



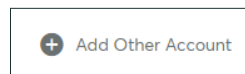
How to set up external accounts

Follow these steps to set up an account at a different financial institution in our Online Banking. Make sure to have your account number and routing number before starting.

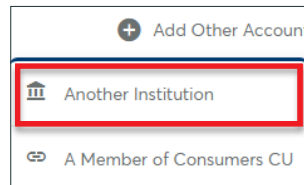
1. Log in to Online Banking and click **Move Money**.



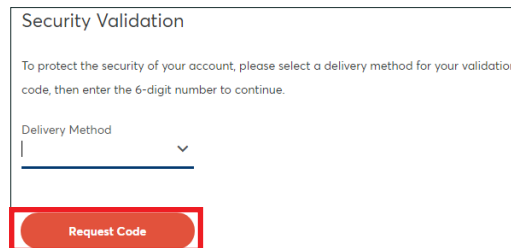
2. On the upper right-hand side of the screen, click **Add Other Account**.



3. Click **Another Institution** from the dropdown.



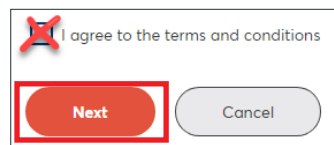
4. Select a delivery method (text, voice message or call center) for the validation code and click **Request Code**.



5. Once you have received the code from your delivery method, enter the code under **Verification Code** and click **Next**.



6. After reading the disclosure, mark **I agree to the terms** and conditions and click **Next**.



7. Click **Get Started**.

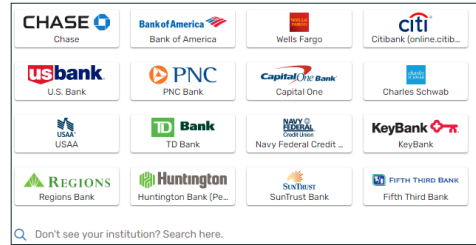




How to set up external accounts (cont.)

8. Select from the list or search for your institution.

If you are joint on your external account, you will need to connect the account manually. (See page 3.)



9. Enter in your username and password for that institution's login and click **Submit**.

10. Select an authentication method if prompted and click **Submit**.

11. Select which of your accounts you would like to add for transfer options and click **Submit**.

If you put in an individual account (such as just a checking account) only that account will show and will be automatically selected by the system.

12. Review and confirm your accounts by clicking the check box and **Accept**.



How to set up external accounts (cont.)

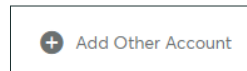
If access is denied using the first process or you are joint on an external account, please use the steps outlined below.

Manual set up of external accounts

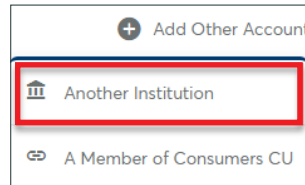
1. _____
Log in to Online Banking and click **Move Money**.



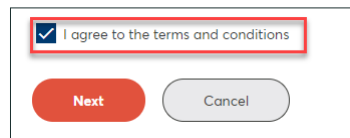
2. _____
On the upper right-hand side of the screen, click **Add Other Account**.



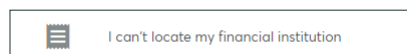
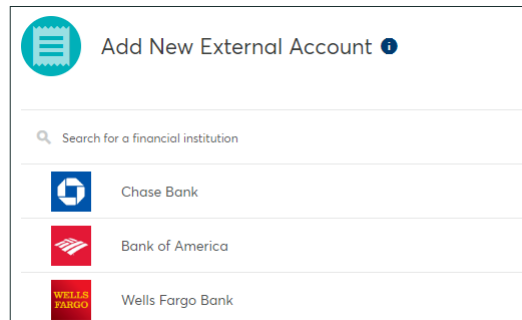
3. _____
Click **Another Institution** from the dropdown.



4. _____
Read and agree to the **Terms and Conditions**, and click **Next**.



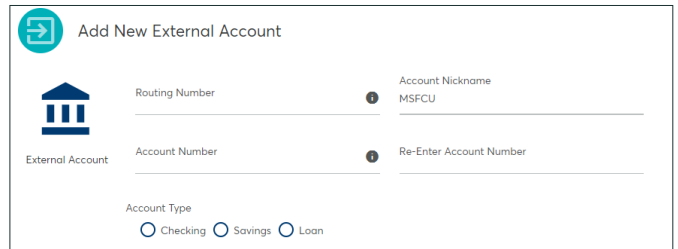
5. _____
Use the **search** feature to select your financial institution.
If you are unable to find your financial institution, click the **I can't locate my financial institution**.



How to set up external accounts (cont.)

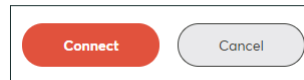
6. Enter in the following pieces of information:

- **Routing Number**
- **Account Number**
- **Account Nickname**
- **Account Type**



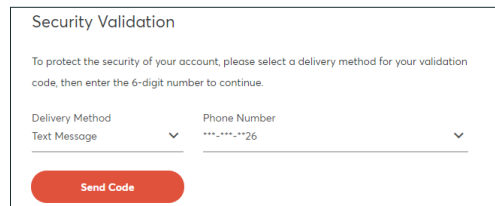
The screenshot shows a form titled "Add New External Account". It includes fields for "Routing Number", "Account Number", "Account Nickname" (with "MSFCU" entered), and "Re-Enter Account Number". There are also radio buttons for "Account Type" with options for "Checking", "Savings", and "Loan".

7. Click **Connect**.



The screenshot shows two buttons: a red "Connect" button and a grey "Cancel" button.

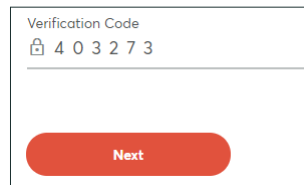
8. Select a **Security Verification Code Delivery Method** from the dropdown, and click **Send Code**.



The screenshot shows a "Security Validation" screen. It includes a dropdown menu for "Delivery Method" (set to "Text Message") and a "Phone Number" field (masked as ***-***-***26). A red "Send Code" button is at the bottom.

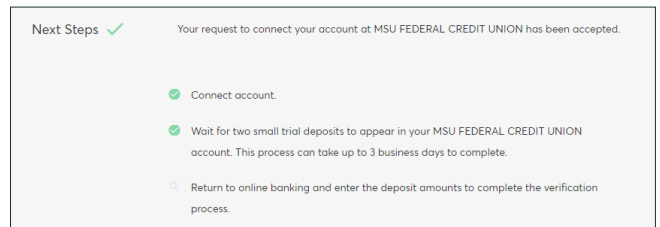
9. Enter the **Verification Code** and click **Next**.

Result: Two small trial deposits will appear in your external account; the process can take up to three business days to complete.

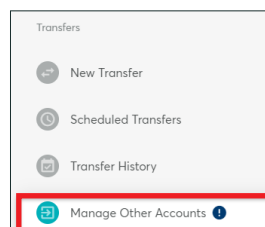


The screenshot shows a "Verification Code" screen with a lock icon and the code "4 0 3 2 7 3". A red "Next" button is at the bottom.

10. Upon receiving the trial deposits, under **Move Money**, click **Manage Other Accounts**.



The screenshot shows a "Next Steps" confirmation screen with a green checkmark. It states: "Your request to connect your account at MSU FEDERAL CREDIT UNION has been accepted." It lists three steps: "Connect account.", "Wait for two small trial deposits to appear in your MSU FEDERAL CREDIT UNION account. This process can take up to 3 business days to complete.", and "Return to online banking and enter the deposit amounts to complete the verification process."

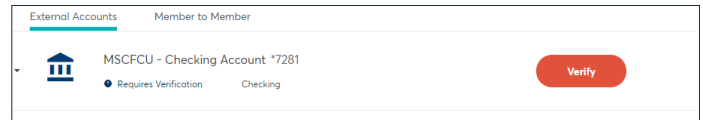


The screenshot shows a "Transfers" menu with options: "New Transfer", "Scheduled Transfers", "Transfer History", and "Manage Other Accounts". The "Manage Other Accounts" option is highlighted with a red box.

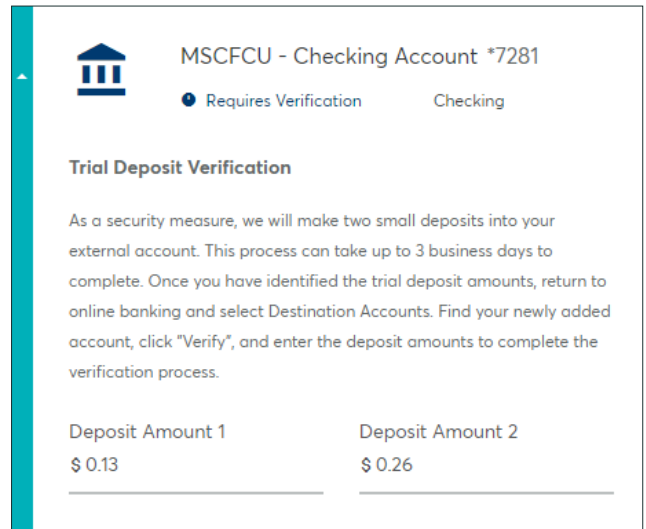


How to set up external accounts (cont.)

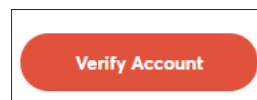
11. Click **Verify**.



12. Enter **Trial Deposit Amount 1** and **Deposit Amount 2**.



13. Click **Verify Account**.



14. Once the external account shows an **active** status, you're ready to transfer!

