

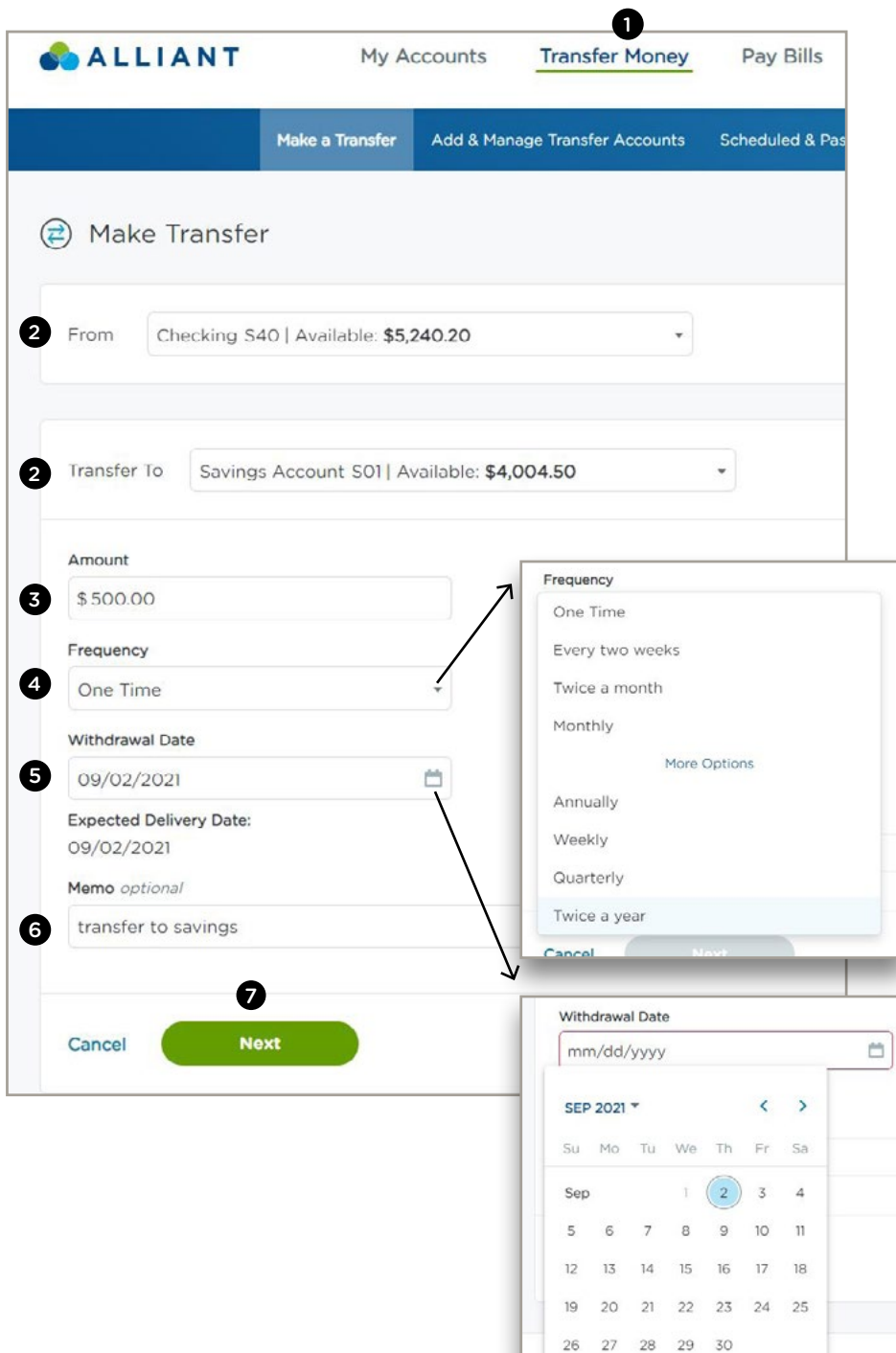
## How to transfer money 101

How to transfer money between your Alliant accounts, transfer to pay your Alliant loan, and transfer to/from an account at another bank (or to another Alliant member)

### Transferring money in online banking

It's easy to transfer money between your Alliant accounts, between your Alliant accounts and your accounts at other banks,<sup>1</sup> and to the Alliant accounts of other Alliant members using Alliant online banking at [alliantcreditunion.com/onlinebanking](https://alliantcreditunion.com/onlinebanking).

1. Click the "Transfer Money" link at the top of the page.
2. Select a "From" and "To" account from the dropdowns. All of your Alliant accounts that you can transfer to/from (including your loan accounts) will appear automatically. The first time you transfer to/from an external account or to another Alliant member, you need to complete a one-time process to add that account to your transfer list. *Online and mobile Instructions are on page 2.*
3. Type the amount you want to transfer into the "Amount" field.
4. Select an option from the Frequency dropdown. You can make one-time transfers or set recurring transfers to re-occur weekly, every two weeks, twice a month, monthly, quarterly, twice a year or annually.
5. In the Withdrawal Date field, you can type in the date on which you want your one-time transfer to occur or your recurring transfer to start, or click on the calendar icon to view a calendar and select your start date.
6. In the optional Memo field, you can type a short description of your transfer. This description is what will appear in online banking's transaction list and on your Alliant account statement.
7. Click the Next button.
8. On the Review Transfer Details page, review the options that you've selected for your transfer. After confirming they are correct (and clicking the text box to agree to terms for external transfers), click the "Submit Transfer" button.



**1** My Accounts Transfer Money Pay Bills

Make a Transfer Add & Manage Transfer Accounts Scheduled & Pas

**2** Make Transfer

**2** From Checking S40 | Available: \$5,240.20

**2** Transfer To Savings Account S01 | Available: \$4,004.50

Amount **3** \$ 500.00

Frequency **4** One Time

Withdrawal Date **5** 09/02/2021

Expected Delivery Date: 09/02/2021

Memo *optional* **6** transfer to savings

**7** Cancel Next

**Frequency**

- One Time
- Every two weeks
- Twice a month
- Monthly
- More Options
- Annually
- Weekly
- Quarterly
- Twice a year

**Withdrawal Date**

mm/dd/yyyy

SEP 2021

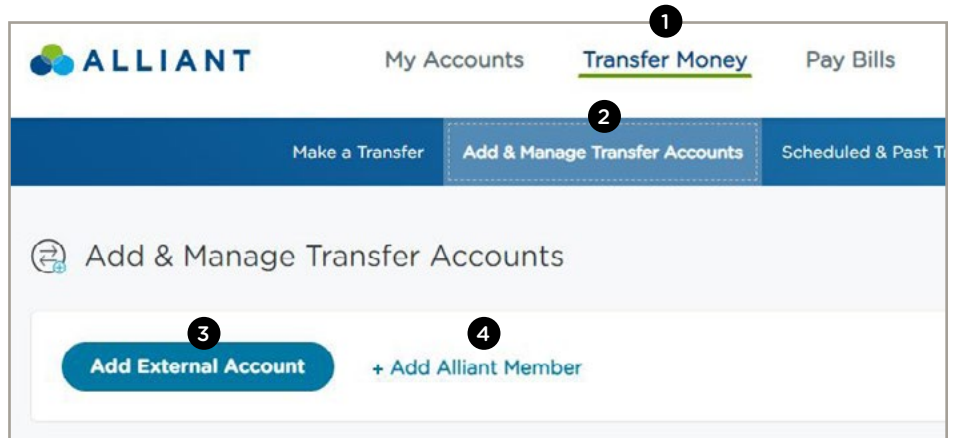
Su	Mo	Tu	We	Th	Fr	Sa
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5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## Adding a new external account or the account of another Alliant member

After completing the one-time setup process, the account you added will appear in your account list dropdown(s) in the Transfer Money form, and you can simply follow the steps listed on page 1 for making a transfer.

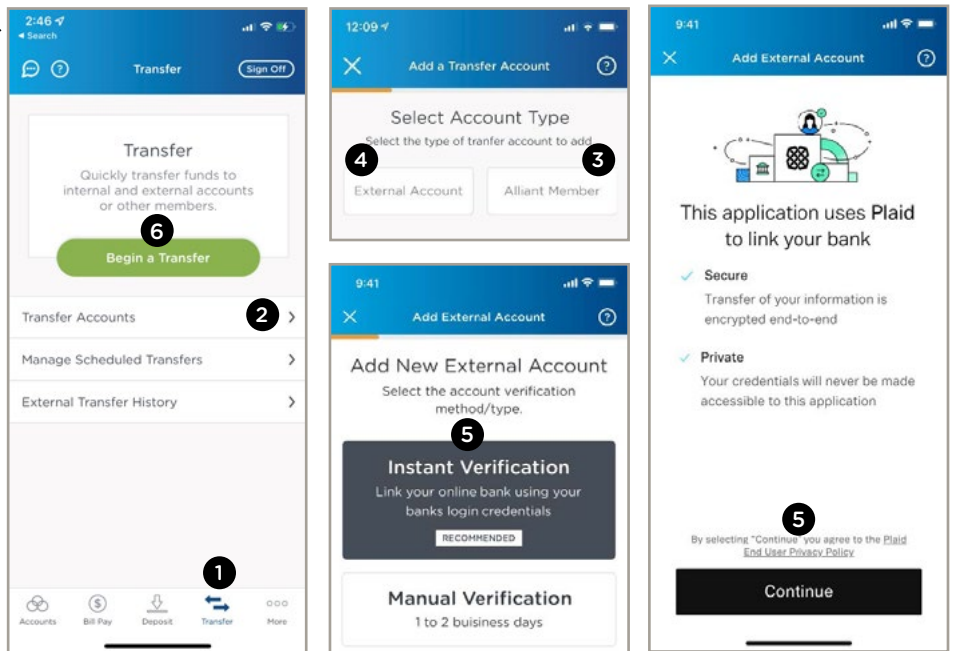
### In online banking:

Click the Transfer Money link at the top of the page **1**. Click on "Add & Manage Transfer Accounts" **2** in the blue bar. Click the "Add External Account" **3** button and follow the prompts to add an external account using instant or micro-deposit authentication. Depending on which option you choose, you'll need to provide your login credentials (instant) or the bank's routing number and your account number (micro-deposit). Click the "+Add Alliant Member" **4** link and follow the prompts to add another member's account. You'll need their 14-digit Alliant membership number to add their account to your "Transfer to" account list.



### In the mobile banking app:

In the Alliant mobile banking app, click the Transfers button **1** at the bottom of the screen, then click the "Transfer Accounts" button **2**. To add an Alliant member **3**, follow the prompts to enter their name and 14-digit Alliant membership number. To add an external account **4**, follow the prompts to select an account verification method. After you select Instant Verification **5**, you'll be asked to click the "Continue" button to agree to Plaid's privacy policy and verify your account.



## Making one-time transfers in the mobile banking app

In the Alliant mobile banking app, click the Transfers button **1** at the bottom of the screen, then click the "Begin a Transfer" button **5** and follow the prompts to select the to/from accounts, amount and date of your requested transfer. *Please note that recurring transfers can't be set up using the mobile app, but this functionality will be added soon.*

## Using P2P apps with your Alliant checking account

You can use peer-to-peer apps to send money to/from your Alliant checking account. To use payment apps like Venmo, Zelle and CashApp to send money to a friend or family member (or to request payment when they owe you!), just add your Alliant checking account debit card to the app. Each app's process is slightly different, so you should use their instructions for adding debit cards to the app.

1. Alliant does not charge a fee for transfers to and from your Alliant account. You can make unlimited transfers to and from a checking account. Note that your other bank may apply fees for certain transfers. Monies deposited to an Alliant account via ACH transfer from another financial institution are typically credited no later than the next business day from when Alliant receives the funds; the Funds Availability Policy determines the amount of funds that are available immediately.

**Federally insured by NCUA**

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