

Online Access User's Guide Transfers

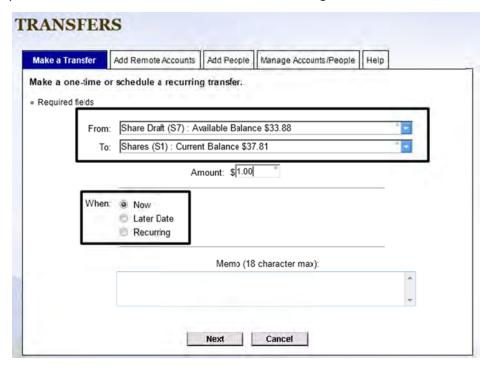
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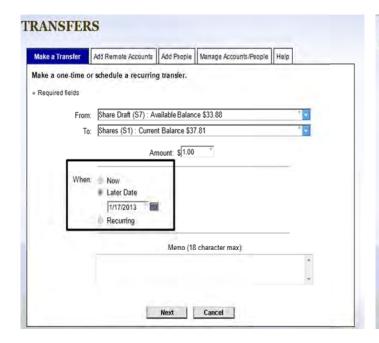
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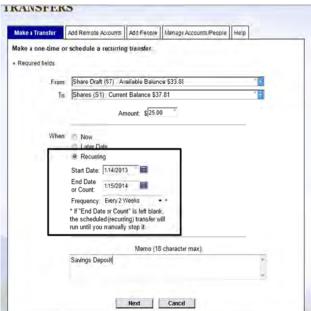
Online Access Guide: Transfers

Scheduling Transfers

You may use the system to make transfers between your accounts. You may also schedule transfers between your account for Now, a Later Date, or on a Recurring schedule.

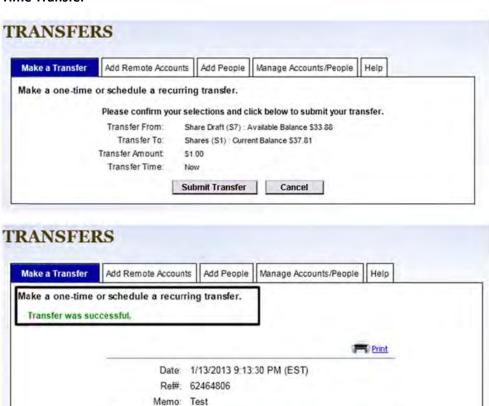






After you have selected to make a transfer, or after you have selected to make a scheduled transfer, you will receive a confirmation screen similar to the following:

One Time Transfer



From: Share Draft (S7): Available Balance \$33.88

To: Shares (S1): Current Balance \$37.81

\$32.88

\$38.81

Another Transfer

New Balance Available Balance

\$32.88

\$33.81

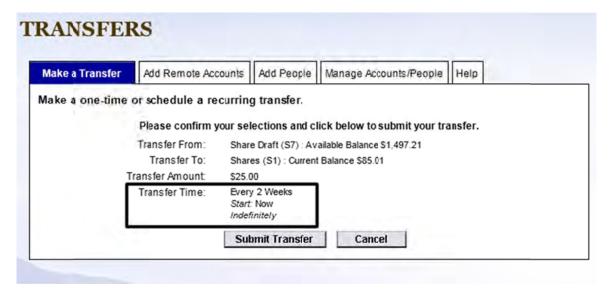
New local account balance information:

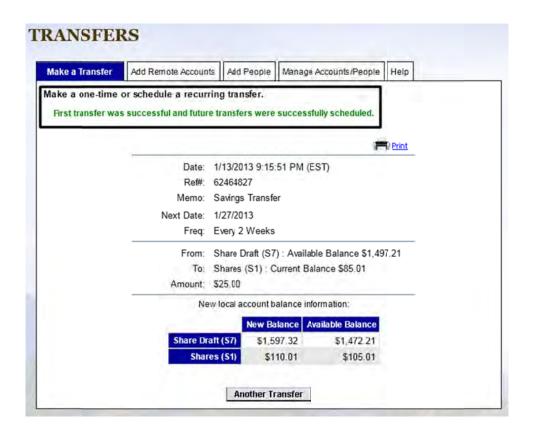
Amount: \$1.00

Share Draft (S7)

Shares (S1)

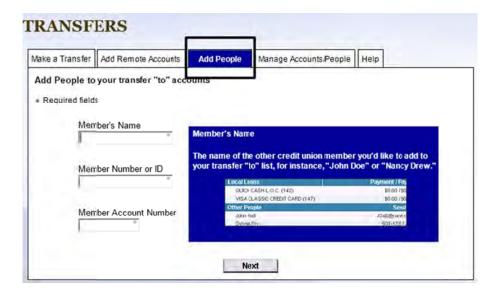
Schedule of Recurring Transfer



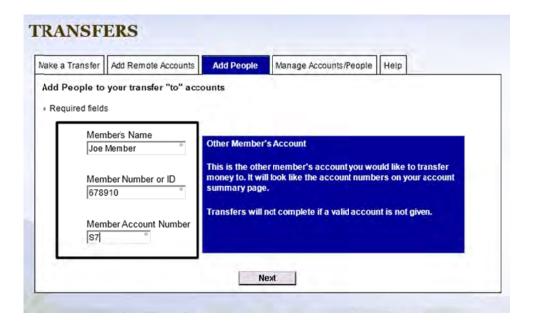


Add People (Member to Member)

Select the "Add People" tab to add other ATFCU members to your account list. You may use the system to transfer money to those members. For instance, you may want to setup your child to be able to transfer money to his/her account while he/she is away at college.



Complete the requested fields with the other ATFCU member's information.



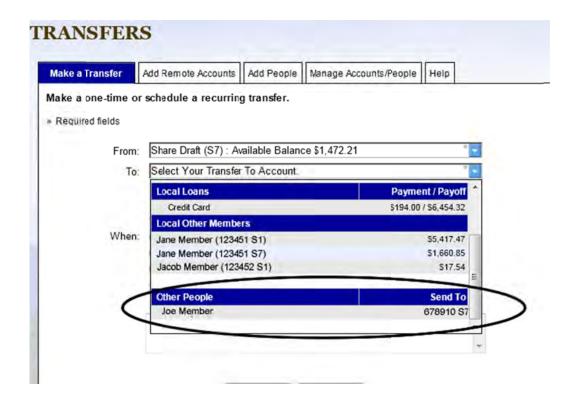
The next screen will ask you to confirm the information. Please insure the information is correct.



The next screen will tell you if the member was successfully added to your list, or if there was an error.

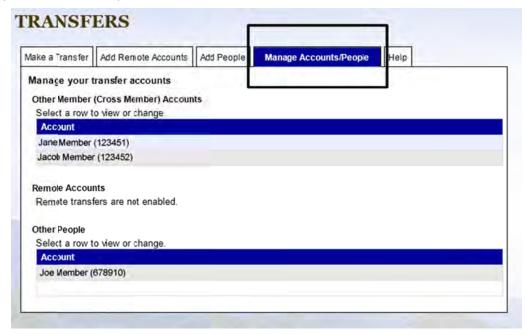


If the addition was successful, you will see the newly added member in the "Other People" section of the "To" section of transfers.

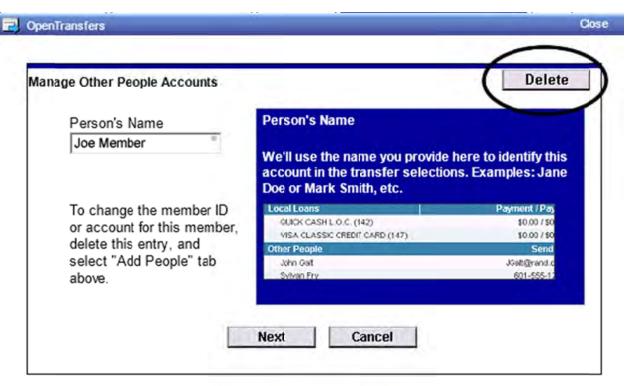


Manage People

The "Manage Accounts/People" Tab will allow you to view accounts you are joint on as well as members you have added to your list.



You may remove a member from your "Other People" section by double clicking the member name, and selecting the "Delete" button.



Add Remote Accounts

The "Add Remote Accounts" option allows you to setup a connection between your ATFCU accounts and your accounts at another financial institution. Once you have your remote account setup, you may transfer funds between your ATFCU account and your remote account.

Note: We recommend viewing the online video tutorial in this area prior to setting up remote accounts.

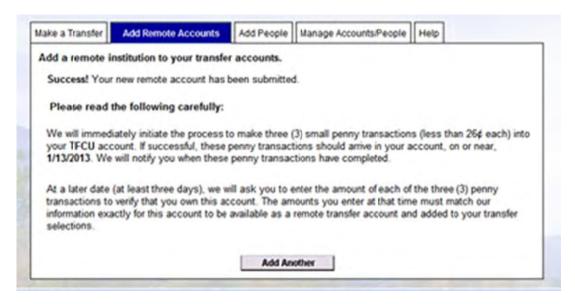


The remote information you will need to setup accounts:

- Remote Financial Institution Name
- Remote Routing Number
- Remote Account Number
- Remote Account Type
- Friendly Name (What you want to call the account at ATFCU)



After you have successfully completed the information, you will receive a screen similar to the following: Please read it **CAREFULLY** as it contains instructions on your next steps.

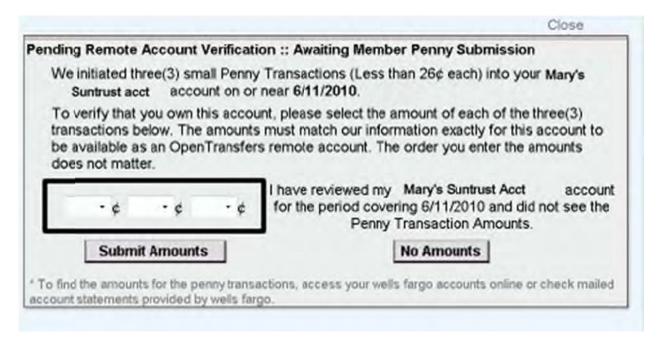


After you have successfully setup your remote account, we will initiate three (3) small "penny" transactions (less than 26 cents) into the remote account you have setup. If everything is setup correctly on your remote account, you will see three penny transactions with in three business days. About three days later, we will ask you to enter the amount of each of the three penny transactions to verify you own the account. The amounts you enter at that time must match our information exactly for the remote account to be available as a remote transfer account in account center.

The following is an example of what a pending remote account verification screen will look like.

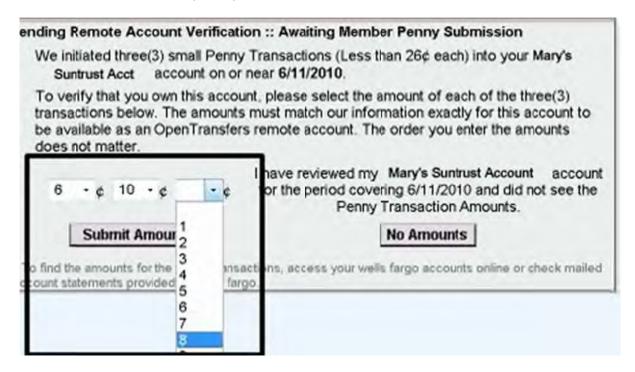


Click the "Awaiting Member Penny submission" link and the following screen will appear:

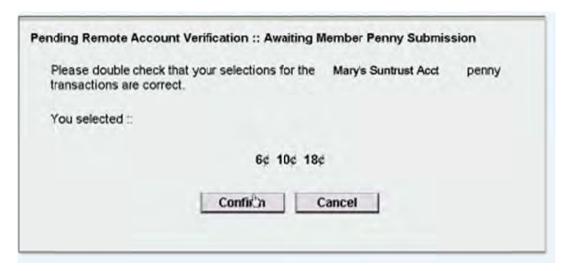


Enter the three amounts that we deposited in your remote account. In this example the amounts are 6, 10, and 8. After you have entered the correct amounts, click "Submit Amount"

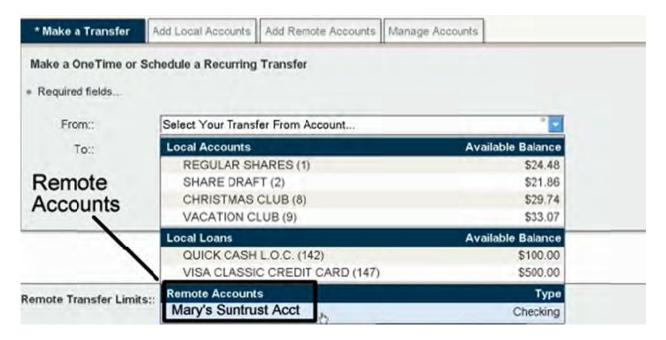
If you did not receive any penny transactions in your Remote Account, click "No Amounts". Not receiving penny transactions typically means some piece of information has been entered incorrectly. By clicking "No Amounts" this tells the system you wish to start over.



After you have clicked "Submit Amount" a verification screen will appear to confirm the amounts you have entered. Please insure the amounts are correct.



After the amounts you have entered are successful, you will then see your remote account in all of the "Remote Account" sections in the "Transfers" option



You may now transfer between your ATFCU account(s) and your remote account(s).