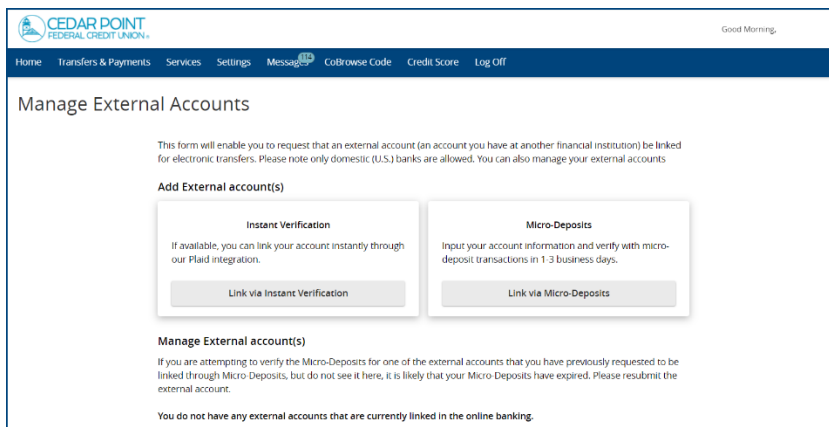


The external transfers feature enables you to add accounts that you own at other financial institutions to your Cedar Point Federal Credit Union digital banking profile and initiate funds transfers.

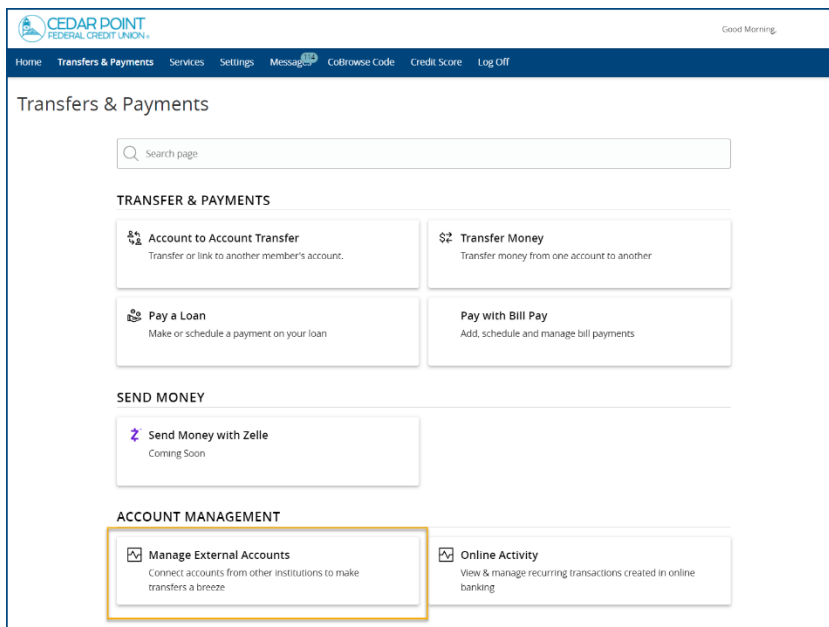
Step 1: Navigate to the Manage External Accounts Tab

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



Step 2: Select Account Linking Validation Option

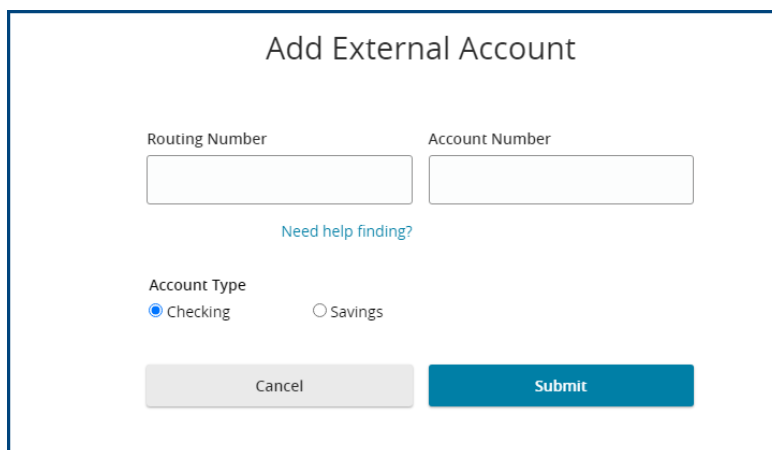
- Select one of the two options for account linking validation.
 - Instant will verify and link your account in real-time using Plaid.
 - If using Instant, proceed to step 4.**
 - Micro Deposits take 1-3 days and require you to return here to complete setup.
 - If using Micro-Deposits, continue to step 3.**



(Continued on the next page)

Step 3: Validate Account Through Micro-Deposits

- 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'.

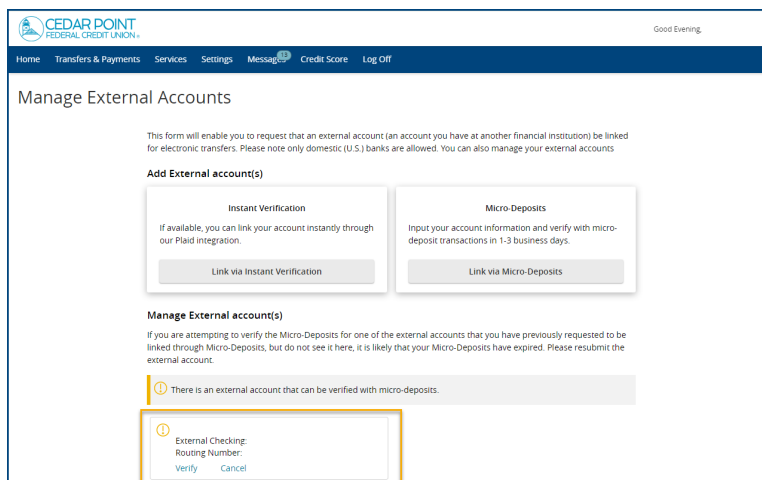


Add External Account

Routing Number Account Number

[Need help finding?](#)

Account Type
☒ Checking ☐ Savings



Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts.

Add External account(s)

Instant Verification

If available, you can link your account instantly through our Plaid integration.

Micro-Deposits

Input your account information and verify with micro-deposit transactions in 1-3 business days.

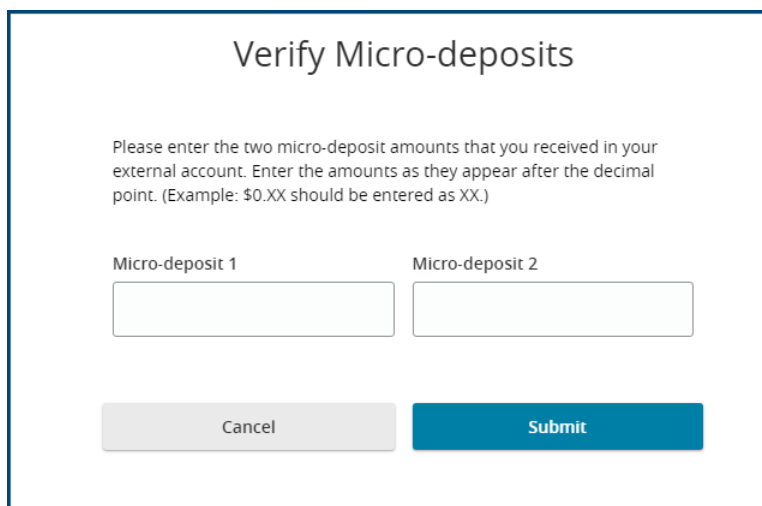
Manage External account(s)

If you are attempting to verify the Micro-Deposits for one of the external accounts that you have previously requested to be linked through Micro-Deposits, but do not see it here, it is likely that your Micro-Deposits have expired. Please resubmit the external account.

ⓘ There is an external account that can be verified with micro-deposits.

ⓘ External Checking:
 Routing Number:
 Verify Cancel

- Enter the two Micro-Deposit amounts and 'Submit'.
 - **Your account is now verified. Proceed to step 5 for instructions on how to complete a transfer.**



Verify Micro-deposits

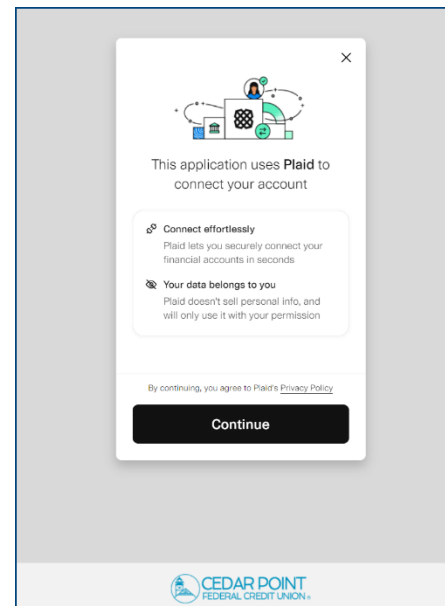
Please enter the two micro-deposit amounts that you received in your external account. Enter the amounts as they appear after the decimal point. (Example: \$0.XX should be entered as XX.)

Micro-deposit 1 Micro-deposit 2

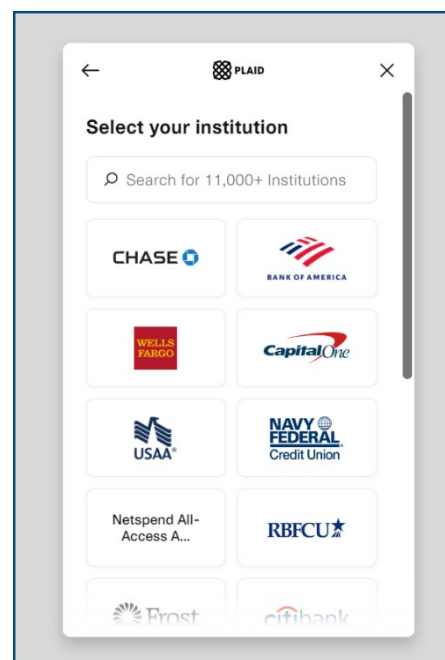
(Continued on the next page)

Step 4: Validate Account Instantly

- Review Plaid information and select 'Continue'.

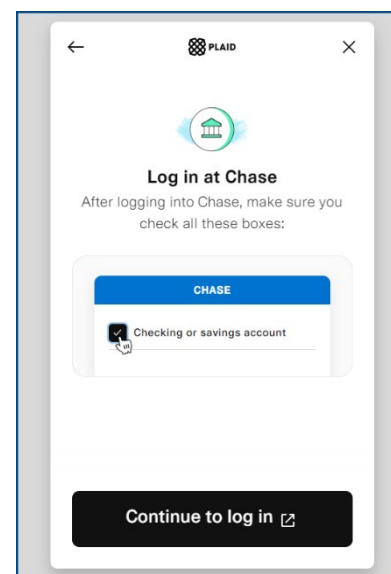


- Use the Search field to locate the financial institution you wish to add, and click on the tile to begin linking your account.

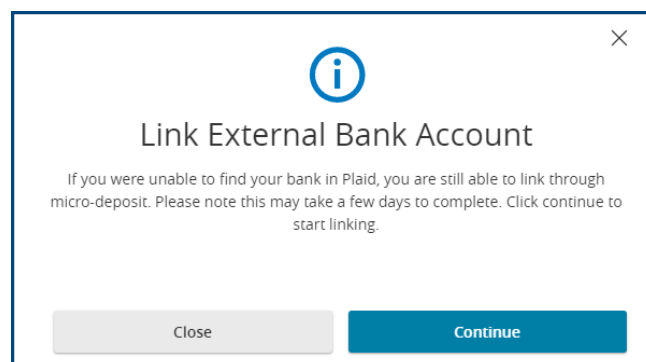


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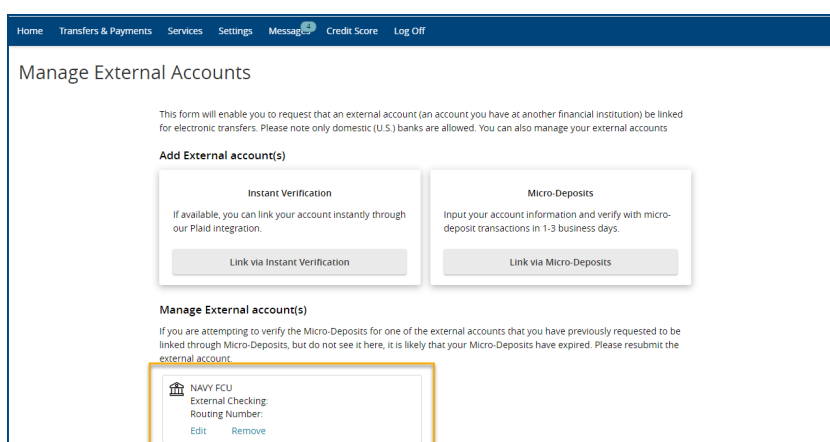
- You will then be prompted to log into your Online Banking account at the other institution.
 - Follow the prompts and select the accounts you wish to link.



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



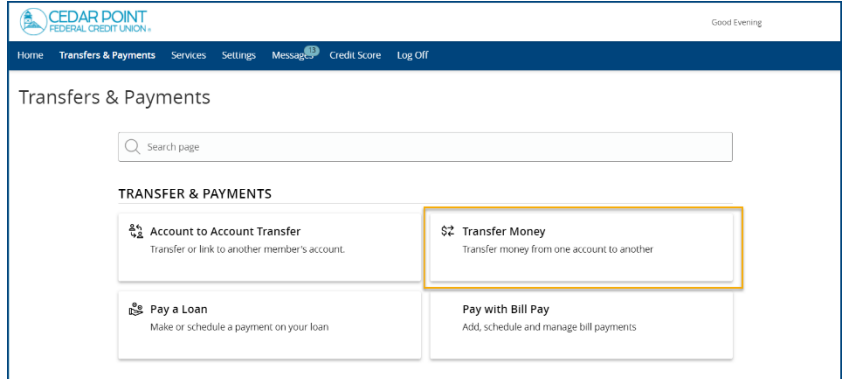
- Once you have completed the steps to link your account, your external account will appear on the 'Manage External Accounts' page.



(Continued on the next page)

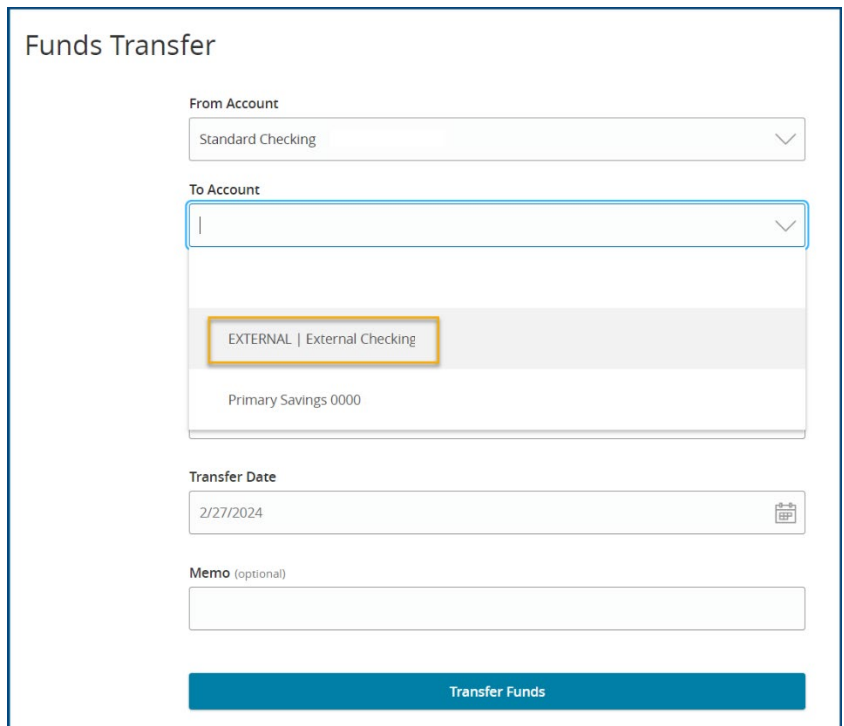
Step 5: Initiate Transfers to External Account

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



The screenshot shows the 'Transfers & Payments' section of the Cedar Point Federal Credit Union website. The page has a search bar and a navigation menu with links to Home, Transfers & Payments, Services, Settings, Messages, Credit Score, and Log Off. Under the 'TRANSFER & PAYMENTS' heading, there are four options: 'Account to Account Transfer' (Transfer or link to another member's account), 'Transfer Money' (Transfer money from one account to another), 'Pay a Loan' (Make or schedule a payment on your loan), and 'Pay with Bill Pay' (Add, schedule and manage bill payments). The 'Transfer Money' option is highlighted with a yellow box.

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



The screenshot shows the 'Funds Transfer' page of the Cedar Point Federal Credit Union website. It features a 'From Account' dropdown menu with 'Standard Checking' selected. Below it is a 'To Account' dropdown menu with a search bar and a list of accounts. The 'EXTERNAL | External Checking' option is highlighted with a yellow box. Other accounts listed include 'Primary Savings 0000'. Below the dropdowns is a 'Transfer Date' field with '2/27/2024' and a calendar icon. There is also a 'Memo (optional)' text area. At the bottom is a blue button labeled 'Transfer Funds'.