

services — external account setup

table of contents

to manage external accounts 3

to add external account via instant verification 4

to add external account via micro-deposits 9

to manage external accounts

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. Please note, you will not be able to link a United account through this workflow

1. Login to United's Online Banking – www.UnitedFCU.com
2. Click on **Move Money** then **Manage External Accounts**

United
FEDERAL CREDIT UNION

Home **Move Money** Zelle Pay Bills Accounts Services Messages Settings Log Off

Move Money

Transfer Money Move money between your United or linked accounts.	Pay Bills Pay bills or external loans with your United checking account.
Pay Loans Make a payment to your United loan from your checking or savings.	Member to Member Move money to another United Member.
Activity Center View and manage money transfers as well as mobile check deposits.	Manage External Accounts View and manage your external accounts.

to add external account via instant verification

If your financial institution is available, you can link your external account instantly using Plaid integration.

1. Select **Link via Instant Verification**. This will launch Plaid and begin the process of connecting with your account:

The screenshot shows a web interface titled "Manage External Accounts". Below the title is a subtitle "View and manage your external accounts." and a section header "Add External account(s)". There are two main options presented in white boxes with orange borders. The first box is titled "Instant Verification" and contains the text "If available, you can link your account instantly through our Plaid integration." Below this text is a button labeled "Link via Instant Verification", which is highlighted with a thick orange border. The second box is titled "Micro-Deposits" and contains the text "Input your account information and verify with micro-deposit transactions in 1-3 business days." Below this text is a button labeled "Link via Micro-Deposits". At the bottom of the interface is a section titled "Manage External account(s)" with a paragraph of text: "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."

Manage External Accounts

View and manage your external accounts.

Add External account(s)

Instant Verification

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

Link via Instant Verification

Micro-Deposits

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

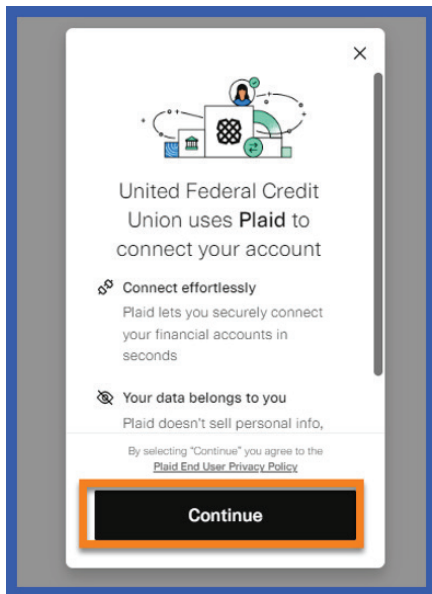
Link via Micro-Deposits

Manage External account(s)

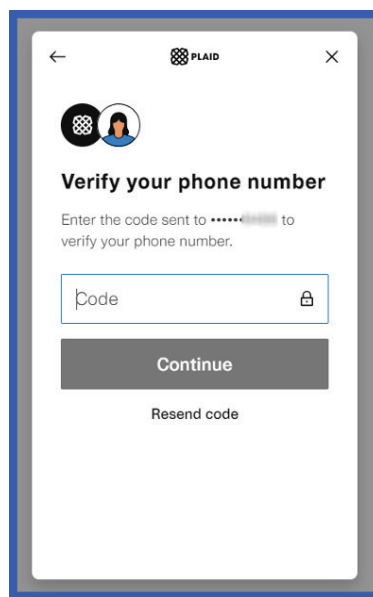
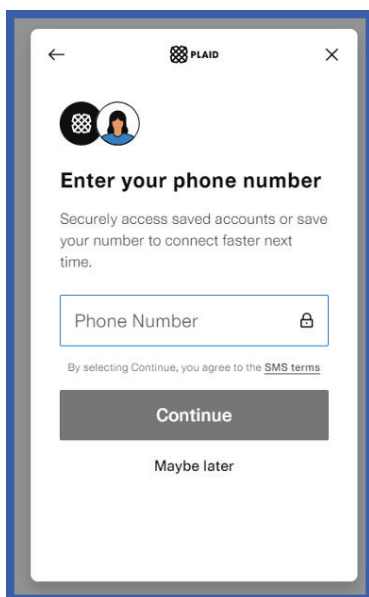
If you are attempting to verify the Micro-Deposits for one of the external accounts that you have previously requested to be linked through Micro-Deposits, but do not see it here, it is likely that your Micro-Deposits have expired. Please resubmit the external account.

to add external account via instant verification (continued)

2. Review the terms and conditions and click **Continue**:

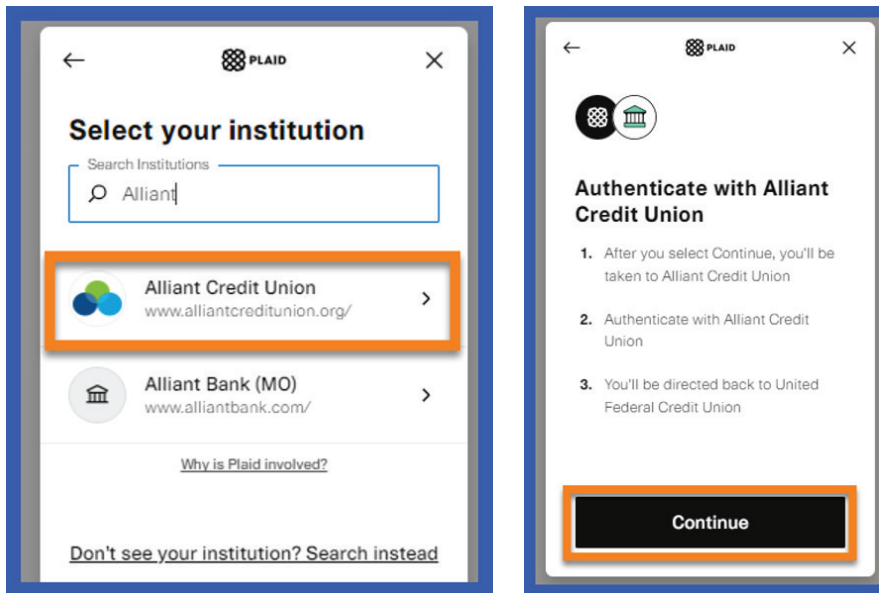


3. For faster future access, enter your **Phone Number** and then the **Code** you receive to verify, otherwise select **Maybe Later**:

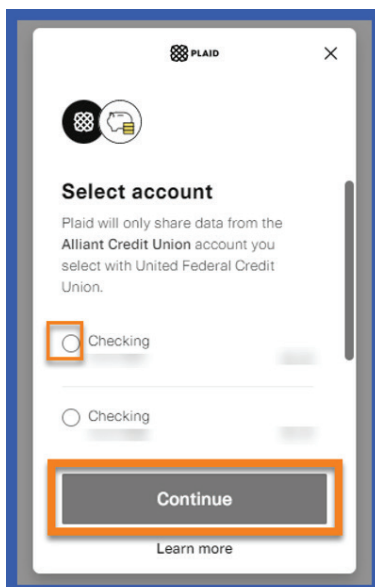


to add external account via instant verification (continued)

4. Select a saved institution and proceed to the next step to select the account. If none are shown, search for an institution, select it, then click **Continue** to authenticate with that institution:

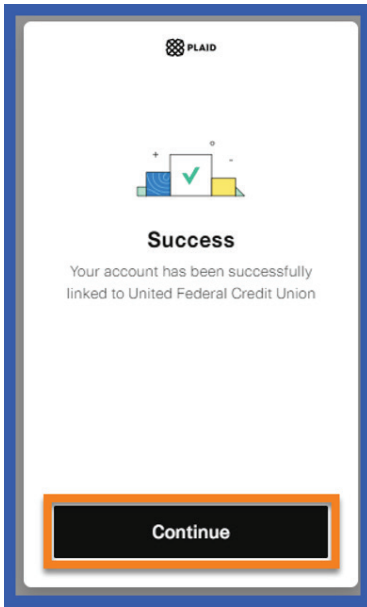


5. Once authenticated, you will be prompted with a list of accounts. Select the account(s) you would like to link and select **Continue**:

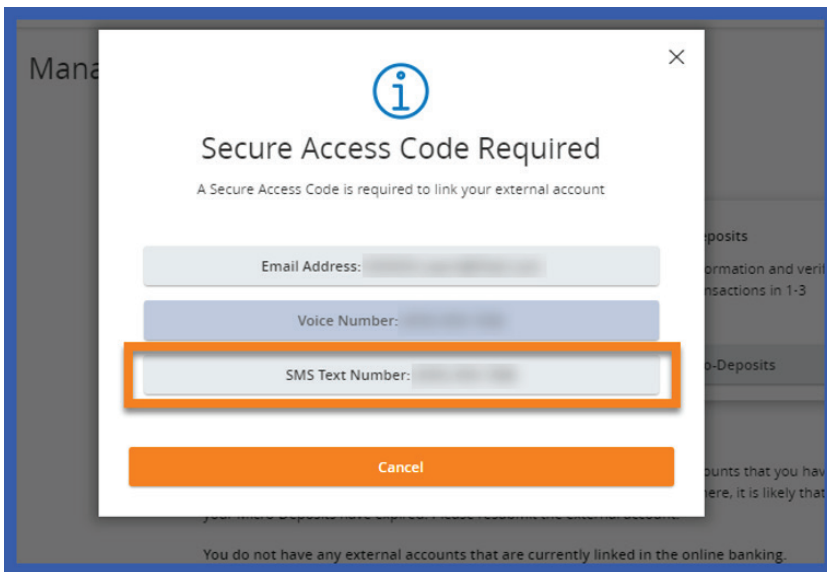


to add external account via instant verification (continued)

6. Click **Continue** on the confirmation screen:

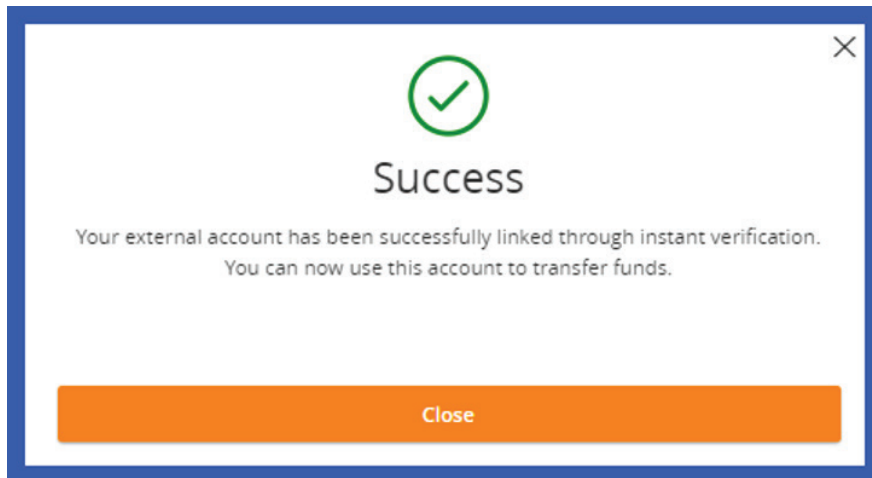


7. To finalize the account linking, a **Secure Access Code** is required. Select your preferred delivery method and follow the prompts. Remember: **United will never ask you for this code.**



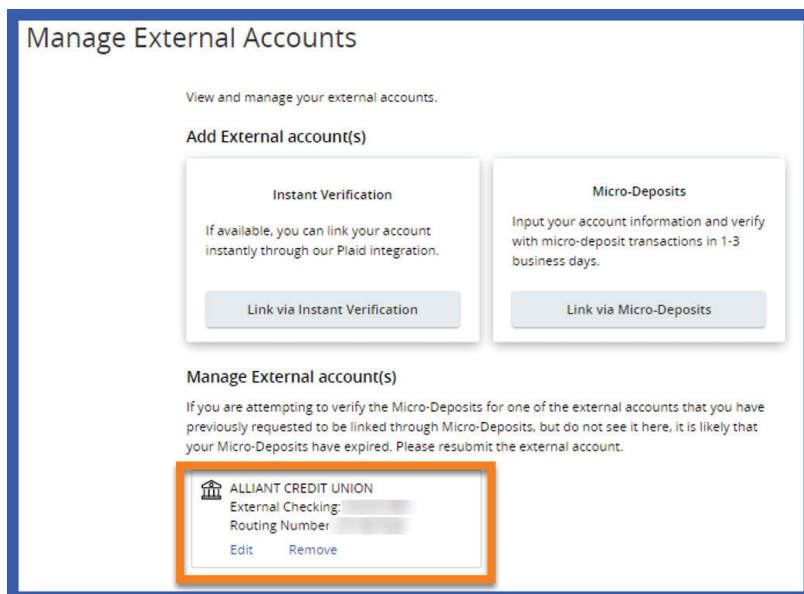
to add external account via instant verification (continued)

8. You should now see a **Success** screen.



9. Click **Close** to return to the **Manage External Accounts** screen.

10. Congratulations! The newly linked account will be immediately available for transactions and show on the **Manage External Accounts** screen.



to add external account via micro-deposits

Link an external account that isn't setup for Instant Verification.

1. Select **Link via Micro-Deposits**:

Manage External Accounts

View and manage your external accounts.

Add External account(s)

Instant Verification

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

Link via Instant Verification

Micro-Deposits

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

Link via Micro-Deposits

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.

2. Enter the financial institution's **Routing Number** and the **Account Number** in the spaces provided. You can find these numbers at the bottom of a paper check.
3. Select the appropriate **Account Type**.
4. Click **Submit**:

Add External Account

Routing Number Account Number

Need help finding?

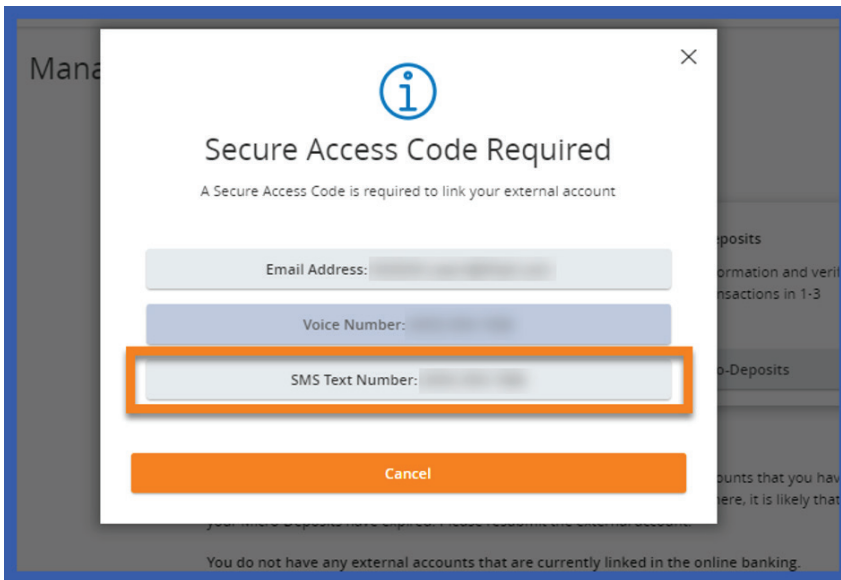
Account Type

☒ Checking ☐ Savings

Cancel Submit

to add external account via micro-deposits (continued)

5. You will be prompted to input a **Secure Access Code**. Choose your preferred delivery method and then follow the prompts.

A dialog box titled "Secure Access Code Required" with an information icon. It contains three input fields: "Email Address:", "Voice Number:", and "SMS Text Number:". The "SMS Text Number:" field is highlighted with an orange border. Below the fields is an orange "Cancel" button. The background shows a blurred "Manage External Accounts" screen.

Secure Access Code Required

A Secure Access Code is required to link your external account.

Email Address:

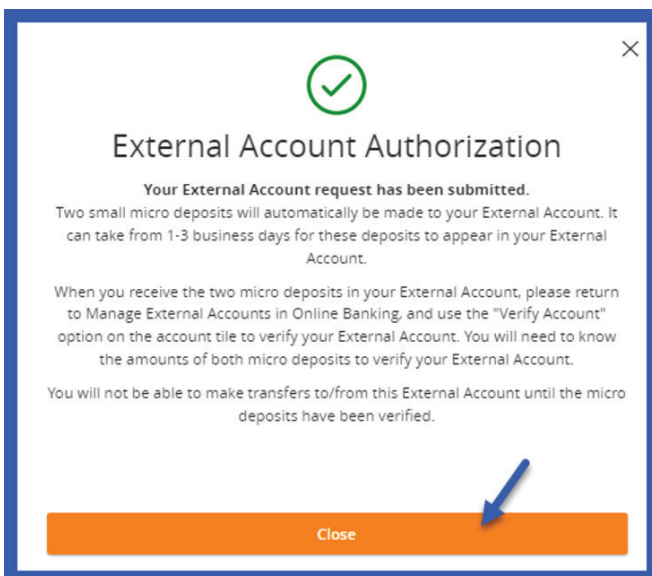
Voice Number:

SMS Text Number:

Cancel

You do not have any external accounts that are currently linked in the online banking.

6. Click **Close** and you will return to the **Manage External Accounts** screen:

A dialog box titled "External Account Authorization" with a green checkmark icon. It contains text explaining the micro-deposit process and a "Close" button at the bottom. A blue arrow points to the "Close" button. The background shows a blurred "Manage External Accounts" screen.

External Account Authorization

Your External Account request has been submitted.

Two small micro deposits will automatically be made to your External Account. It can take from 1-3 business days for these deposits to appear in your External Account.

When you receive the two micro deposits in your External Account, please return to Manage External Accounts in Online Banking, and use the "Verify Account" option on the account tile to verify your External Account. You will need to know the amounts of both micro deposits to verify your External Account.

You will not be able to make transfers to/from this External Account until the micro deposits have been verified.

Close

to add external account via micro-deposits (continued)

7. You should then receive Micro-Deposits within 1-3 business days in the added account to show the process has been initialized. Once you receive the amounts of your Micro-Deposits, go to **Manage External Accounts** to enter the amounts and activate your external account.
8. Select **Verify** next to the account you want to verify and enter the amounts of the Micro-Deposits in the space provided.

Manage External Accounts

View and manage your external accounts.

Add External account(s)

Instant Verification

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

Link via Instant Verification

Micro-Deposits

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

Link via Micro-Deposits

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.

⚠	HONOR CU	External Checking: XXXXX4014	Routing Number: [redacted]	Verify	Cancel
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9. Congratulations! You have successfully added an external account using Micro-Deposits.