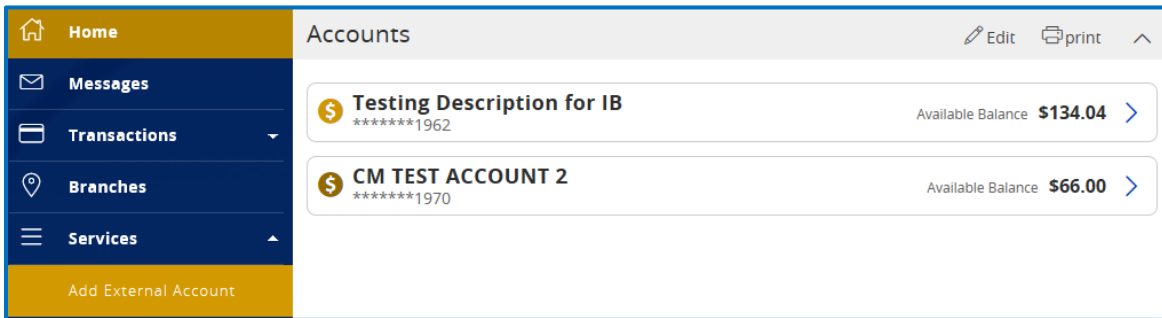




If you would like to transfer funds from an account at another bank, click **Services** on the left side of the screen, then click **Add External Account**.



Type your checking or savings account number in the “**Account Number**” field. Under **Account Type**, choose either Checking or Savings. In the **Routing Number** field, enter the Routing Number of the checking/savings account financial institution. Click Continue.

**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

ACCOUNT NUMBER:  ACCOUNT TYPE:

ROUTING NUMBER:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

After clicking Continue, you should receive this confirmation screen. At this point, you must wait until you see two small deposits of under a dollar each going into your external account. Once you see both small deposits, continue onto the next step.

**External Account Authorization**

**Your External Account request has been submitted.**

Two small trial deposits will automatically be made to your External Account. It can take up to three business days for these deposits to appear in your External Account.

When you receive the two trial deposits in your External Account, choose "External Accounts" from the main menu in Online Banking and use the "Verify External Account Requests" option to verify your External Account. You will need to know the amounts of both trial deposits to verify your External Account.

You will not be able to make transfers to/from this External Account until the trial deposits have been verified.



Once both small deposits have been made to your external account (generally 24-48 hours), return to the **Add External Account** screen. Click the blue text under Step 2.

### Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

**Account Number:** 9876543  
**Routing Number:** 101102564  
**Account Type:** Checking  
**Status:** Funds have been sent to the target account

### Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

AMOUNT #1:

AMOUNT #2:

After clicking on the Account Verification screen, select the external account that you want to verify by clicking the circle at the bottom of the box. Under Verify Deposit Amounts, enter the amount of the deposits. It does not matter which amount goes in which field, as long as they are both there. Do not use decimal points when entering the amounts- only use the numbers. For example, a deposit of 35 cents should be entered as "35". Click Continue.

### Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

You should see a screen like this. If you do not see this screen, check that you entered the numbers right on the Account Verification screen.

### External Account Authorization

Your External Account has been successfully verified and can now be used to transfer funds.

In order for the new external account to be reflected on your Funds Transfer screen, you will need to log out of Internet Banking and log back in. You will now be able to schedule your loan payment from your external account.

### Funds Transfer

FROM \*

---Select From Account---

EXTERNAL | External Checking 9876543  
Testing Description for IB \*\*\*\*\*1962 \$134.04  
CM TEST ACCOUNT 2 \*\*\*\*\*1970 \$66.00

---SELECT TO ACCOUNT---