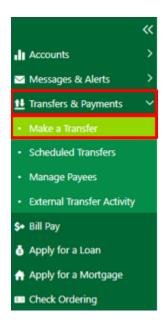
***EMUCU**

FAQ — INTERNAL TRANSFERS

How do I make an internal transfer?

- While on the Online Banking homepage, select the "Transfers & Payments" tab from the menu.
- Select "Make a Transfer".



o The first question, "Where is the money coming from?" please select the account you wish to transfer funds from.

1. Where is the money coming from?

o The second question, "Where is the money going?" select the account you wish to transfer funds to.

2. Where is the money going?

- Question three asks for transfer details.
- o Enter the amount you wish to transfer.
- Select "Send now", "Scheduled transfer", or "Repeating transfer"
- o You can include an optional memo for the transfer.
- Select "Submit Now".



FAQ — INTERNAL TRANSFERS

3. Transfer details
Amount
\$
Send now
Scheduled transfer
Repeating transfer
Memo for this transfer (optional)
Submit Now

 Review the information in the pop-up window and select the "Confirm Transfer" icon to confirm your transfer request.

Can I schedule an internal transfer for a future date?

• Yes. Scheduling an internal transfer for a future date is one of the options you can select when making an internal transfer.

Can I schedule a recurring internal transfer?

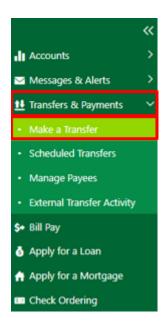
• Yes. Scheduling a recurring internal transfer is one of the options you can select when making an internal transfer.

How do I transfer to another EMUCU or UMCU member?

- o While on the Online Banking homepage, select the "**Transfers & Payments**" tab from the menu.
- o Select "Make a Transfer".



FAQ — INTERNAL TRANSFERS



o The first question, "Where is the money coming from?" Select the account you wish to transfer funds from.

1. Where is the money coming from?

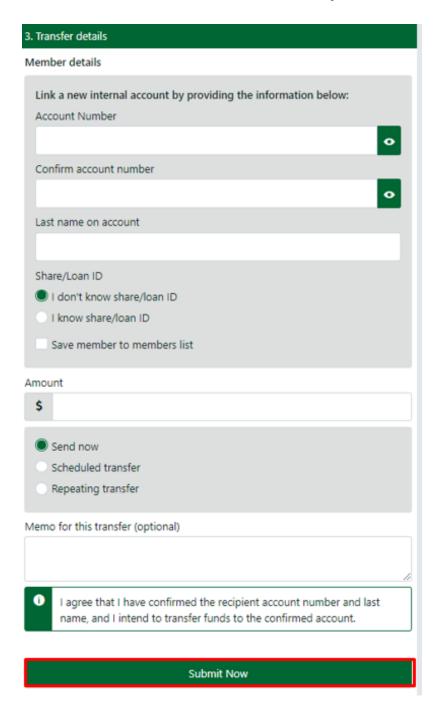
 The second question, "Where is the money going?" Select "Another Member" at the bottom of the question prompt.

2. Where is the money going?

Ouestion three asks for transfer details. Enter the member account number, confirm the member account number, enter the last name on the account, and complete the Share/Loan ID section. Enter the amount you wish to transfer, and the sending option you elect. Select "Submit Now".



FAQ — INTERNAL TRANSFERS



Are there internal transfer fees?

o There are no fees to transfer internally to another EMUCU or UMCU member.