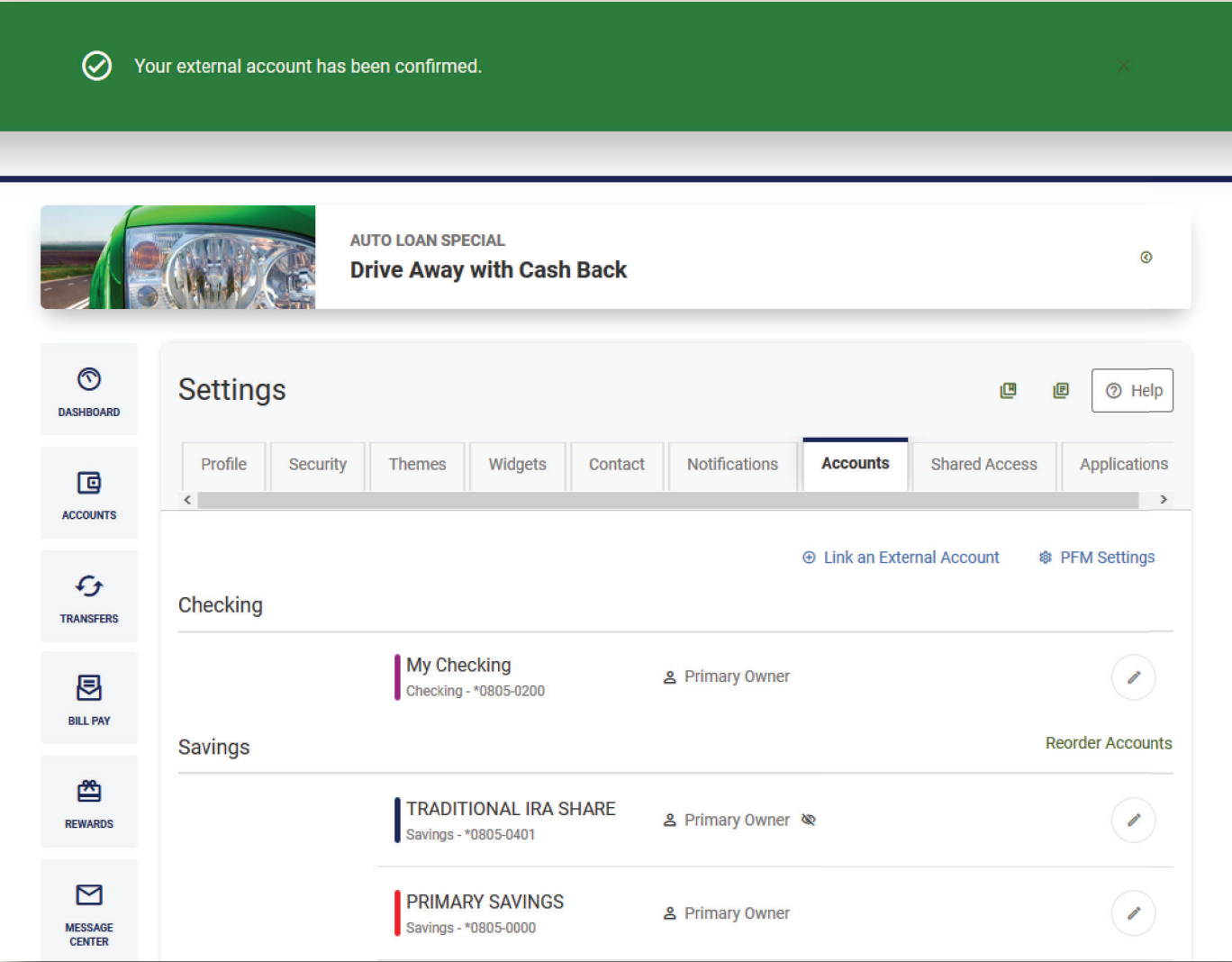
Second Deposit *

Cancel

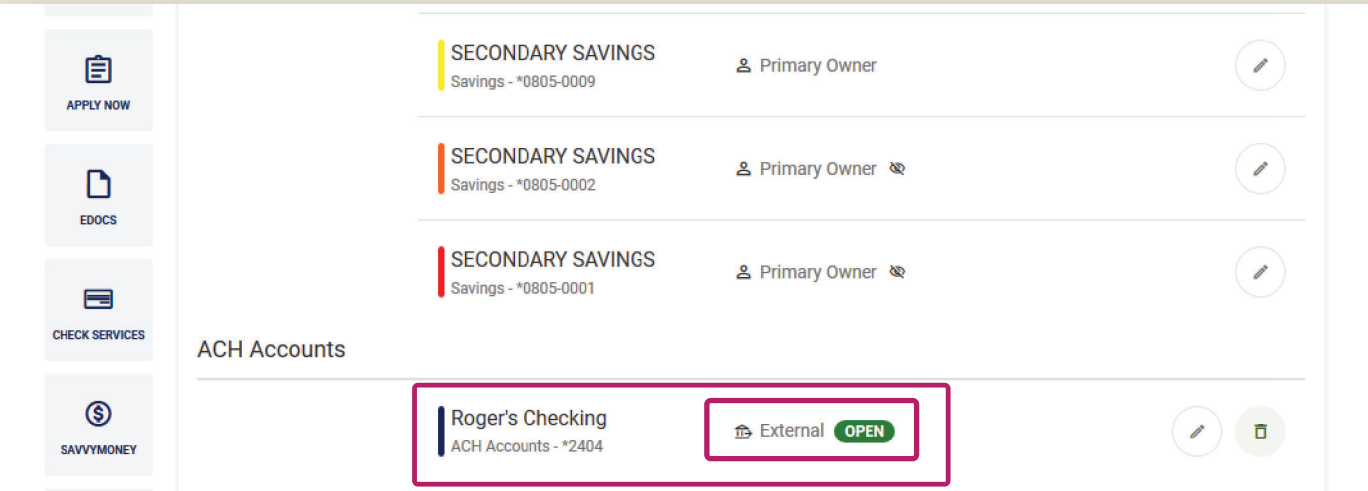
Confirm



After confirmation, you will be returned to the Settings | Accounts tab. You will get a green notification acknowledging that you have successfully confirmed the external account.





Scrolling down to the ACH Accounts section will confirm that your external account is present and confirmed. It will be labeled with an external account indicator (🏠 or 🏠) wherever the account is displayed.



Here is an example of a Classic Transfer. Notice that the External Account, “Roger’s Checking” is displayed as a transactional account now, (an account that can send or receive funds) and that it has the little external account icon attached after the truncated account number.

Transfers



Help

Quick

Classic

Scheduled

History

Make a Transfer

From Account


My Checking *0805-0200

\$0.00

To Account

Select an account

Roger's Checking

*2345 

PRIMARY SAVINGS

*0805-0000

\$100.72

SECONDARY SAVINGS

*0805-0009

\$4.48

Add Memo

Submit Transfer

Next 30 Days Scheduled

| | | | |
|--------|--------------|------------|--------|
| JUN 12 | PRIMARY S... | *0805-0000 | \$2.75 |
| | SECONDAR... | *0805-0009 | |
| JUN 19 | PRIMARY S... | *0805-0000 | \$2.75 |
| | SECONDAR... | *0805-0009 | |
| JUN 19 | PRIMARY S... | *0805-0000 | \$1.73 |
| | SECONDAR... | *0805-0009 | |
| JUN 22 | SECONDAR... | *0805-0009 | \$1.75 |
| | PRIMARY S... | *0805-0000 | |
| JUN 26 | PRIMARY S... | *0805-0000 | \$2.75 |
| | SECONDAR... | *0805-0009 | |

1 more transfers are scheduled. See all

Total \$13.46

Once your external account is active as an ACH Account, you can use it the same way you would use any other transactional account. You can send money to or from the account, schedule recurring transfers, and more, all from the familiar interface of Online Banking.

If you wish to monitor the balance of your ACH Account, you can also add it as an Aggregated Account. Adding it as an Aggregated Account will enable you to see transactions in and out of the account as well as seeing balances. Aggregated Accounts show up on your Dashboard, and the balances refresh every time you visit Online Banking. For instructions on how to add your ACH account as an Aggregated Account, please view our Aggregated Account Guide.