TRANSFER BETWEEN MY ACCOUNTS

Transfer funds between your Capital Credit Union account
and an account at a different financial institution.

To add an external account using Plaid *(Plaid connects to your Capital Credit Union account so that it can create a secure connection between Capital Credit Union and the applications that need financial information.):*

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Transfer Between My Accounts."
- Choose "Accounts."
- Choose either "Create An Account" or the "Add Account" icon.
- From the Plaid interface, choose "Continue."
- Select your financial institution from the list or enter a name into the search box to filter results and choose your financial institution.
- Enter your credentials, and when your credentials are confirmed, choose "Continue." Plaid will pull the accounts linked to the credentials you provided. Select the accounts you want to add.
- Choose "Add Accounts."
- Accounts verified with credentials through Plaid will now appear under the "External Accounts" section.

To add an external account manually:

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Transfer Between My Accounts."
- Choose "Accounts."
- Choose either "Create An Account" or the "Add Account" icon.
- Choose "X" to exit Plaid.
- Enter a name, nickname (optional), routing number and account number.
- Select an account type (checking or savings).
- Choose "Add Account."
- You will receive two micro deposits in the account that was added. These micro deposit amounts will be used to verify the account and will arrive in the added account within two business days.
- Once received, return to "Accounts," choose the account that was added and choose "Verify."
- Enter the micro deposit amounts sent to your account and choose "Verify."
- Accounts verified with micro deposits will now appear under the "External Accounts" section.

To transfer funds between your Capital Credit Union account and an external account:

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Transfer Between My Accounts."
- Choose "New Transfer."
- Enter an amount above $1.00.
- Choose an account from which to pull funds.
- Choose an account to transfer funds to.
- Enter a note (optional).
- Check the checkbox to accept the fee.
- Choose the "Transfer Money" button.
- Request an Authentication Code.
- Enter the Authentication Code and choose "Authenticate User."
- Choose "Continue To Send Money."

To view account details, add/change an account nickname or delete an external account:

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Transfer Between My Accounts."
- Choose "Accounts."
- To view account details, choose "Details."
- To add/change an account nickname, from the account details page, choose "Change Nickname," enter or change the account nickname and choose "Save Changes."
- To delete an external account, from the "Accounts" page choose "Delete," or choose "Delete Account" from the account details page.

To view, edit and cancel transfers:

- Choose "Pay Bills/Send Money" from the menu on the left-hand side of the screen, then choose "Proceed."
- From the "I want to..." menu, choose "Transfer Between My Accounts."
- Choose "View Transfer."
- Choose a transfer to open that transfer's details.
- To edit the amount of a scheduled transfer, from that transfer's details, choose "Change Amount." Edit the transfer as needed and choose "Save Changes."
- To cancel a scheduled transfer, from that transfer's details, choose "Cancel Transfer," then confirm your choice.