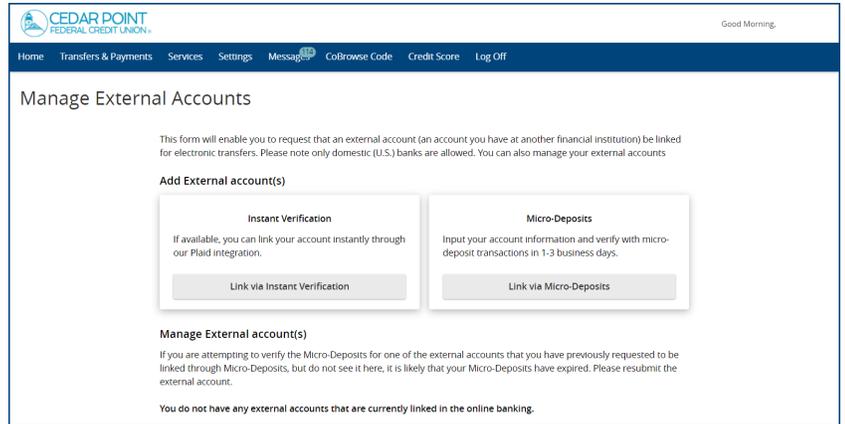


NOTE: The external transfers feature enables you to add accounts that you own at other financial institutions to your CPFCU digital banking profile and initiate funds transfers.

1. To add an external account, select the Transfers & Payments menu and click Manage External Accounts.



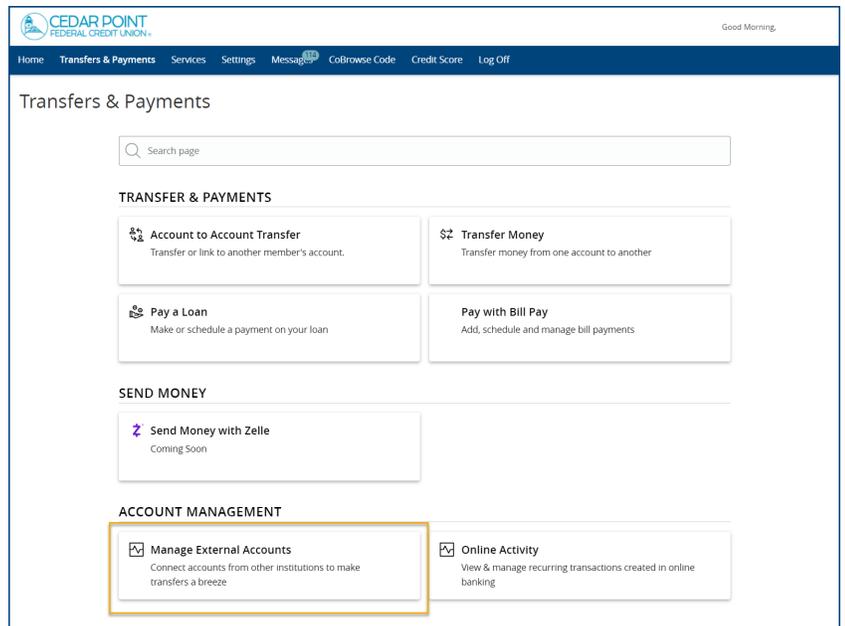
2. Select one of the two options for account linking validation.

a. Instant will verify and link your account in real time using Plaid.

If using Instant, proceed to step 6.

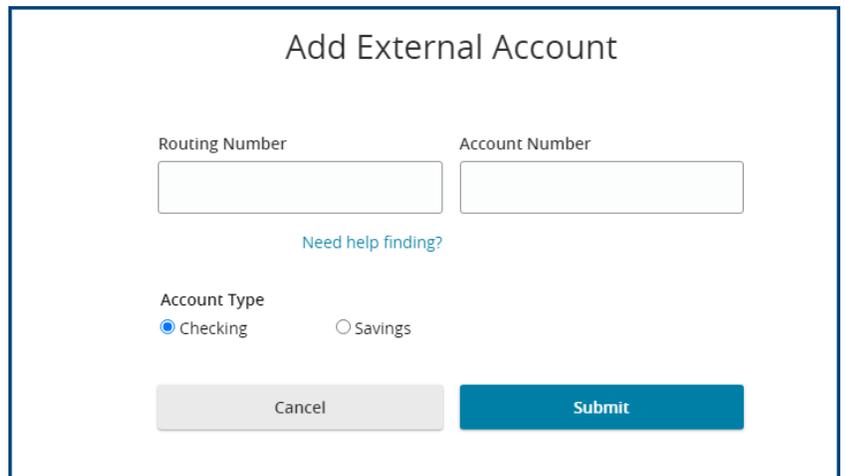
b. Micro Deposits takes 1-3 days and requires you to return here to complete setup.

If using Micro Deposits, continue to step 3.



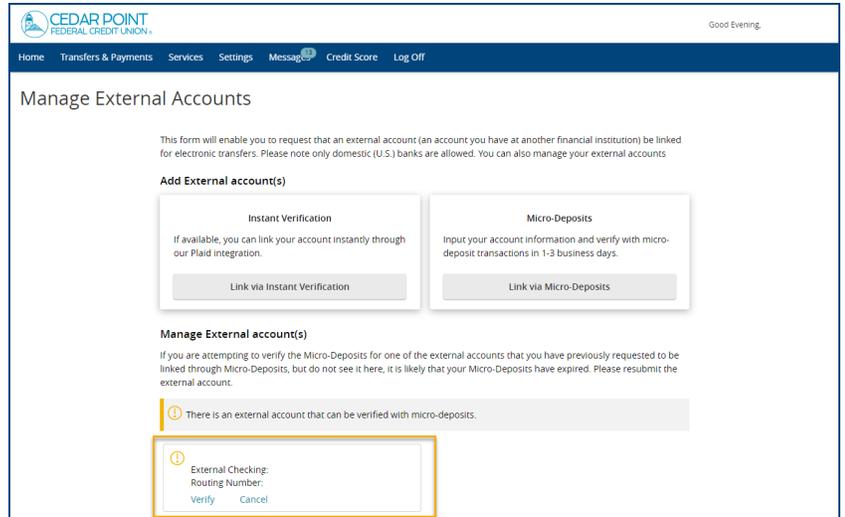
3. Enter the Account information for the external account you wish to add and click 'Submit'.

NOTE: Once the external account request has been processed by CPFCU, you will receive two micro deposit amounts in the external account being added.



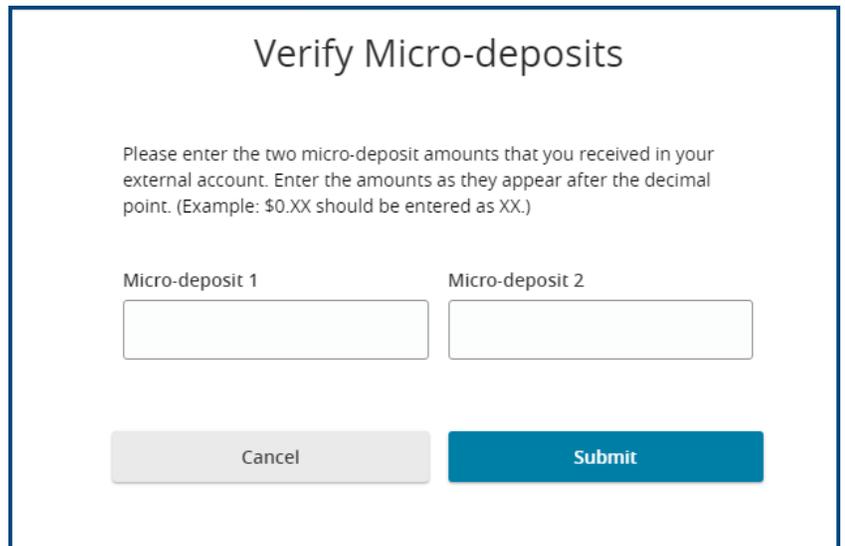
- Once you have received the deposits to your external account, select the Transfers & Payments menu and click Manage External Accounts.

Select 'Verify'.



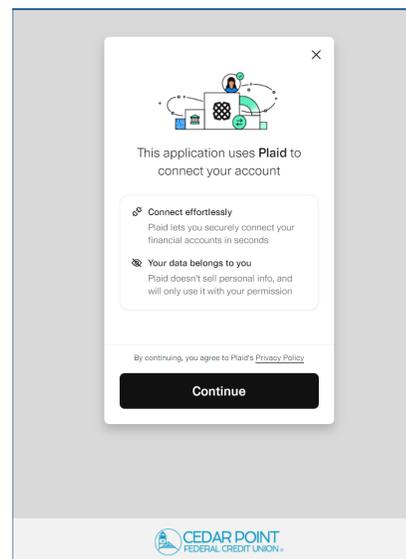
- Enter the two Micro Deposit amounts and 'Submit'.

Your account is now verified, proceed to step 9 for instructions to complete a transfer.

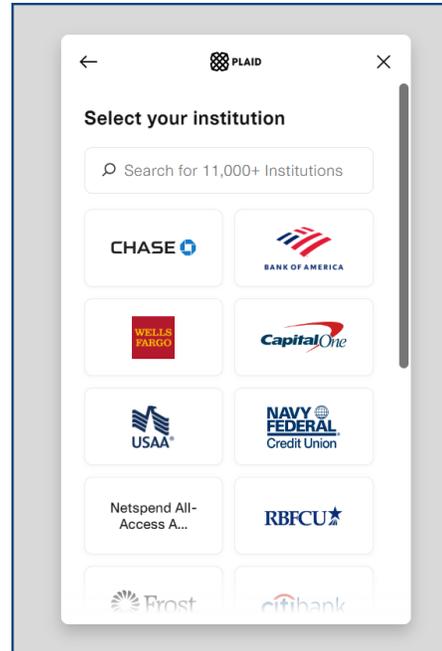


Continue here to Instantly link account.

- Review Plaid information and select 'Continue'.

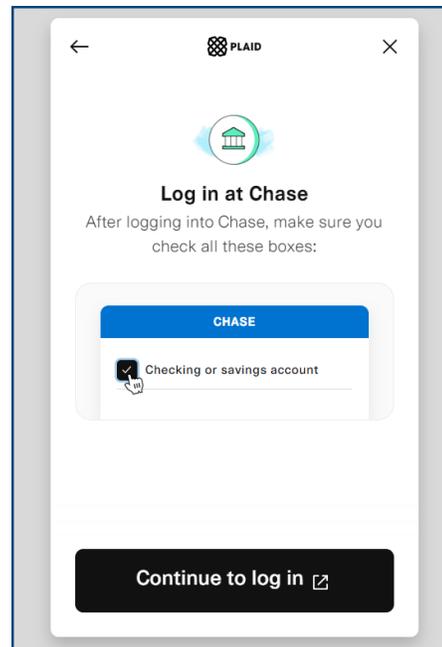


- Use the Search field to locate the financial institution you wish to add and click on the tile to begin linking your account.

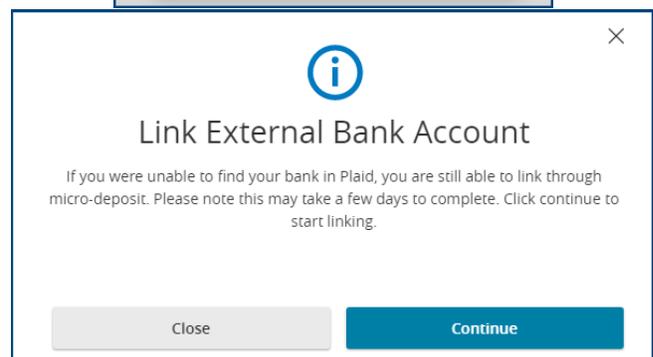


- You will then be prompted to log into your Online Banking account at the other institution.

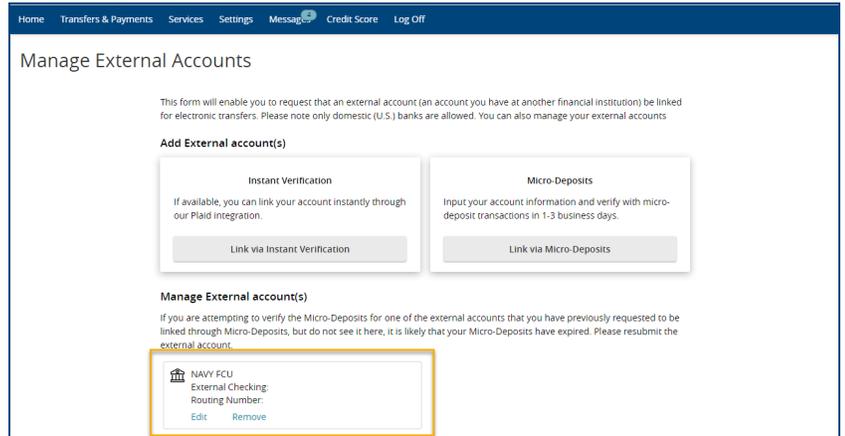
Follow the prompts and select the accounts you wish to link.



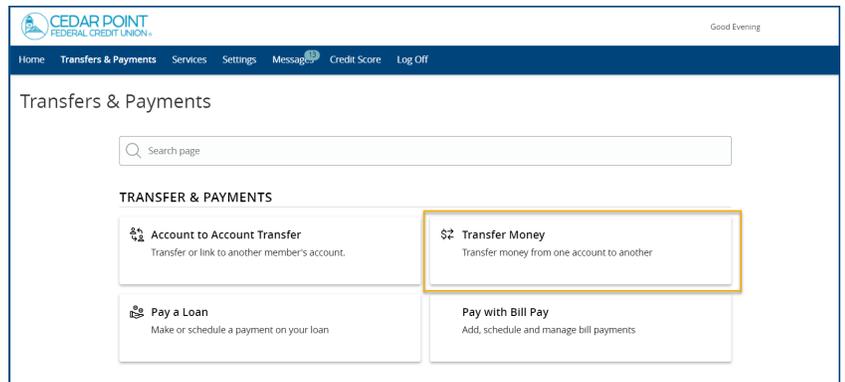
NOTE: If you are unable to complete the 'Instant' link you can still link the account using Micro-Deposits.



- 9. Once you have completed the steps to link your account, your external account will appear on the 'Manage External Accounts' page.



- 10. To initiate a transfer, proceed to 'Transfers & Payments', and select 'Transfer Money'.



- 11. Your external account will appear in the 'From' and 'To' drop downs and can be selected to initiate a transfer.

