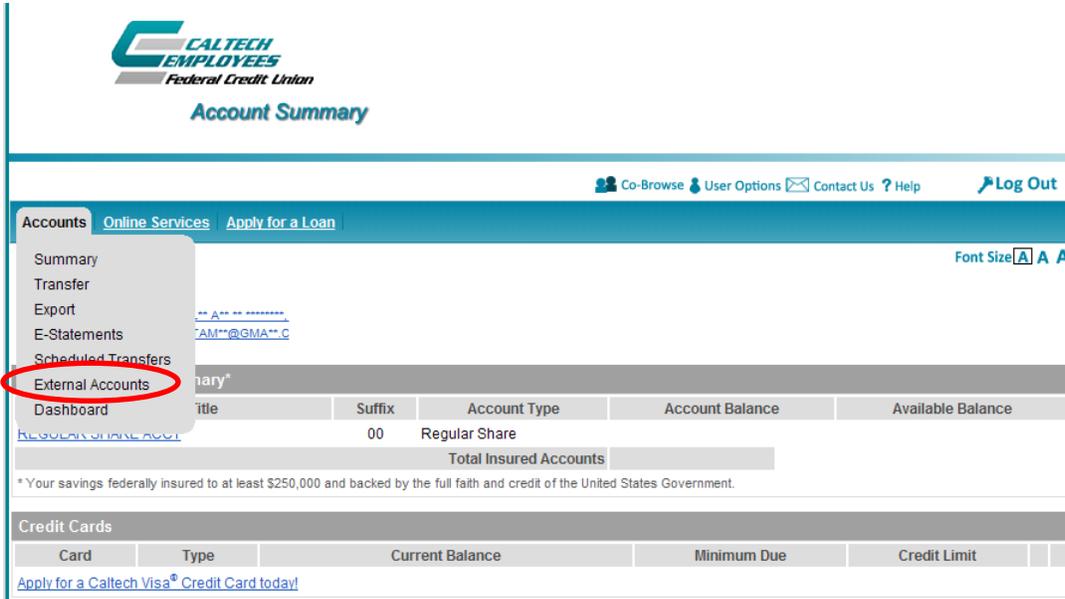


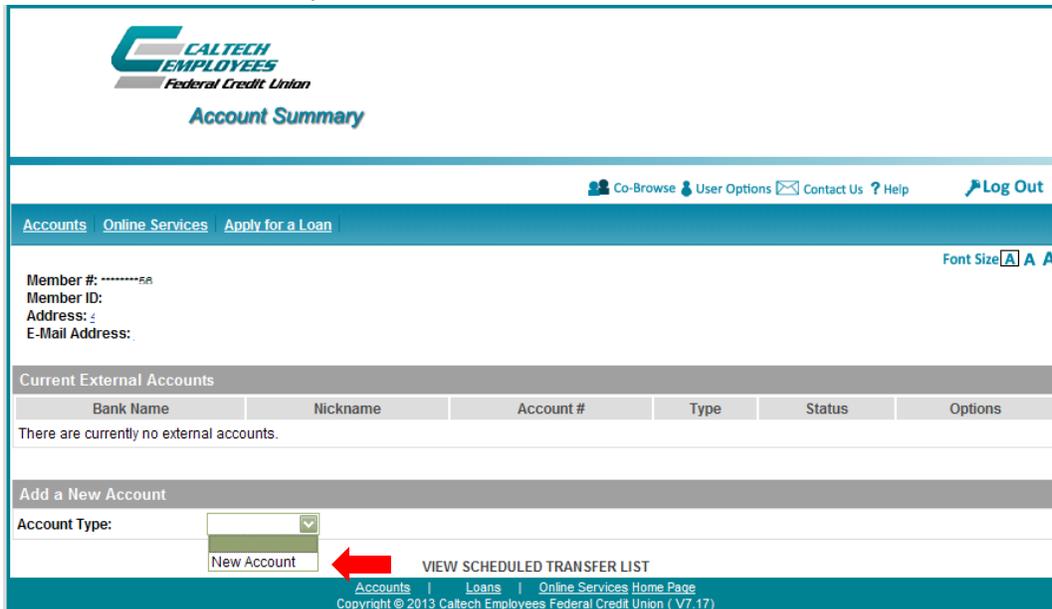
Adding an Internal Account-to-Account

1. Hover over the **Accounts** menu.
2. Click on **External Accounts**. This is selected because the account you are wanting to make transfers to is a separate account number within CEFCU.



The screenshot shows the CEFCU Account Summary page. The 'Accounts' menu is open, and 'External Accounts' is highlighted with a red circle. The page includes a navigation bar with 'Co-Browse', 'User Options', 'Contact Us', 'Help', and 'Log Out'. Below the menu, there is a table for 'REGULAR SHARE ACCOUNT' with columns for title, Suffix, Account Type, Account Balance, and Available Balance. A note states: '*Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.'

3. Under the "Add a New Account" section, select **New Account** from the Account Type dropdown menu. The screen will expand.



The screenshot shows the CEFCU Account Summary page with the 'Add a New Account' section expanded. The 'Account Type' dropdown menu is open, and 'New Account' is selected. A red arrow points to the 'New Account' option. The page includes a navigation bar with 'Co-Browse', 'User Options', 'Contact Us', 'Help', and 'Log Out'. Below the navigation bar, there is a section for 'Current External Accounts' with a table that has columns for Bank Name, Nickname, Account #, Type, Status, and Options. A note states: 'There are currently no external accounts.'

4. Click the box next to “Check this box if this is a cross-account at the same institution.
5. Enter the account information into all fields that apply.
6. In the Ownership area, you need to specify if you are the Owner, Joint Owner or Not Owner for the account you are adding.
7. Click the **Add Account** button.

*Please note, when selecting an account Nickname we recommend you specify beyond simply “checking” or “savings” as this may cause you confusion if you add additional accounts (example: Sallys Acct).

8. Read the instructions and verify the information on the next screen.

Add a New Account

Account Type:

Check this box if this is a cross-account at the same institution.
For assistance with cross-accounts, call us at 818-952-4444, option 3

You may link to an account at CEFCU or at another financial institution. Once the account is linked, it will appear as one of your choices in the Transfer screen. You will be able to transfer both into and out of your external institution account as well as the linked CEFCU account.

Instructions

Step 1: Add an Account

- Under Add a New Account select 'New Account' for Account Type.
- Complete all of the required fields to the left and click 'Add Account' button.
- To link to another CEFCU member account, select 'Check this box if you are adding an account at CEFCU.' Then complete all empty fields to the left and click 'Add Account' button.

Step 2: Verify Your Account

- To verify the linked account, we'll make two small deposits to the new account. Verification deposits may take 1-2 business days.
- Once you have verified the trial deposit amounts, come back to this page and click on 'Complete Verification' and enter the transaction amounts to complete the setup.

Step 3: Make a Transfer

- Once you've verified your account, you will then see the option to make a transfer. For future transfers after the initial setup—you will skip steps 1 and 2.

Please Note: Transfers need to be created before 2:00 PM Pacific Time to be processed on the next business day.

IMPORTANT: By completing the information below, you authorize us to electronically debit/credit your account at another financial institution.

Bank Name:

Routing Number:

Account Number:

Re-enter Account Number:

Sub Account:

Sub Account Type:

Nickname:

Ownership: Owner Joint Owner Not Owner

Add Account

[VIEW SCHEDULED TRANSFER LIST](#)

[Accounts](#) | [Loans](#) | [Online Services](#) [Home Page](#)
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9. Click the **Confirm**.

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Confirm New External Account

Completing Verification:

- Two (2) small transactions will be made to the external account when you 'Add a New Account' (new external account for transferring funds).
- Within 2-3 business days after submitting your request to add a New Account, the external account needs to be checked to identify these two small transactions.
- The transactions could have a general description or appear as if they are deposits from Caltech Employees Federal Credit Union.
- The amount of the transactions will need to be verified. Once you identify these transactions, you will return to the 'External Accounts' page and press 'Complete Verification'. If the amounts entered match the amounts of the transactions, then the account will be enabled for external funds transfers.

Bank Name: CEFCU
Routing Number: 322280692
Account Number: 1111111
Sub-account: 0
Sub-account Type: Savings
Nickname: Sallys Acct

Cancel Confirm

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10. Two small deposits will be made to the other person's CEFCU account within 1 to 2 business days. You will need to contact the other person and ask them to log into their CEFCU account and let you know what the amounts are of the two small deposits.

11. Once you have the amounts of the two small deposits, you will need to log back into eBranch.

12. Select **External Accounts** under the **Accounts** menu.

CALTECH EMPLOYEES Federal Credit Union

Account Summary

Co-Browse User Options Contact Us ? Help Log Out

Accounts Online Services Apply for a Loan

Summary Transfer Export E-Statements Scheduled Transfers External Accounts Dashboard

Font Size A A

Title	Suffix	Account Type	Account Balance	Available Balance
REGULAR SAVINGS ACCT	00	Regular Share		

Total Insured Accounts

* Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Credit Cards

Card	Type	Current Balance	Minimum Due	Credit Limit
------	------	-----------------	-------------	--------------

Apply for a Caltech Visa® Credit Card today!

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13. Click on Complete Verification.

CALTECH EMPLOYEES Federal Credit Union
Account Summary

Co-Browse User Options Contact Us ? Help Log Out

Accounts Online Services Apply for a Loan

Member #:
Member ID: [iamr](#)
Address: [1325 A](#)
E-Mail Address:

Font Size [A](#) [A](#) [A](#)

Bank Name	Nickname	Account #	Type	Status	Options
					Delete
CEFCU Account	Sallys Acct	1111111 - JO	Intra-Bank	Unverified	Complete Verification Delete

Add a New Account
Account Type:

VIEW SCHEDULED TRANSFER LIST

Accounts | Loans | Online Services Home Page
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14. Enter in the amounts of the two deposits from the other account.

15. Click **Verify Account**.

CALTECH EMPLOYEES Federal Credit Union
Account Summary

Co-Browse User Options Contact Us ? Help Log Out

Accounts Online Services Apply for a Loan

Member #:18
Member ID: [iamr](#)
Address: [1325 A](#)
E-Mail Address:

Font Size [A](#) [A](#) [A](#)

Verify External Account

Bank Name: CEFCU Account
Routing Number: 322280692
Account Number:
Nickname:

Transaction Amount 1: \$0.

Transaction Amount 2: \$0.

Completing Verification:

- Two (2) small transactions will be made to the external account when you 'Add a New Account' (new external account for transferring funds).
- Within 2-3 business days after submitting your request to add a New Account, the external account needs to be checked to identify these two small transactions.
- The transactions could have a general description or appear as if they are deposits from Caltech Employees Federal Credit Union.
- The amount of the transactions will need to be verified. Once you identify these transactions, you will return to the 'External Accounts' page and press 'Complete Verification'. If the amounts entered match the amounts of the transactions, then the account will be enabled for external funds transfers.

VIEW SCHEDULED TRANSFER LIST

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16. The screen will update showing the account status as "Verified".

17. You are now able to transfer funds between these accounts.

CALTECH EMPLOYEES Federal Credit Union
Account Summary

Co-Browse User Options Contact Us ? Help Log Out

Accounts Online Services Apply for a Loan

Member #: --
Member ID: 1
Address: 132
E-Mail Address

Font Size A A

Bank Name	Nickname	Account #	Type	Status	Options
				Verified	Delete
				Verified	Delete
				Verified	Delete
				Verified	Delete
				Verified	Delete
CEFCU Account	Cassys Acct	XXX6136 - S0	Intra-Bank	Verified	Delete

Add a New Account

Account Type:

VIEW SCHEDULED TRANSFER LIST

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18. To make a transfer, select "Transfer" from the "Accounts" sub-menu.

CALTECH EMPLOYEES Federal Credit Union
Account Summary

Co-Browse User Options Contact Us ? Help Log Out

Accounts Online Services Apply for a Loan

Summary
Transfer
Export WEST COVINA, CA 91790
E-Statements VERIZON.NET
Scheduled Transfers
External Accounts
Dashboard

0.00

Transfer From: Please choose FROM account..

Transfer To: Please choose TO Account..

Transfer Description: (optional)

Transfer Funds Schedule A Transfer Clear

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