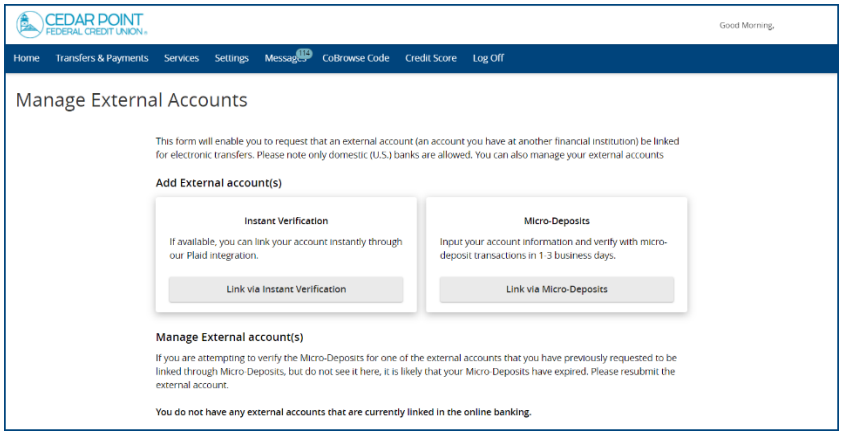
The external transfers feature enables you to add accounts that you own at other financial institutions to your Cedar Point Federal Credit Union digital banking profile and initiate funds transfers.

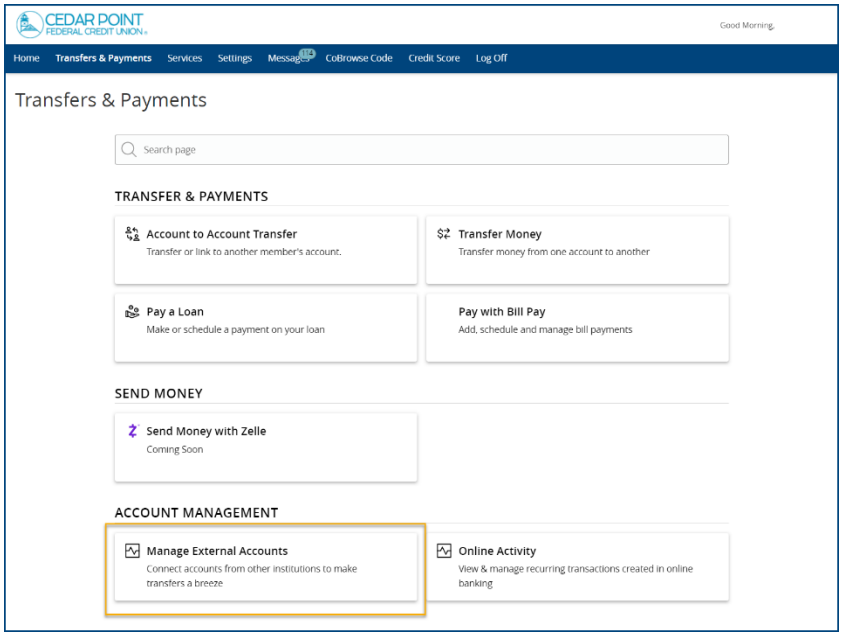
Step 1: Navigate to the Manage External Accounts Tab

- 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.**

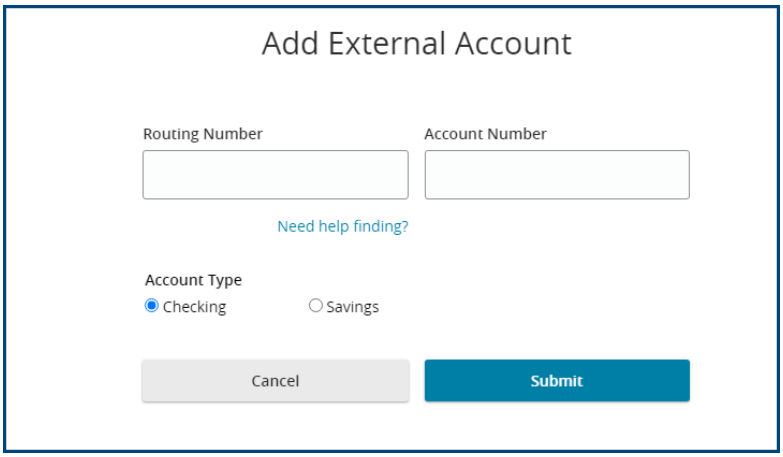


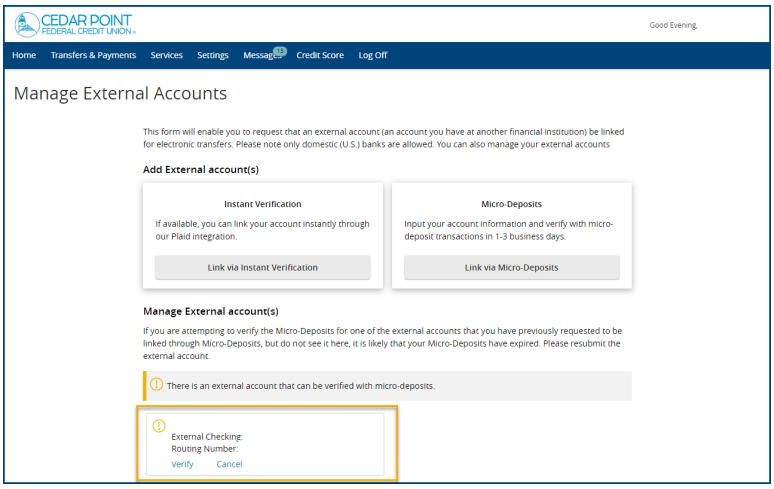
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Cedar Point Federal Credit Union
22745 Maple Road
Lexington Park, MD 20653
(301) 863-7071 | cpfcu@cpfcu.com

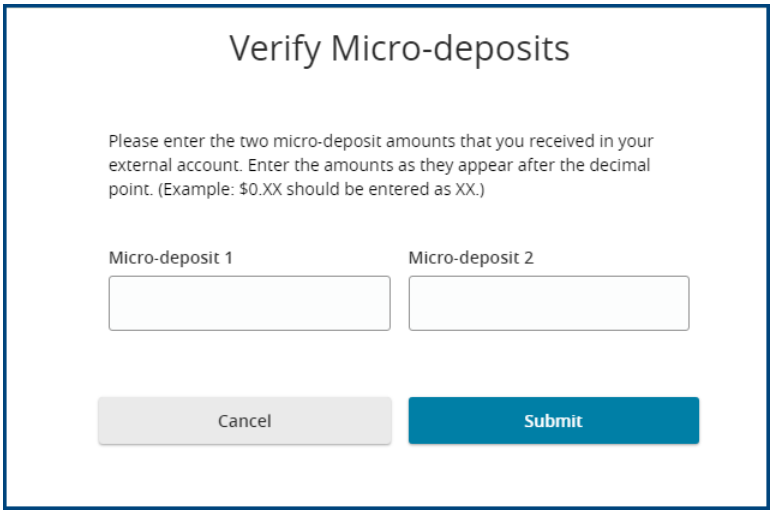
Step 3: Validate Account Through Micro-Deposits

- 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'.





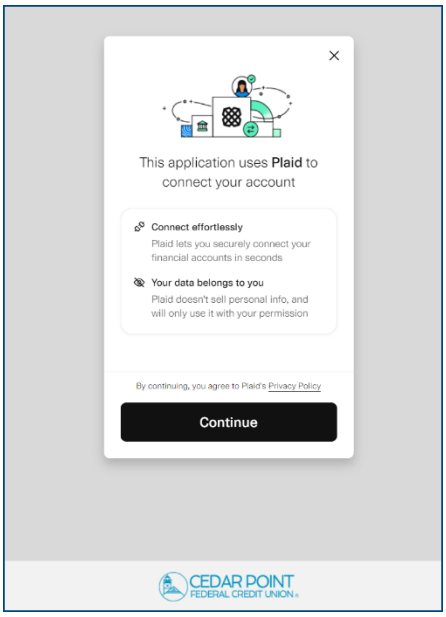
- Enter the two Micro-Deposit amounts and 'Submit'.
    - **Your account is now verified. Proceed to step 5 for instructions on how to complete a transfer.**



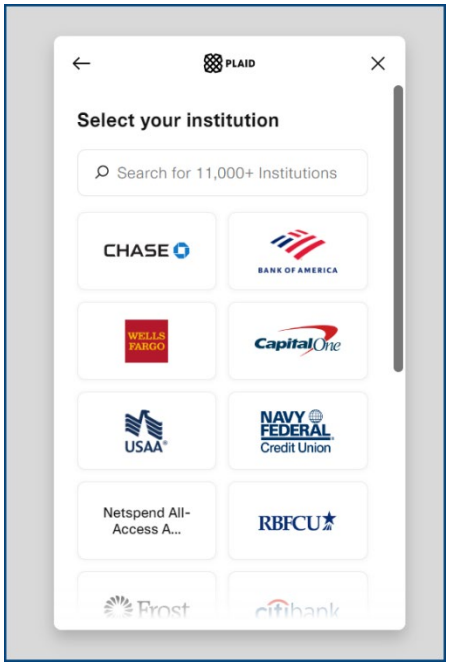
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Step 4: Validate Account Instantly

- Review Plaid information and select ‘Continue’.

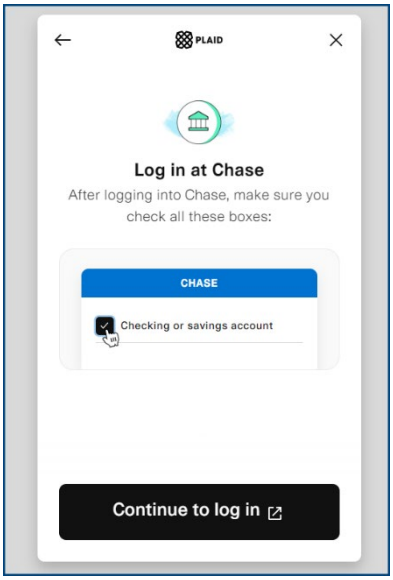


- Use the Search field to locate the financial institution you wish to add, and click on the tile to begin linking your account.

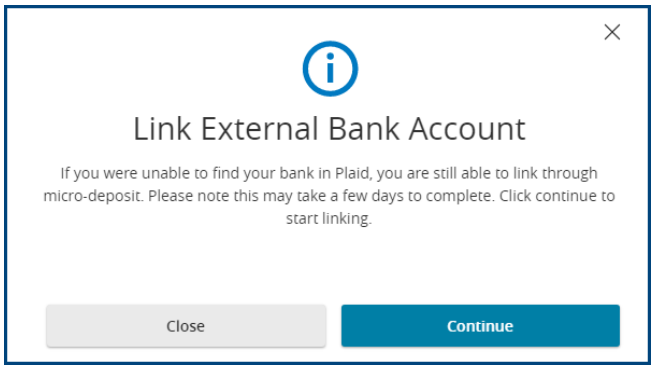


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- You will then be prompted to log into your Online Banking account at the other institution.
    - Follow the prompts and select the accounts you wish to link.



- 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.

