

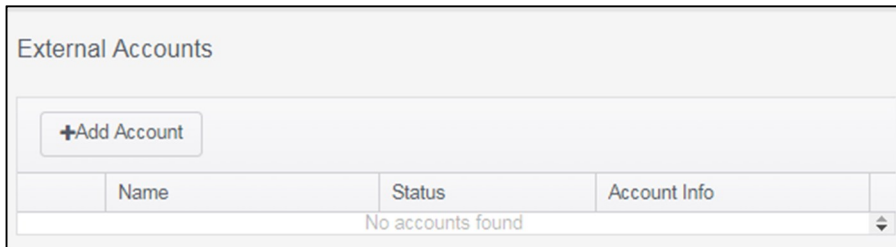
Transfer to another Bank Account (EFT)-Website

The External Funds Transfer (EFT) is a service that allows you to quickly and conveniently transfer funds electronically between OUFed and another financial institution for free! You have access to start, stop, or edit 24/7, how you want, when you want. After an EFT has been setup, transfers will post within 1-3 business days.

Website Access

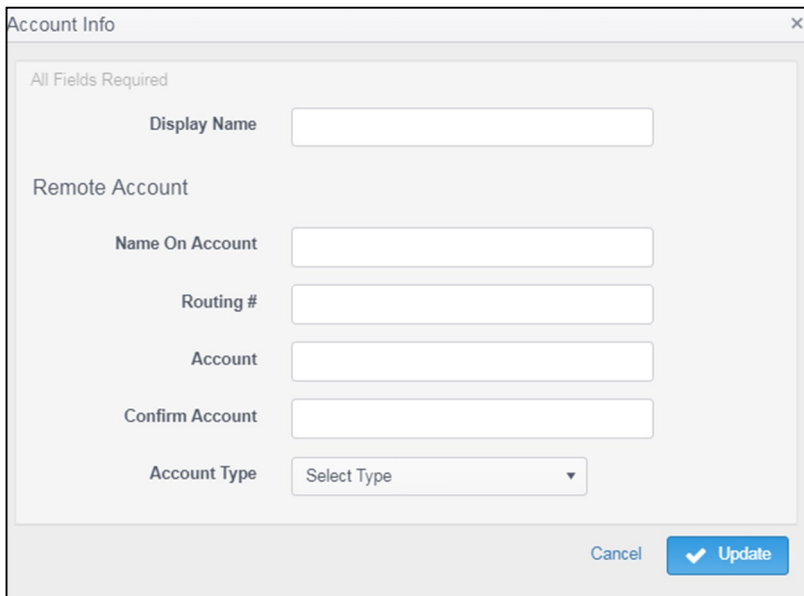
Bank to bank transfers can be set up and managed from either the website or your mobile app.

1. On the website, you click on the expandable "Transfers" heading and select the External Funds Transfer feature.
2. Review and accept the EFT Disclosures. Be sure to let us know if you have any questions.
3. On the next screen, select "Add Account."



Name	Status	Account Info
No accounts found		

4. Input the account number and routing number that corresponds with your other financial institution.



Account Info

All Fields Required

Display Name

Remote Account

Name On Account

Routing #

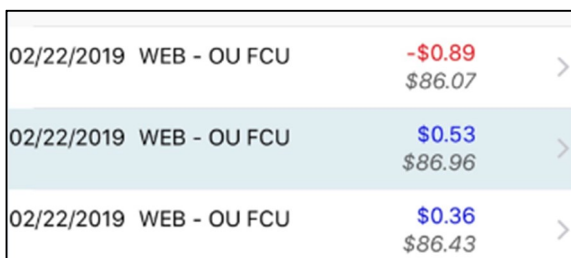
Account

Confirm Account

Account Type

Cancel

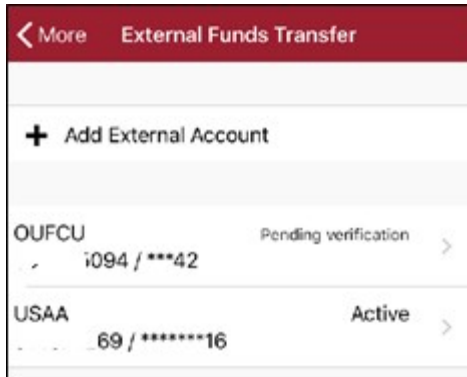
5. Within 1-3 business days, you will see two micro-deposits in your other account. Micro-deposit means small deposit, such as \$0.79. Record these two amounts and in what order they posted.



02/22/2019	WEB - OU FCU	-\$0.89	\$86.07	>
02/22/2019	WEB - OU FCU	\$0.53	\$86.96	>
02/22/2019	WEB - OU FCU	\$0.36	\$86.43	>

- Return to the External Funds Transfer feature. Your external account's status will be listed as "Pending Verification." Click on the account and input the amounts of the two micro-deposits in the order they posted.

If the request is made before 5pm, the micro deposits will be deposited the next day. The sum of the deposits will ALWAYS equal the amount of the withdrawal.



The screenshot shows the 'Validate Account' screen. At the top, there is a red header with a back arrow and the text 'Back Validate Account'. Below the header, there is a text prompt: 'Enter the micro deposit amounts to validate the account settings are correct.' There are two input fields: '1st Deposit' and '2nd Deposit'. Below these fields, there is a label 'Retries Left' with the value '5'. Further down, there is a label 'Date Started' with the value '02/21/19 11:23am'. At the bottom of the screen, there are three buttons: 'Close', 'Delete', and 'Update'.

You may now perform External Funds Transfers by accessing the "Transfers" feature!

Your external account will be listed as the last option in the To Account and From Account drop downs.

Pro Tip: If transferring funds from an open line of credit, credit card, or Home Equity Line of Credit, the funds must first be transferred to another account type, such as your checking or savings account, before initiating the External Transfer.