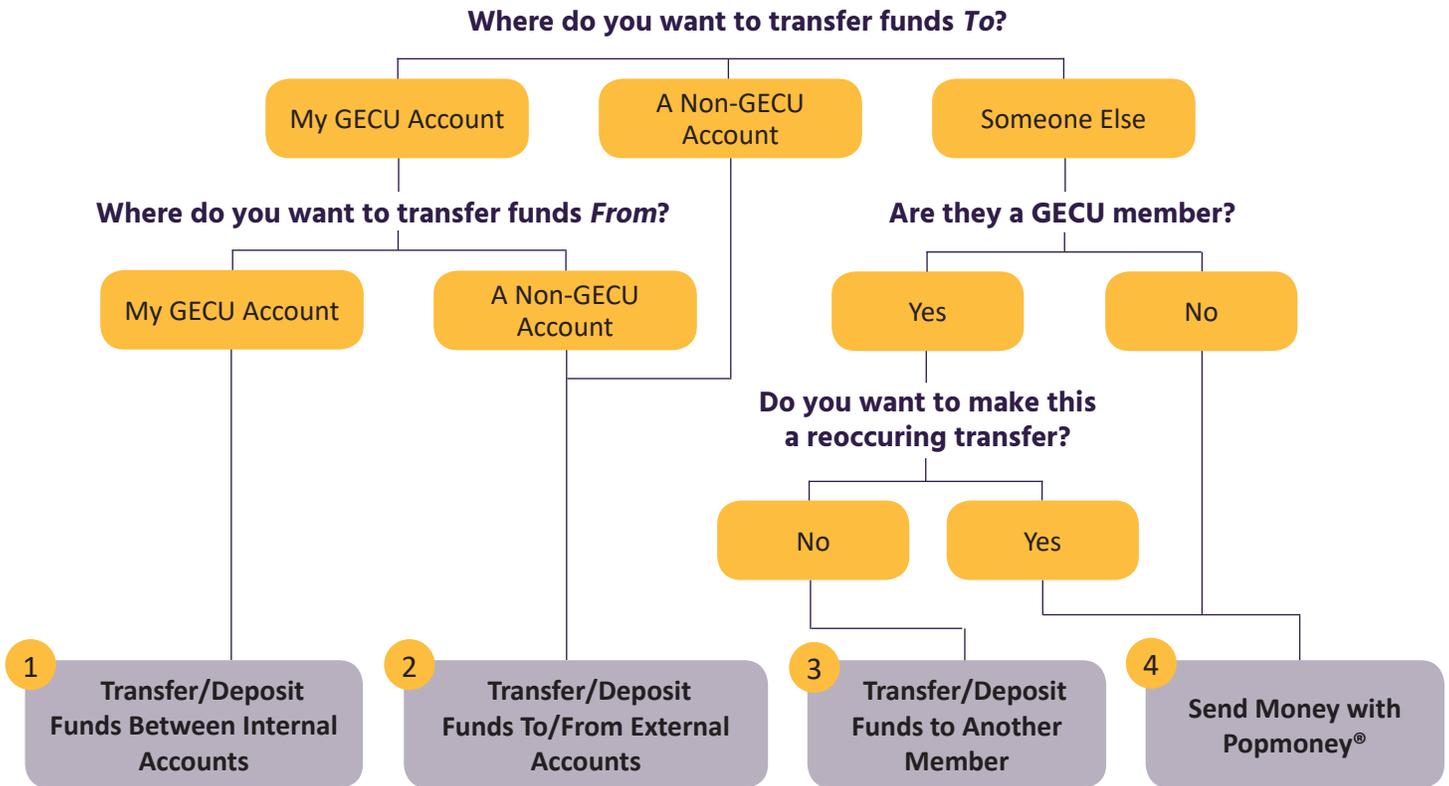


QUICK GUIDE: Make/Schedule a Transfer



There are a variety of ways to transfer funds depending on where funds are coming from, who they are going to, and how often you want them to occur. Use this helpful chart to find the best option for you.



1 Transfer/Deposit Funds Between Internal Accounts

Make or schedule a one-time or recurring transfer from an internal account within **Online Banking** or our **mobile app**. Transfers/deposits to/from an internal account within Online Banking or the mobile app can be sent in real-time or scheduled for a future date.

Within Online Banking

1. Click **Make/Schedule a Transfer** under the **Move Money** tab.
2. Select account you want to make a transfer funds **From**, then the account **To**. Select the date and enter the amount to transfer.
3. To make this a recurring transfer by checking **Repeat**. Then select the frequency, date, and duration of the repeating transfers and click **Save**.
4. Click **Make transfer** and **Confirm**.

Within Our Mobile App

1. Tap **Transfers**. (Android users, first tap the menu icon.)
2. Select the account to transfer funds **From**, then the account **To**.
3. Enter the amount you want to transfer.
4. Tap **Transfer** and **Confirm**.

Note: Recurring transfers cannot be set up or managed in the Mobile Banking app.

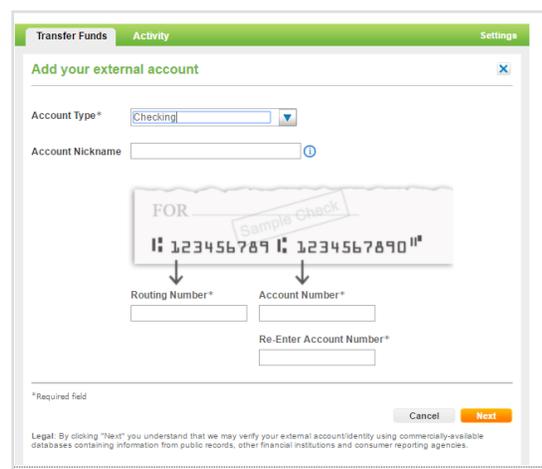
Transfers	
From	Regular Share \$41.15
To	Share Draft \$17.50
Amount	\$25.00

2 Transfer/Deposit Funds To/From External Accounts

Conveniently transfer funds, one time or recurring, to and from a GECU deposit account (i.e. checking, savings, HSA, and Money Market) and an account at another financial institution. This option is only available within Online Banking (not in our mobile app).

Within Online Banking

1. Click **External Transfer for Deposit** under the **Move Money** tab.
2. Add an external account from another financial institution by clicking **Add a New Account** underneath the **From** and/or **To** fields.
3. Select the account type, enter an account nickname, then enter the routing number and account number as indicated; click **Next**.
4. Verify the external account in one of two ways:
 - » **Verify instantly:** Log in to the external bank account using the external account's login credentials to verify ownership of the account.
 - » **Verify with bank deposits:** Verify two small deposits posted to the external bank account, within 1 to 2 business days.
5. Once verified, the external account will be available in the **From** and **To** fields when moving money.



3 Transfer/Deposit Funds to Another Member

Easily send funds to another GECU member using the recipient's last name and full account number. This is a great way to send money to kids at college, reimburse a sibling, pay a coworker or friend, etc. Transfers from one GECU member's account to another are made in real-time and cannot be scheduled for a later date or to repeat.

Within Online Banking

1. Click **Make/Schedule a Transfer** under the **Move Money** tab.
2. On the right, click **Add Recipient** under **Quickly send money to another member**.
3. Enter the recipient (how their name will appear in your **To** list), the first three letters of the member's last name, and their full account number (separate from their Member Number); **Add Recipient**. This will automatically populate the **To** field.
4. Select the **From** account and then choose the recipient in **To**.
5. Enter the transfer amount, click **Make transfer**, and **Confirm**.

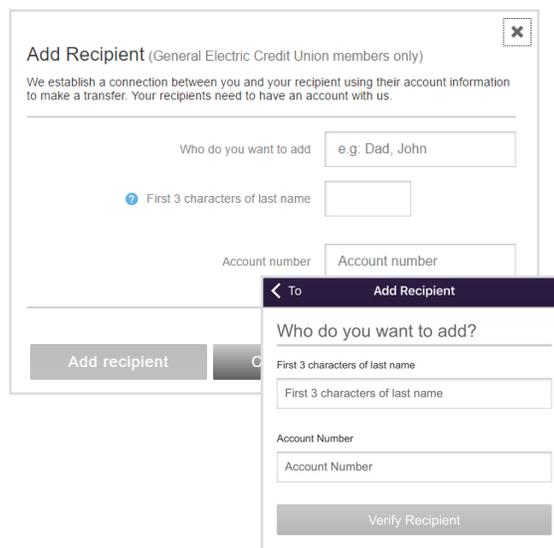
*Note: Added recipients will remain in the **To** transfer option in Online and Mobile Banking.*

- » To manage these members, click **Member Transfer Destination** under the **Move Money** tab.

Within Our Mobile App

1. Tap **Transfers**. (Android users, first tap the menu icon.)
2. Select the account you want to transfer funds **From** and tap the **To** field.
3. Under **Recipients**, **Add a Recipient**.
4. Enter the first three letters of the member's last name, their full account number, then **Verify Recipient**.
5. Enter the amount to transfer, **Transfer**, then **Confirm**.
6. Moving forward, added recipients will appear in the **To** transfer option of both Online and Mobile Banking.

Note: You cannot set up future or recurring transfers to other GECU members.



4 Send Money with Popmoney

With GECU Online Banking or mobile app, you have access to one of the most convenient payment services available, Popmoney. Unlike other money-transfer services, Popmoney has the added ease and security of being inside your password-protected online account.

Don't worry about writing a check or carrying cash to pay someone. You can send money directly from your Online Banking account or through our mobile app to practically anyone and even include a personalized message. With Popmoney, you can set up recurring payments in Online Banking to virtually anyone (recurring payments not currently available in the mobile app).



Here's how it works:

1. You can import your contacts or enter the recipient's information (name, email address, bank account information, and/or cellphone number) and the dollar amount you want to send.
2. An email or text message is sent automatically to the recipient notifying them of the funds.
3. The recipient logs in to their Popmoney account (through their financial institution or they can set up a Popmoney account for free at Popmoney.com) to receive the money.

Within Online Banking

1. Click **Pay Other People (Popmoney)** under the **Move Money** tab.
2. Select an existing contact or **Add a New Contact** you will need their phone number, email address, or bank account information to send funds.
3. Enter the amount you want to send and select the date. To make this transfer recurring, check **Make this a recurring payment** and set the frequency and duration.
4. Select the delivery speed and the account to send money **Pay From**.
5. Click **Add Note** to select a category and description (up to 50 characters).
6. Click **Continue** then **Send Payment**.

A screenshot of a web browser interface for online banking. The top navigation bar includes 'Overview', 'Send Money', 'Request Money', 'Activity', 'Contacts', and 'Preferences'. The 'Send Money' tab is active. Below the navigation bar, there's a 'Payment Information' section. It includes a 'To' field with a search box and a link to 'Add a New Contact'. The 'Amount' field is set to '0.00'. There's a checkbox for 'Make this a recurring payment'. The 'Send Date' is set to 'Today'. The 'Delivery' dropdown is set to 'Select or add a contact to see delivery speeds'. The 'Pay From' dropdown is set to 'Please select account'. There's a link to 'Add a note to this transaction' and 'Cancel' and 'Continue' buttons at the bottom.

Within Our Mobile App

1. Tap **Popmoney**. (Android users, first tap the menu icon.)
2. Select an existing contact or **Add a New Contact**; you will need their phone number, email address, or bank account information to send funds.
3. Enter the amount you want to send and select the date. Note: You cannot make recurring payments in the mobile app.
4. Select the delivery speed and the account to send money **Pay From**.
5. Click in the **Message** field to add a description (up to 20 characters).
6. Click **Continue** then **Send Payment**.

A screenshot of a mobile app interface for sending money. The top bar shows a back arrow, 'More', and 'Popmoney'. Below the bar are two tabs: 'Pay Someone' and 'Activity'. The 'Pay Someone' tab is active. The main content area asks 'Who do you want to pay?' and has a text input field with the placeholder 'mobile phone # or email'.