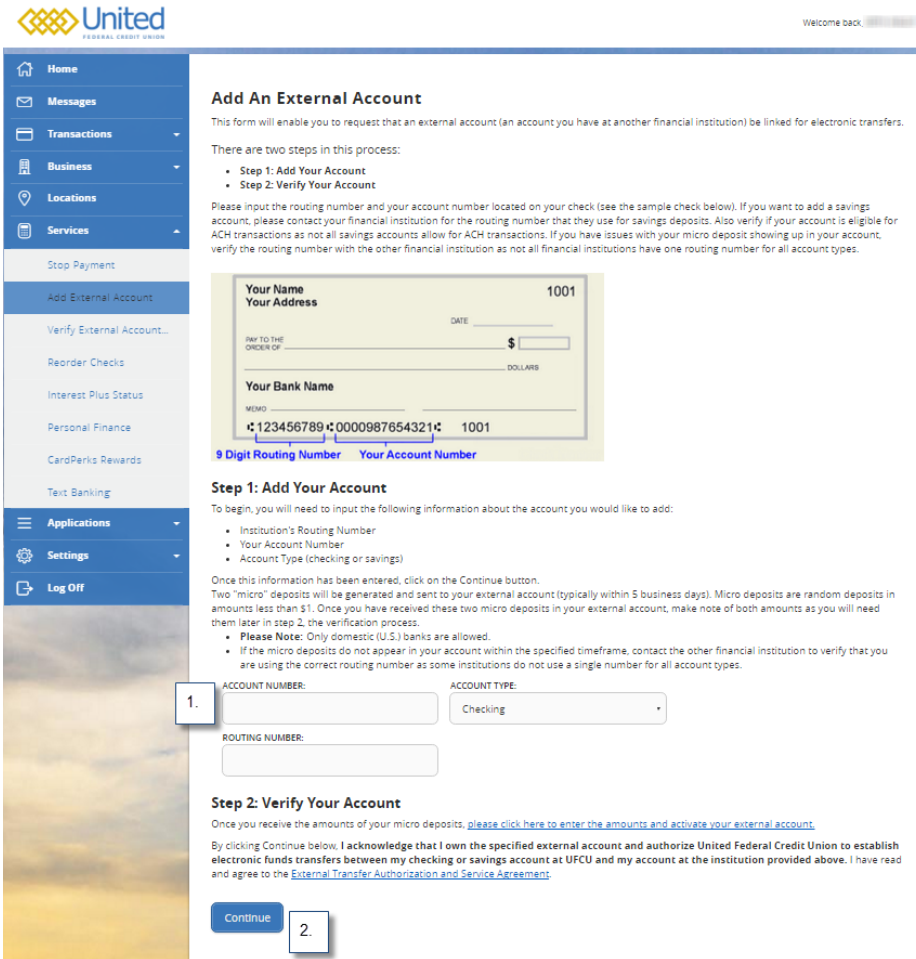


# Services — External Account Setup

## To Add an External Account:

In order to transfer funds from an account outside your main financial institution, you must first enroll the new external account. This will ensure the ability to make fund transfers to and from the outside account by integrating it into one, simple location.



**Add An External Account**

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

**Your Name** 1001  
**Your Address**  
 DATE  
 PAY TO THE ORDER OF \$  
 DOLLARS  
**Your Bank Name**  
 MEMO  
 123456789 1000987654321 1001

9 Digit Routing Number Your Account Number

**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button. Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

ACCOUNT NUMBER:  ACCOUNT TYPE:

ROUTING NUMBER:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account](#).

By clicking Continue below, I acknowledge that I own the specified external account and authorize United Federal Credit Union to establish electronic funds transfers between my checking or savings account at UFCU and my account at the institution provided above. I have read and agree to the [External Transfer Authorization and Service Agreement](#).

Continue 2.

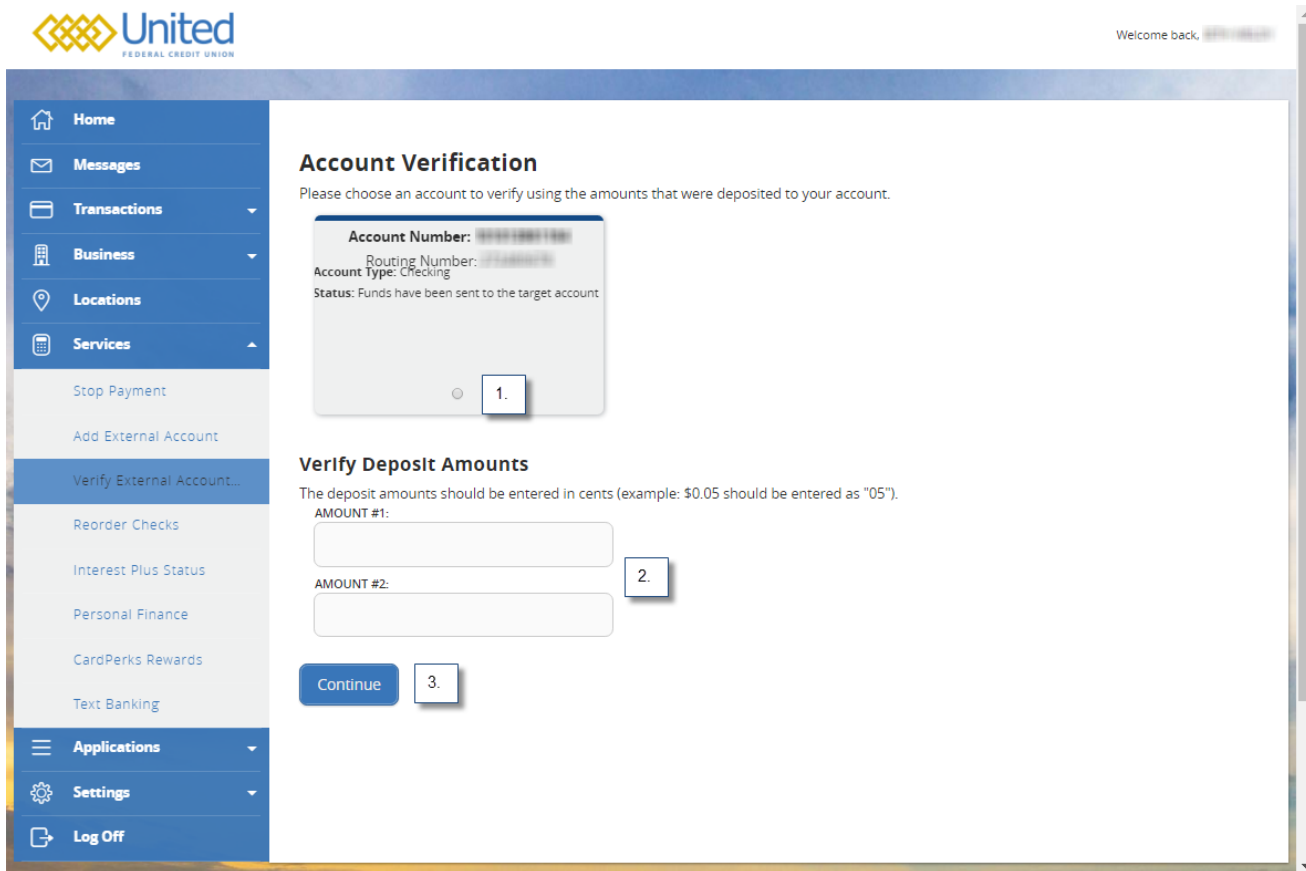
Click on the **Add External Account** tab.

**1.** To begin adding an external account, enter the **Account Number** and the financial institution's **Routing Number** in the spaces provided. For reference, these numbers can be located towards the bottom of a paper check. Next, from the drop-down menu, choose the **Account Type**.

**2.** Click **Continue**. You should then receive micro deposits within 2-3 business days in the added account to show the process has been initialized. Once you receive the amounts of your micro deposits, go to **Verify External Account** to enter the amounts and activate your external account.

## To Verify an External Account:

Once you have made a request to add an external account, you will then be asked to verify the two micro deposits made to the new account to prove ownership.



Click on the **Verify External Account** option under **Services**.

1. To begin verifying the micro deposit amounts of your external account request, **click on the radio button** of the account you would like to verify.
2. In the spaces provided, enter the **amounts of the micro deposits**.
3. Click **Continue** to finish.
4. If successful you will receive the following confirmation.

