

## UECU FI-to-FI Service Reference Guide

**A tip before beginning:** Before signing up for the FI-to-FI transfer service, you may want to setup the Account Alerts related to this service. This will allow you to receive email and/or text messages regarding your FI-to-FI activity. Also, please note that Solutions@HOME may at times use 'A2A' when referring to the FI-to-FI transfer service. Both A2A and FI-to-FI refer to the same service.

To setup these Account Alerts (optional, but recommended), follow these steps:

- Click on the Account Alerts button under the Accounts menu.
- Click the "Click here to add new alerts or reminder" button
- From the pull down menu, click Event Alerts
- Check the box next to the item: A2A Transfer amount is above, and input a dollar amount
- Check the box next to the item: A new A2A Account has created

**After your account alerts are setup, we can proceed with the FI-to-FI setup process.**

### Step 1 – Accept Disclosure & Sign-up For Service

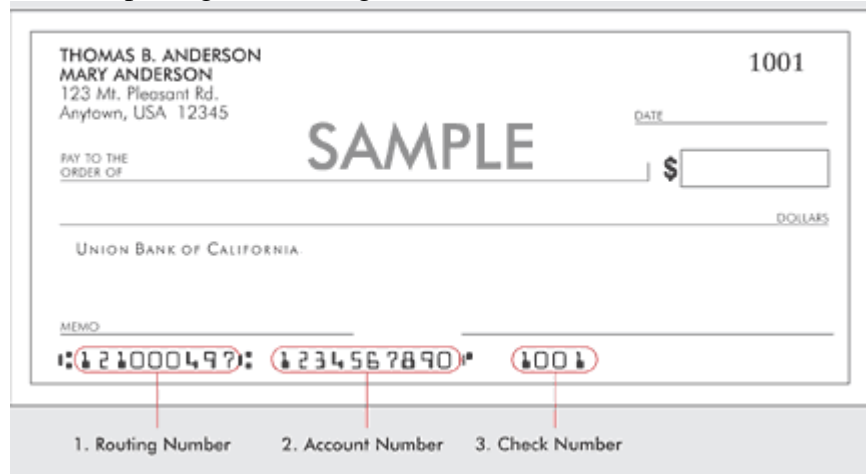
- Under the Transfer Menu, click the FI-to-FI Transfer button
- A disclosure will be presented to you. Beneath the disclosure, you will need to click the Accept Disclosure box.
- After you click the Accept Disclosure box, click Submit.
- Once you click Submit, your sign-up request will be sent to the credit union. Please allow 5 business days for processing. Once your sign-up form is processed, you will receive an email notification.

### Step 2- Setup Your External Account

- Once you've been approved for the service, the first thing you're going to want to do is setup the External Account. The External Account is an account you have at another financial institution. Once your External Account is setup and verified, you can then begin to transfer funds between your UECU Checking Account and your External Account.
- Let's begin by providing instructions on how to setup an External Account:
  - Under the Transfer Menu, click the FI-to-FI Transfer button
  - Click the "Setup New Account" button
  - Fill out the information on the External Account Setup Screen and then click Submit
    - Routing Number – This is a 9-digit routing number at your other financial institution. It can be obtained by contacting them, or from the bottom of one of their checks. (see checking account example on next page)
    - Account Number – This is the account number at your other financial institution. It can be obtained by contacting them or via the account statement you receive from them. If it's a checking account, it can also be obtained from the bottom of one of their checks. (see checking account example on next page)
    - Account Owner Name – Input your name. You must be an owner on the account in order to verify and use the FI-to-FI service to transfer funds to and from this External Account.
    - Account Type – Indicate whether this External Account is a Savings Account or a Checking Account. **Please note that this service is limited to only personal Savings and Checking accounts.**
    - Account Nickname – This is an optional field which allows you to setup a nickname for this External Account (e.g. WellsFargo Savings or TCF Checking)
    - Click Submit
  - You will be presented with a confirmation screen. Please verify the information is accurate, and then click Submit.
  - You will then be presented with instructions on how to verify this External Account. You will not be able to transfer funds to or from this External Account until after it's been verified.



## External Checking Account Example

If you're setting up a checking account as your External Account, you can use the information located at the bottom of your checks as a reference when inputting the Routing and Account Number fields:



### Step 3 – Verify Your External Account

- Record the verification transaction amounts
  - Once you setup a new External Account, we will send two small (< \$1) transactions to that account. Please allow 1-2 business days for processing of these transactions.
  - These transactions are sent as a way of ensuring that you are the owner of the account so you will need to check the account history of the External Account held at your other financial institution and **record the deposit and withdrawal amounts.** (Note: The description of these transactions within the account history of your External Account will show as: 'UECU FI TO FI ACCT XFER').
- Verify your External Account within Solutions@HOME
  - Once you've recorded the deposit and withdrawal amounts at your other financial institution you can then login to Solutions@HOME and complete the verification process:
    - Under the Transfer Menu, click the FI-to-FI Transfer button
    - Click the "Pending" link (as shown in the image below) next to the External Account you wish to Verify
    - A window will pop-up and prompt you to enter in the deposit and withdrawal amounts you recorded from the account history of your External Account. Once you've input those amounts, click Submit. Please note that in order for this External Account to be verified, the deposit and withdrawal amounts **must exactly match** the transaction amounts sent to your External Account.
    - Once your External Account is Verified the Status will change from Pending to Verified.

External Accounts							You have 1 account	
Account Number	Account Type	Account Nickname	Account Owner Name	Institution Name	Status	Delete		
123456789	Checking	TEST	Testing	WELLS FARGO BAN...	Pending	 		

[Setup New Account](#)

## Step 4 – Transfer Funds!

- Now that your External Account is verified, you can begin to transfer funds.
  - Under the Transfer Menu, click the FI-to-FI Transfer button
  - Click the Setup New Transfer button
  - Fill out the information on the FI to FI Transfer Setup Screen and then click Submit
    - From Account – Where funds will be withdrawn
    - To Account – Where funds will be deposited
    - Amount – Dollar amount of the transfer
    - Transfer Date – Date you wish to initiate the transfer

### Transfer Notes/Tips –

- Sending funds to an External Account at another financial institution:
  - The withdrawal from your UECU Checking Account will occur the next business day (if transfer is setup before 10:00 am central time). Transfers initiated after 10:00 am central time will go into the processing queue for the next business day.
  - The deposit to your External Account at your other financial will occur within 2-3 business days. *Three (2-3 business days is typical, but we cannot make any guarantees as the processing times at your other financial institution may vary.)*
- Bring funds into your UECU Checking Account:
  - The withdrawal from your External Account will occur the next business day (if transfer is setup before 10:00 am central time). Transfers initiated after 10:00 am central time will go into the processing queue for the next business day.
  - Deposits to your UECU Checking account are subject to a 5 bank business day hold before they can be withdrawn. During this time you will notice a difference between your UECU Checking Account Balance and Available Balance equal to your transfer amount.
- Additional FAQs regarding the FI-to-FI Transfer Service can be found at <http://uecu.coop/FAQ/tips/> or <http://www.uecu.coop/FAQ/answers/049.asp>