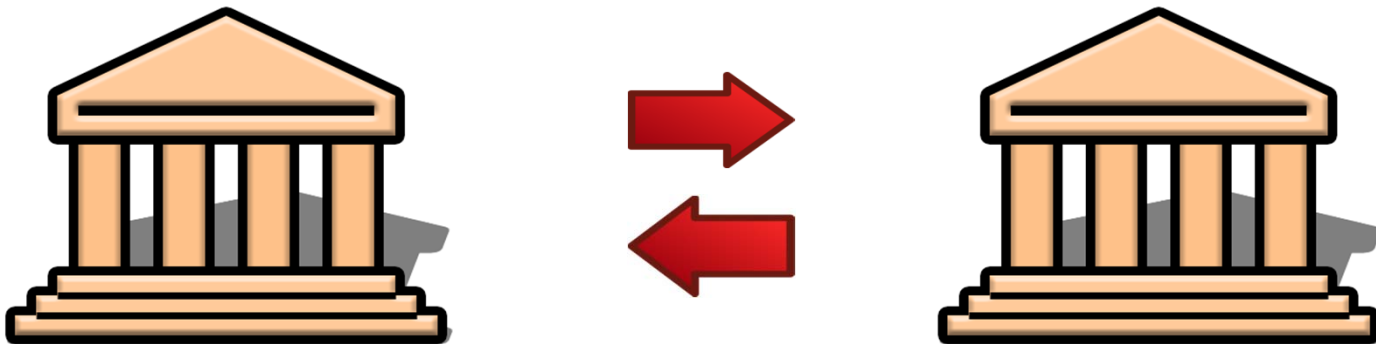


# Funds Transfer

- Transfer funds online between financial institutions without visiting a branch or writing a check
- Set up recurring transfers





# How to Use Funds Transfer

- Log in to your online bank account
- Under “Move Money” select “External Transfer”
- Then select “Transfer Between My Accounts” option
- Complete registration process

# Move Money Options



My Accounts Bill Pay Move Money Manage Money Online Statements Additional Services Secure Forms My TurboTax

**Transfers**

Make a Transfer

Schedule a Transfer

External Transfer



# External Transfer Options

My Accounts Bill Pay Move Money Manage Money Online Statements Additional Services Secure Forms My TurboTax

What type of external transfer would you like to make?

## Transfer Between My Accounts



Transfer money between accounts you have with us and accounts you have at other financial institutions.

Select

## Pay Other People



Send money to virtually anyone using their email address, mobile number or bank account info.

popmoney

Select





# Set Up Accounts

- Add an account from another financial institution
  - Account number
  - Routing number
- Online account verification
  - Can often occur immediately
  - Will need login credentials for account to be added

## Set Up Accounts (cont.)

- If online account verification is not available or it fails
  - Trial Deposit process will be initiated
  - STB makes two deposits into account
  - Two to three days later, confirm amount of the deposits at other FI



# Verify Account

- Access Funds Transfer
- Prompted to enter amounts of the two deposits
- If amounts are correct, new external account will be added





# Funds Transfer Timing & Limits

- 3 Business Days – Standard Delivery
  - No fee assessed
- Next Business Day – Express Delivery
  - \$3.00 fee per transaction for Express Delivery
- Transfer Limits same as Popmoney