

Setting Up A New External Transfer

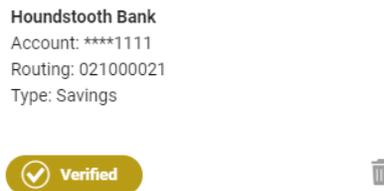
First and foremost, if a member has an existing institution or recurring transfer set up from our old Online Banking, those will carry over the new Online Banking.

Next, there are options for Transfers and now Payments for External Transfers.

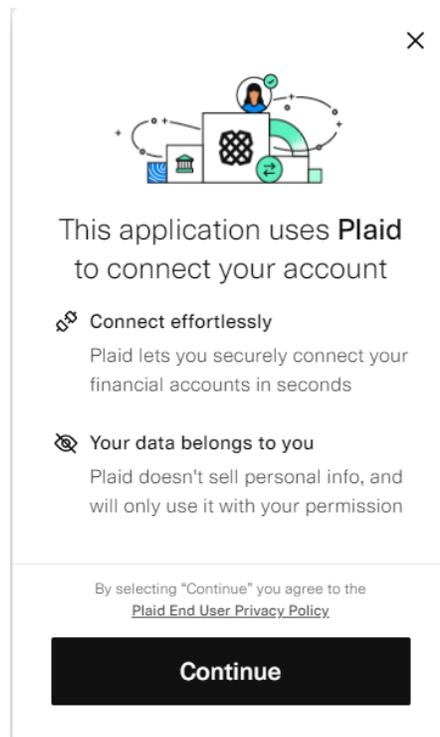
On the Transfers Menu in Online Banking, there is a “With External Account” tab at the top of the page.



If you have accounts that were converted from the old Online Banking, you will already see those at the bottom of your screen under “External Accounts”.



To add a new institution, click on ‘Add Account’. This will launch the Plaid account linking application.



Click on Continue.

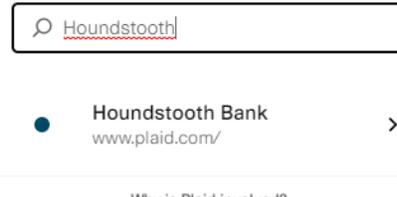
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The next screen allows you to search for your other Financial Institution (FI).

If your FI is listed when you search: (see next section if your FI is not listed)

Click the appropriate FI from the list.

Select your bank



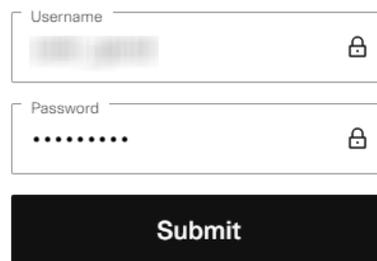
Search: Houndstooth

Houndstooth Bank
www.plaid.com/ >

The next screen will ask for your login credentials for the OTHER FI. Enter those.

Enter your credentials

By providing your Houndstooth Bank credentials to Plaid, you're enabling Plaid to retrieve your financial data.



Username 

Password 

Submit

If successful, you will see the available accounts for you to connect to. Select the account you want to link.

Select account

Plaid will only share data from the Houndstooth Bank account you select with this application.

- Plaid Checking
.....0000 \$100.00

- Plaid Saving
.....1111 \$200.00



Continue

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You may, at this point, be required to enter the full Routing & Transit Number and confirm your account number at the OTHER FI.

If successful, you will see a “Success” screen.



Success

Your account has been successfully
linked to St. Francis X Federal Credit
Union

Click ‘Continue’ and you should see your new Linked FI under the External Accounts area of your screen.

If unsuccessful, you can try again, verify your login credentials for the other FI by logging in directly at the other FI's website or give us a call for assistance. We can provide limited support in troubleshooting Plaid issues.

If your FI is NOT listed when you search:

If your Other FI is not listed when you search, you will see the following:

No results found

Link with account numbers

By clicking on “Link with account numbers” you’ll be able to link your account at your Other FI by entering their Routing & Transit Number and your account number with them.

Link your bank with account numbers

1. Enter your account numbers
2. Receive two small deposits
3. Return to verify amounts

Plaid will walk you through the step to link your Other FI account.

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Enter your Routing & Transit Number for the Other FI.

**Enter the routing number
for your account**

Enter & Confirm your account number at the Other FI.

**Enter the account number
for your account**

Select whether account is a Personal or Business Account.

**Is this a personal or
business account?**

Personal

Business

Enter the name as it appears on your account at the Other FI.

Enter your name

This should match the first and last
name listed on this account

Select the Account Type.

Select the account type

Checking

Savings

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Authorize the micro-deposits sent from Plaid to confirm your access to those accounts.

Authorize deposits and withdrawals

1. Deposits

Plaid will make two deposits, \$0.99 or less, into the account you confirmed in the next few days.

2. Withdrawals

We'll withdraw what we deposited. To avoid bank fees, make sure you have at least \$1.98 in your account.

By providing your account and routing number and clicking "Authorize" you allow Plaid to initiate these micro-deposits and offsetting debit(s)

Authorize

Those micro-deposits can take one day or more to reach your other account depending on their posting schedules. There will be two debits and two credits to your other account. You will be required to log into the account at the Other FI to learn the amount of each deposit.



Return to St. Francis X Federal Credit Union in one business day

You'll verify that two deposits in the range of \$0.01-\$0.99 have arrived in your account by 07/20

When you are sent back to the External Accounts area, you will now see a pending External Account.

****2345

Account: ****2345

Routing: Pending Verification

Type: Checking



VERIFY



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Once you see the micro-deposits at your Other FI, you will return to our Online Banking to verify those amounts. Click on the 'Verify' button on your Pending External Account. You will enter both micro-deposit amounts. First amount, then second.

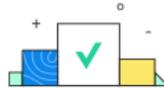
Verify your account

Enter amount of the first deposit

Verify your account

Enter amount of the second deposit

If your micro-deposits are entered correctly, you will see a message that your account was successfully linked.



**Your account was
successfully linked to St.
Francis X Federal Credit
Union**

If your account was not successfully linked, you can try to enter the amounts again, or you can contact us for further information.

You can then perform transactions with your External Accounts from the Transfers and Payments screens in Online Banking.

Transfer to/from an account at another financial institution.

FROM ANOTHER CU/BANK

TO ANOTHER CU/BANK
