

1. How has the Transfers feature been enhanced?

In addition to making regular and scheduled transfers, you will now be able to request the ability to make transfers to another member and/or to an account you have with another financial institution.

2. What is a Remote Account or Remote Transfers?

A Remote Account is an account that is housed in a different financial institution other than Connexus. Remote transfers are transfers between the other financial institutions and Connexus. For example, a transfer from your savings account at Wells Fargo to your checking account at Connexus would be a remote transfer.

3. What is a Local Account?

A Local Account is an account that is housed within Connexus.

4. What is a Cross Member?

Under the “Add Local Accounts” tab you can request the ability to transfer to another member’s Connexus account. This member is known as your “Cross Member.” In order to set up a “Cross Member” transfer, you must know that member’s member number.

5. What does Friendly Name mean?

Friendly Name is the name the member provides that will be used to identify the remote institutions for account transfers. Example: “Sue’s Wells Fargo”

6. What are Penny Submissions?

Penny Submissions or Penny Transactions are small transactions that are used when validating accounts during the member’s setup process for remote transfers. These three small transactions (less than 26¢ each) will need to be re-entered in order to validate the account as a remote account.

7. How do I cancel a remote transfer that is scheduled for today or tomorrow?

Most remote transfers must be scheduled 3-5 business days in advance so the transfers will have time to complete. As such, you will not be able to cancel or delete a remote transfer after submission.

8. Can I perform online transfers using my mobile banking account?

Yes, Mobile Banking users can transfer between their accounts and perform cross-member transfers. However, remote transfers are unavailable using the Mobile Banking service at this time.

9. If I select a frequency of “every week” for my recurring transfer, on what day should that transfer occur weekly?

The recurring weekly transfer will happen on the same day of the week as the day you initially set the transfer for. For example, if you set up a weekly transfer to begin on Thursday, March 13 the next transfer in the series will take place on Thursday, March 20.

10. How do I cancel or temporarily stop my recurring transfers?

Select the row of the recurring transfer that you wish to cancel or pause. A window will appear providing details about the transfer (see next page). Select the “Pause” button to temporarily stop the transfer and the “Delete” button to delete the transfer completely.

(Continued on next page...)

Transfers FAQ

All “running” or active recurring transfers will appear in green and all paused recurring transfers will appear in gray.

This Schedule is :: **Running** Pause Delete

Next Transfer is Scheduled for :: 9/1/2009

From :: SHARE DRAFT (2)
 To :: REGULAR SHARES (1)
 Amount :: \$1.00
 Frequency :: Every Month

** End Count and End Date are optional... if left blank, the schedule will run continuously .*

Set End Date :: -- OR -- Set End Count ::

Next

* To modify other settings, delete this schedule and create a new one...

SHARE DRAFT(2)	REGULAR SHARES (1)	\$1.00	Every Month	9/1/2009	Running
SHARE DRAFT(2)	PM SYSTEMS (45372) PM SYS XFER (2)	\$1.00	Every 2 Months	9/28/2009	Running
SHARE DRAFT(2)	REGULAR SHARES (1)	\$0.50	Every 6 Months	9/30/2009	Paused

To resume a paused transfer, click on the row of the transfer and a window will appear. Click the “Resume” button and close the window.

This Schedule is :: **Paused** Resume Delete

From :: SHARE DRAFT (2)
 To :: VACATION CLUB (9)
 Amount :: \$0.75
 Frequency :: Every 2 Weeks
 EndDate :: 11/30/2009

Next

* To modify other settings, delete this schedule and create a new one...

SHARE DRAFT(2)	VACATION CLUB (9)	\$0.75	Every 2 Weeks Ending on	8/21/2009	Paused
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11. How do I change the amount of a recurring transfer?

In the Transfers area, select the specific recurring transfer that you wish to update. Simply change the amount of the transfer in the “Amount” box and select the “Next” button.

12. What happens if my transfer fails?

A message will be sent to your Communication Center within online banking.