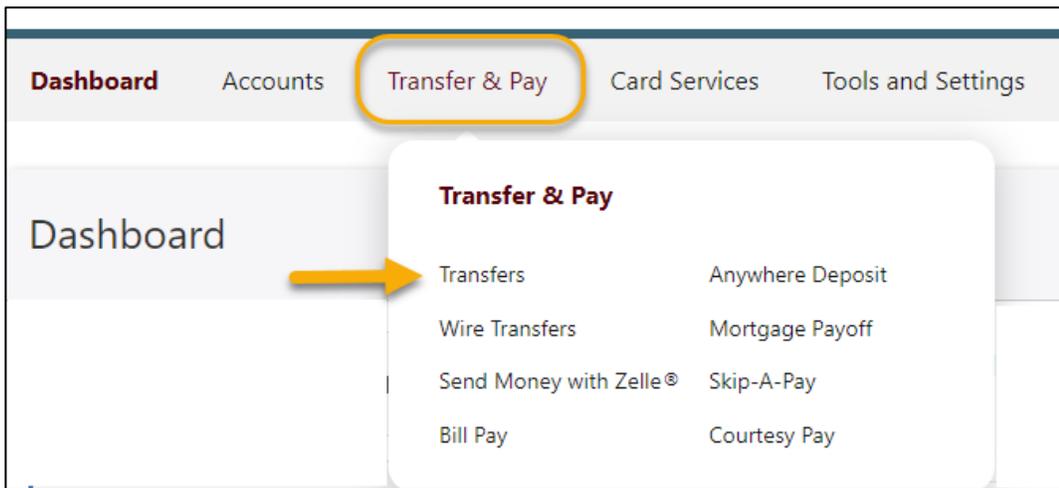




Transfer Money to Another Financial Institution

With [Patelco Online™](#), it is easy to transfer money to another financial institution. To get started, tap or hover over to **Transfer & Pay** from the main menu and select **Transfers**.



1. Select the **Add an account** link.

Make a Transfer

From Account

To Account

External transfers to Patelco loans are credited same day if done by 3pm PT and apply to your credit limit after 2-3 business days. External transfers to shares are credited in 2-3 business days. For transfers related to UpLoan, principal-only mortgage payments, IRA, HSA, and SEP IRA please see the help section.

[Add an account](#)

Amount



2. Choose to add an account instantly or manually.

Add account ×

Select an option below to add a new account

Internal account

 Send money to another Patelco Credit Union member >

We will send an email to the recipient notifying them of this connection.

External account

 Add an account instantly >

Sign in with the credentials you use for your external account.

 Add an account manually >

Enter your account number and routing number. Verification can take up to 3 days.

To add an account instantly:

Under External account, select **Add an account instantly**

You will need to enter your username and password that you use for your external bank or credit union. Your credentials will be verified within minutes. Once your account has been added, skip to step 10.

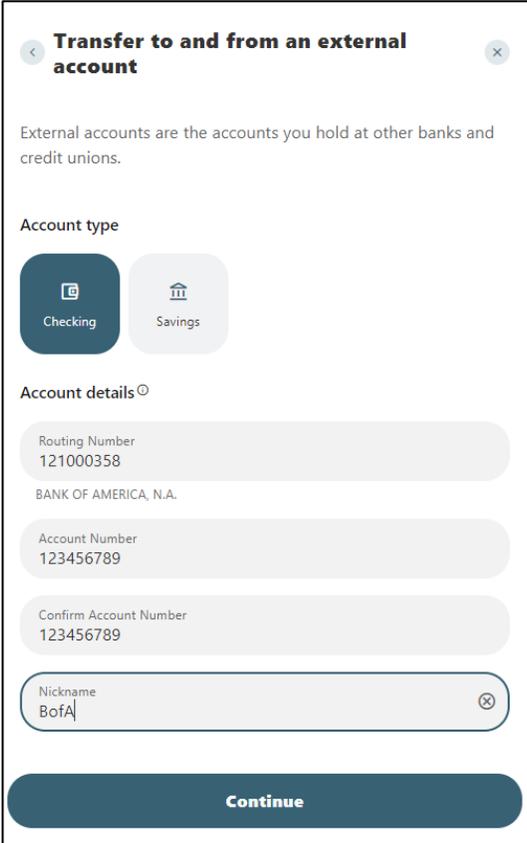
If your external bank or credit union doesn't support instant adding, you can still link the account manually by following steps 3 - 9 below.

To add an account manually:

You'll need the routing (ABA) number and the account (MICR) number of your external checking or savings account. After you provide those to us, we'll make small trial deposit(s) and/or withdrawal(s), which may take several business days to show up in your external bank account.



3. Add the external account information by providing an **Account Type** (Checking or Savings), **Routing Number**, **Account Number**, and **Nickname**.



Transfer to and from an external account

External accounts are the accounts you hold at other banks and credit unions.

Account type

Checking Savings

Account details

Routing Number
121000358
BANK OF AMERICA, N.A.

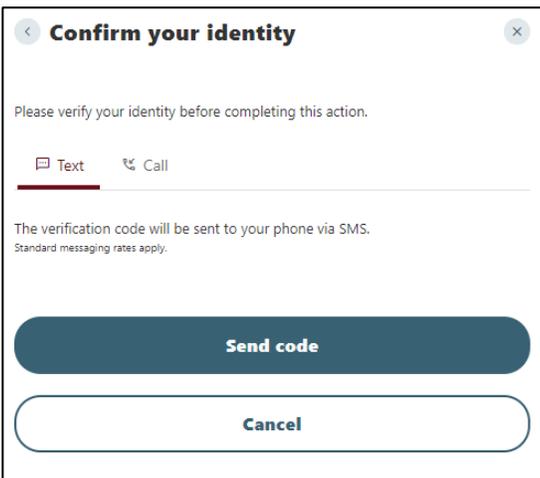
Account Number
123456789

Confirm Account Number
123456789

Nickname
BofA

Continue

4. Verify your identity by selecting a preferred method (text or call) to receive a verification code. Select the **Send code** button.



Confirm your identity

Please verify your identity before completing this action.

Text Call

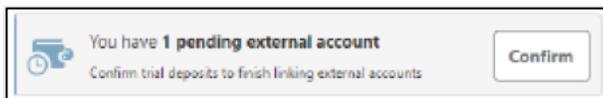
The verification code will be sent to your phone via SMS.
Standard messaging rates apply.

Send code

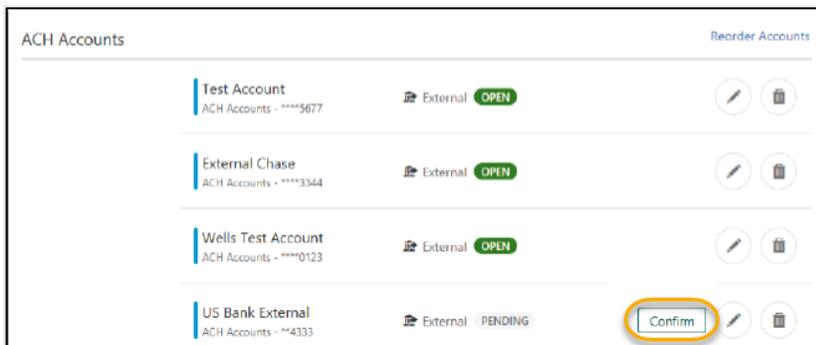
Cancel



5. After receiving the code, enter it in the text box and select the **Verify** button.
6. A confirmation box will appear. As a security measure, we cannot transfer funds from this account until it has been confirmed. We will send two (2) trial deposits to your external account.
7. Within 2-3 days your trial deposits will appear in your external account. Once visible, log in to **Patelco Online™** and look for a notification on the **Dashboard** screen. Select the **Confirm** button.



8. You will be taken to a screen with all of your external accounts. Select the **Confirm** button next to the external account you recently added.



9. Enter the trial deposit amounts and select **Confirm**.

Confirm Trial Deposits

To confirm your external account at BANK OF AMERICA, N.A., we've sent 2 Trial deposits (and one debit) to account ****5678. Deposits will appear within three business days.

Please enter the 2 deposit amounts below, including the zero and the decimal (0.01 for example).

First Deposit *	<input type="text" value="0.00"/>
Second Deposit *	<input type="text" value="0.00"/>



10. Now you are ready to transfer funds. From the main menu, select **Transfer & Pay**, and then **Transfers**. Select the **From Account** drop-down to view the newly added external account and then select the **To Account** drop-down. Choose the amount, transfer date, and frequency and then select the **Submit Transfer** button.

Amount

Transfer Limits

Date

Frequency

[+ Add Memo](#)

Submit Transfer