

Can I wire funds to an external account utilizing Online Banking?

- Yes, you can initiate the wire process utilizing Online Banking.

What do I need to initiate a wire?

- The receiving beneficiary's name and complete address.
- The beneficiary's routing/ABA number.
- The account number that will be receiving the wire.
- The financial institution's complete address.

Is there a fee to send a wire?

- At this time the fee for a domestic wire is \$25.00, the fee for an international wire is \$45.00.

What is the cutoff time for a wire transfer?

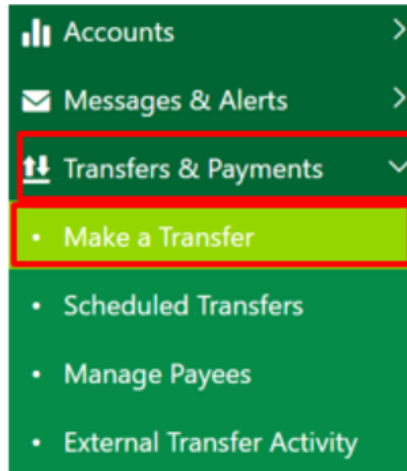
- The cutoff time for a wire transfer to be sent out the same day that it is initiated is 4 p.m. EST for domestic wires and 1 p.m. EST for international wires.

Can I send a wire over the weekend?

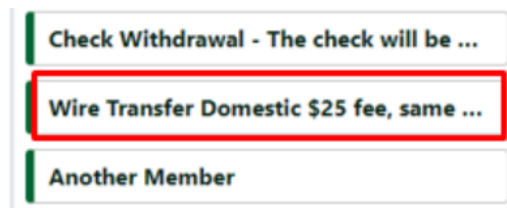
- Wires will be sent on business days, Monday through Friday. They will not be sent on federal holidays.

How do I initiate a wire?

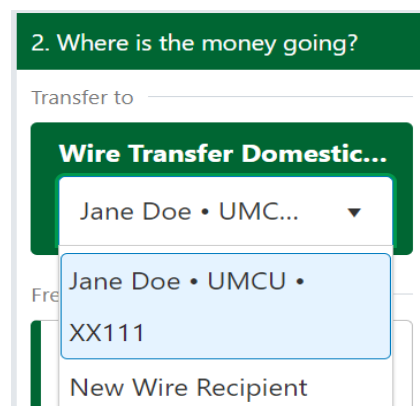
- On the Online Banking homepage select the "***Transfer & Payments***" tab, then select "***Make a Transfer***".



- In the first column, select which account the money is coming from.
- Scroll to the bottom of the second column, to select where the money is going. Select “*Wire Transfer*”.



- You can then select from a previously saved beneficiary, also referred to as a Payee or a New Wire Recipient, at the top of the second column.



- If selecting a New Wire Recipient, the following pop-up will appear on the screen, and you will be asked to complete the fields with the beneficiary’s information. Click “**Next step**” when you are finished.




- The following pop-up will appear on the screen, asking you to complete fields for the “**Beneficiary Bank Information**”. When finished, select “**Save**”.

1 2 Beneficiary Bank Information

Financial institution Name

Routing Number

Account Number
 

Address Line 1

Address Line 2

Country
USA ▾

State
Michigan ▾

City

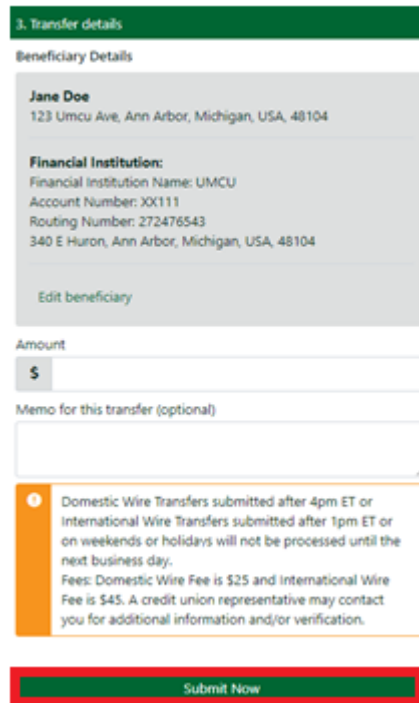
Zip code

NOTE: AN INTERMEDIATE BENEFICIARY BANK MAY CHARGE A FEE IN ADDITION TO THE FEES CHARGED BY THE CREDIT UNION. PLEASE CONTACT US FOR MORE INFORMATION.

[+ Add intermediate beneficiary](#)

Save Cancel

- The third column will display all of the information you have entered in the previous fields for your review. You can now enter the amount you wish to wire, and include a memo if you wish. Click, “**Submit Now**”.



- A confirmation screen will pop up, informing you of the number of transfers you have done this month from the account selected. After reviewing this information click, ***“Confirm transfer”*** to complete the initiation process.

Confirm transfer

- You will see an alert at the top of the main page that says, ***“The transfer has been sent”***.
- Utilizing the contact information provided on your account, an EMUCU Representative will reach out to complete the wire transfer.

Can I transfer funds to another UMCU or EMUCU member?

- You can transfer to another member’s account utilizing their account number, and last name.

Can I transfer funds to an external account?

- You can electronically transfer funds to an external account via ACH, or by initiating a wire transfer. Any ACH payees that were saved previously will transfer over to the new Online Banking. When transferring money via ACH to a new payee, there will be an additional step. Two micro deposits will be deposited into the external account before you can utilize this method. Once the deposits are completed in 2-3 business days, return to EMUCU's Online Banking and enter the amounts where prompted.