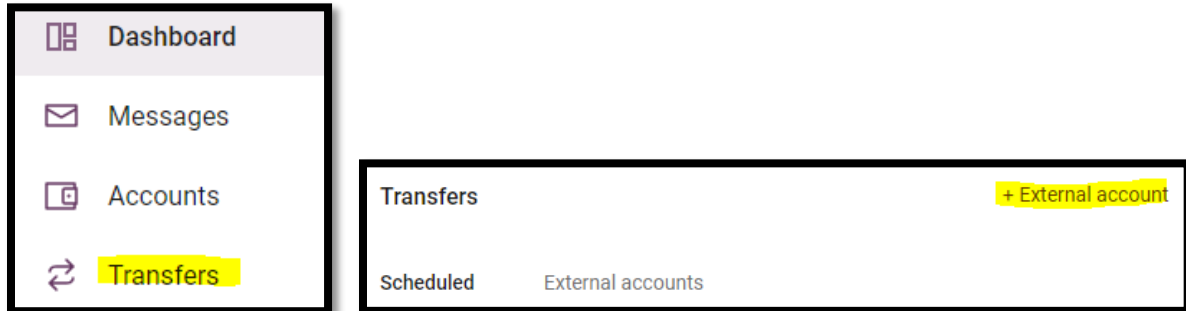


BANNO EXTERNAL TRANSFERS-HOW TO ENROLL

You can transfer funds between your accounts at Members Exchange and other financial institutions. External transfer must be created in the online Banno (computer), and can't be done using the mobile app.

The daily transfer limit is \$1,000 for outbound and inbound transfers, with a maximum of three per day. The cutoff time is 3:00 p.m. Any created after 3:00 p.m. will be processed the next business day.

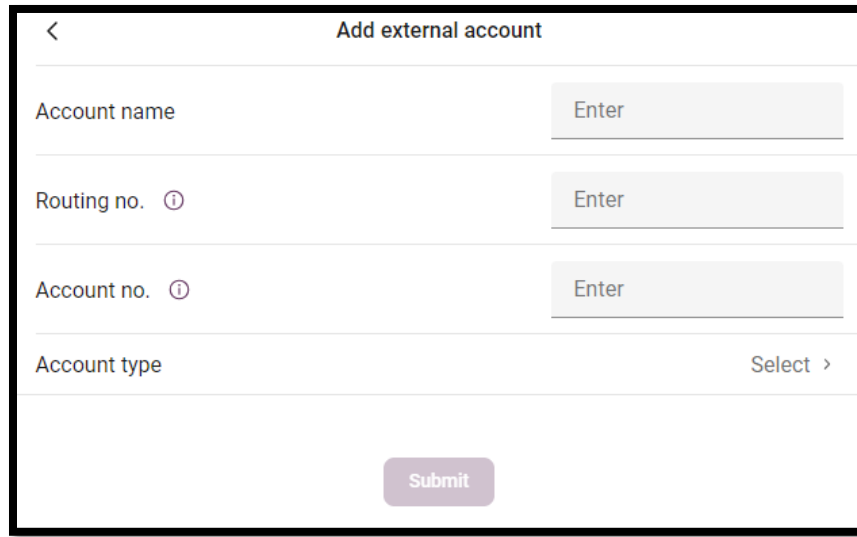
Once you log in to Banno, click Transfers, to add an external account.



Enter your password to continue.

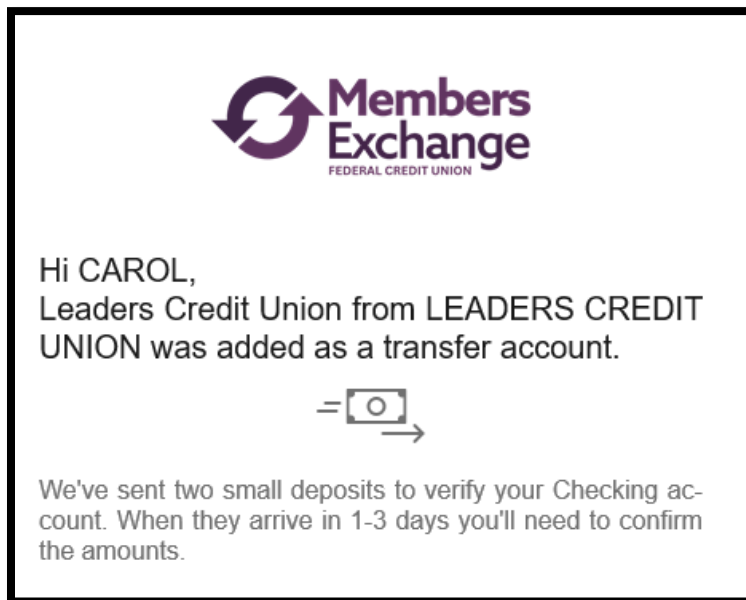
The image shows a password confirmation screen. At the top left is the Members Exchange logo, which consists of a circular arrow icon and the text 'Members Exchange FEDERAL CREDIT UNION'. In the top right corner is a close button (an 'X' icon). The main text reads 'Confirm your credentials to continue'. Below this is a 'Password' label followed by a text input field. At the bottom center is a button labeled 'Confirm password'.

Enter the required information and click Submit.

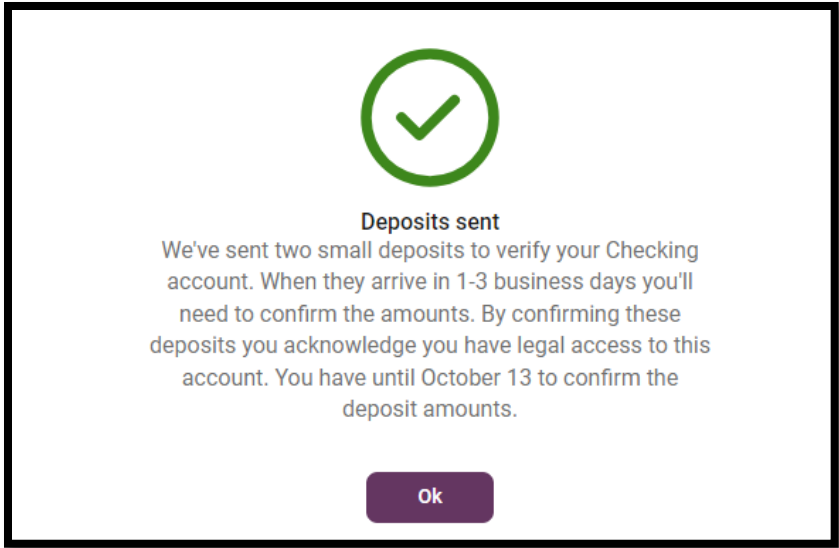


The screenshot shows a mobile application interface for adding an external account. At the top, there is a back arrow and the title "Add external account". Below the title are four input fields: "Account name" with an "Enter" button, "Routing no." with a help icon and an "Enter" button, "Account no." with a help icon and an "Enter" button, and "Account type" with a "Select" dropdown arrow. At the bottom center, there is a purple "Submit" button.

An email is automatically sent.



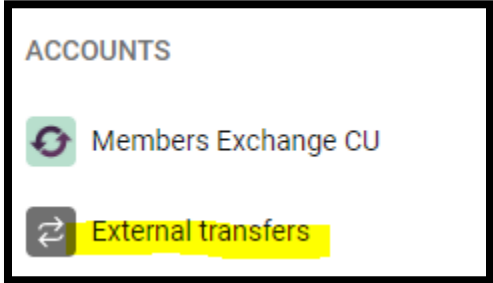
Members Exchange will send two small microdeposits to that financial institution. Once the deposits are posted, you must locate them and confirm the deposit amounts in your Banno personal settings. The system will let you know the date you have to confirm the deposit amounts, which is seven days.



Go to your personal settings located on your dashboard.



Select External Transfers.



Please note: If the external account is a checking account, two small deposits are sent, and one debit will be sent for the total.

In this example, it sent two deposits for \$0.97 and \$0.40. Then, it created a debit for the total, which was \$1.37. The debits will only occur if the external transfer is a checking account. If it's a savings account, it will only have two credits but no debits.


This is where you must enter those amounts to complete the enrollment. Please use the decimal and enter the amounts, and they can click confirm.

TYPE	ACCOUNT NUMBER
Checking	30 [REDACTED]

We've sent two small deposits to verify your account. When the amounts. By confirming these deposits you acknowledge October 13 to confirm the deposit amounts.

\$	0.97	\$	0.40
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[Confirm](#)



You're ready to transfer!

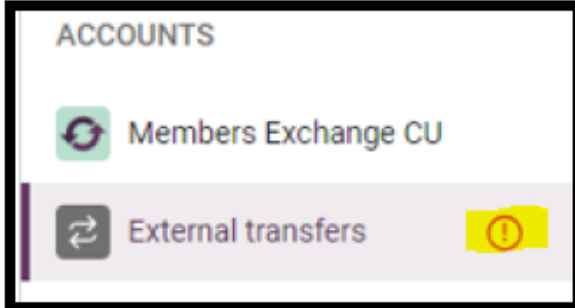
You can now transfer with this account. This account's transfers may take 1-3 business days to process.

[Close](#) [Make a transfer](#)

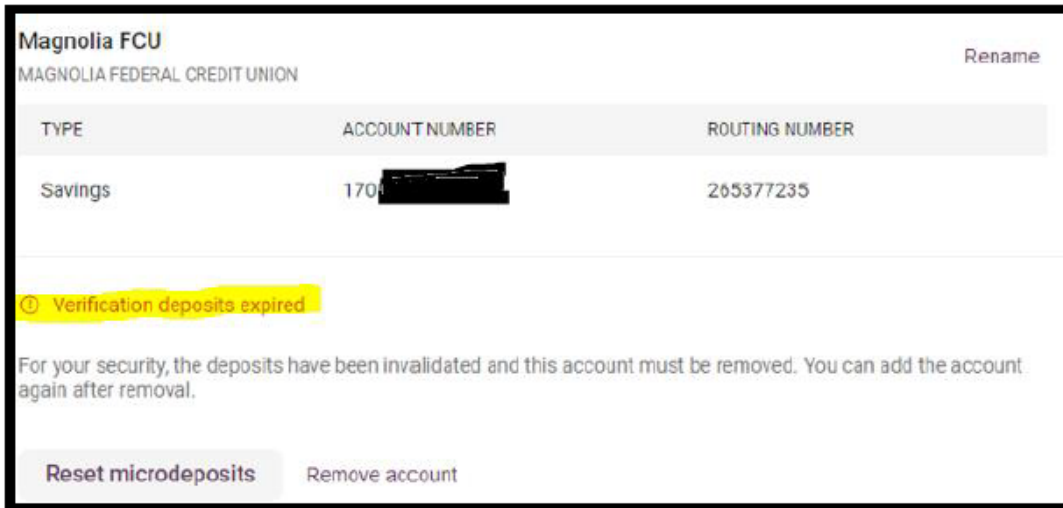
They can click 'Make a Transfer' to get started.

WHAT HAPPENS IF I DON'T ENTER THE TWO SMALL DEPOSITS WITHIN SEVEN DAYS?

If the member doesn't verify the micro-deposit amounts within 7 days, they will see the following when they go to external transfers within Banno:



Members have two options. They can remove the account and start over. Or, they can select Reset microdeposits, and it will send them again.



If they select reset microdeposits, they will receive a confirmation email.



Hi CAROL,
The setup of your external transfer account
Magnolia FCU from MAGNOLIA FEDERAL
CREDIT UNION was reset.

