External Account Transfers Guide

Instructions for how to link your external accounts to your Connexus account for easy transfers and loan payments



November 2026

Link accounts. Transfer funds. Make loan payments.

Have an account with another financial institution you'd like to link to your Connexus account? This guide will explain how! Once your accounts are linked, you can easily transfer funds to and from your Connexus account and use external accounts to make Connexus loan payments. Use the Table of Contents below to access instructions and get started.

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Making Transfers on a Mobile Device

Linking an external account and transferring funds to and from your Connexus account using your mobile device is as simple as 1, 2, 3:

1. Link an account
2. Verify an account
3. Make a transfer

Follow the instructions in the three steps below to get started.

Step One: Link an Account on Mobile

We currently offer two options for linking an external account to your Connexus account on a mobile device. Instructions for both are listed below.

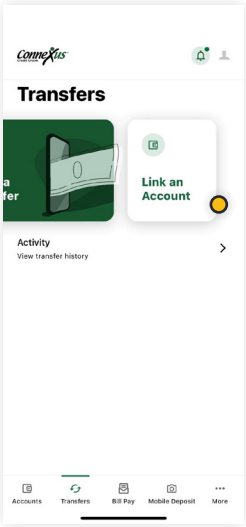
Option A: Link External Accounts Instantly (recommended)

This first option eliminates the need to wait for trial deposits and allows you to start transferring funds to and from your Connexus account within minutes. Please note that you must have access to your external account(s) online in order to link to your Connexus account.

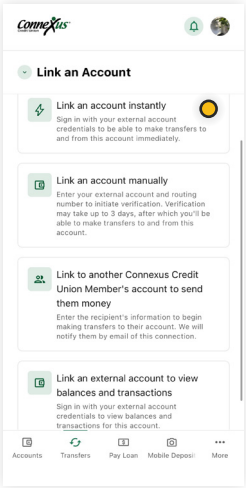
If this option to instantly link accounts doesn't work, you should follow the **instructions for manual linking.**

1. Log in to your Connexus Digital Banking account using your username and password.

2. Navigate to "Transfers."



3. Tap “Link an Account” in the upper right.



4. Tap “Link an account instantly.”

5. Search for your external financial institution from the menu that appears.

6. Select your financial institution. If your financial institution does not appear, you can still **link your account manually** using your account and routing number.

7. You will be prompted to enter the username and password associated with the financial institution that holds the external account. You may be required to complete Multi-Factor Authentication for your external account. Once you submit this information, your accounts will get verified in real time.

8. You will see a list of the accounts that you hold at the external institution. Toggle the switch on the right side to select the checking and/or savings accounts you’d like to link to your Connexus account. Tap “Done.”

Note: You can only link accounts on which you are an owner or signer.

9. Your external account is now linked to your Connexus account. It will appear in the accounts dropdown in the Transfers tab. You can now make a transfer using this external account.

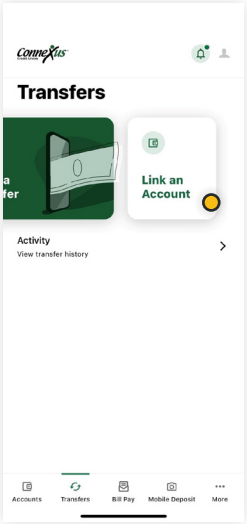
Note: Please allow 1-3 business days for transfers to complete.

Option B: Link External Accounts Manually (use if Option A doesn't work)

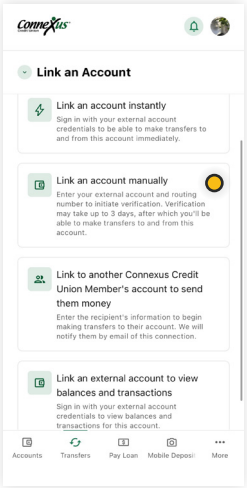
This option for account linking will require you to wait for trial deposits from Connexus to show up in your external account(s) in order to verify them.

1. Log in to your Connexus Digital Banking account using your username and password.

2. Navigate to "Transfers".



3. Tap "Link an Account" in the upper right.



4. Tap "Link an account manually."

5. Tap “Checking” or “Savings” under “Account type.”

6. Enter the routing number and account number for the external financial institution. You’ll also need to assign a nickname to this account for easy identification in the future. Once complete, tap “Continue.”

7. You will be prompted with a security feature that requires authentication. To complete this step, verify a one-time passcode via SMS message (text) or voice call.

Step Two: Verify an Account on Mobile

If you were able to link your account instantly following the instructions in **Option A of Step One**, you do not need to verify your account and can skip to Step Three, **Making a Transfer on Mobile**.

If you needed to manually link your account following the instructions in **Option B of Step One**, you will now need to verify your account by locating and reporting the two, small trial deposits that were made into your account. Here’s how:

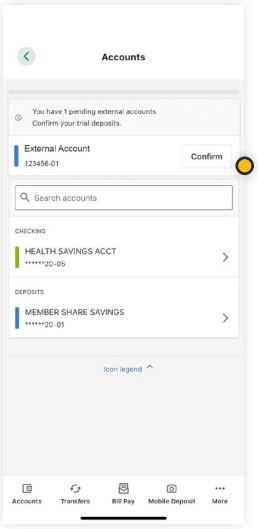
1. After two to three business days, access your external account and look for two small trial deposits followed by a withdrawal of the total amount of those deposits.

2. Note the specific amounts of the two deposits (less than $1.00 each). You do not need to note the withdrawal amount.

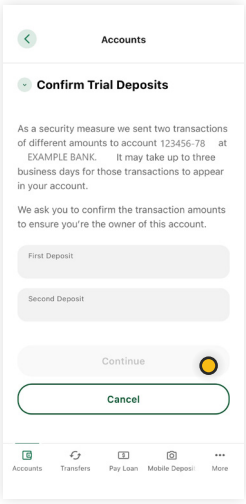
3. Log in to the Connexus App on your mobile device.

4. Tap “More,” then under the Utilities menu tap “Settings.”

5. Tap the “Accounts“ tab within “Settings.”



6. Tap the “Confirm” button tied to your external account at the top.



7. Enter the first and second trial amounts and tap “Continue.”

Step Three: Make a Transfer on Mobile

Once your external account is linked and verified, you can easily transfer funds to and from your Connexus account. Here’s how:

1. Navigate to “Transfers.”

2. Tap “Make a transfer.”

3. Tap “From” and “To” accounts in the drop-down menus.
   External accounts will be indicated by an icon and the nickname you chose for the account.

4. Enter an amount, frequency, and date. Then tap “Review transfer” to confirm the transfer.

Note: Please allow 1-3 business days for transfers to complete.

Making Transfers on a Desktop or Laptop

Linking an external account and transferring funds to and from your Connexus account using your desktop or laptop computer is as simple as 1, 2, 3:

1. Link an account
2. Verify an account
3. Make a transfer

Follow the instructions in the three steps below to get started.

Step One: Link an Account on a Desktop or Laptop

We currently offer two options for linking an external account to your Connexus account on a desktop or laptop. Instructions for both are listed below.

Option A: Link External Accounts Instantly (recommended)

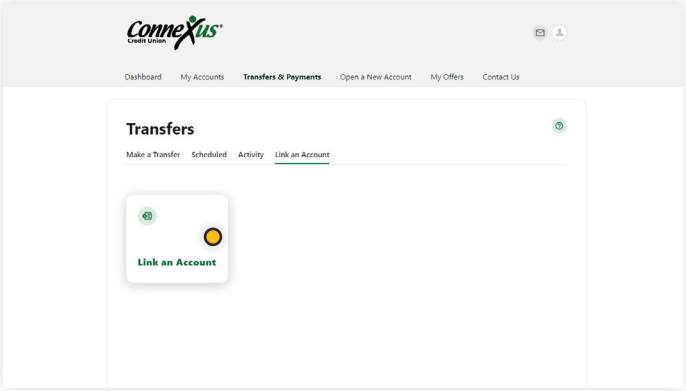
This first option eliminates the need to wait for trial deposits and allows you to start transferring funds to and from your Connexus account within minutes. Please note that you must have access to your external account(s) online in order to link to your Connexus account.

If this option to instantly link accounts doesn’t work, you should follow the instructions for **manual linking**.

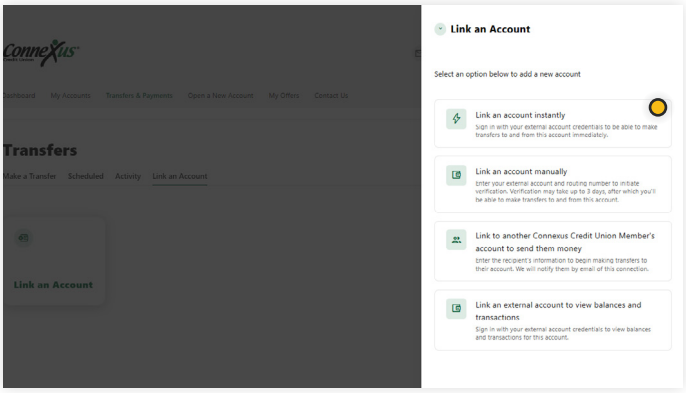
1. Log in to your Connexus Digital Banking account using your username and password.

2. Under the Transfers & Payments menu, click “Make a Transfer.”

3. Click “Link an Account.”



4. Click “Link an Account” again.



5. Click “Link an account instantly.”

6. Search for your external financial institution from the menu that appears.

7. Select your financial institution. If your financial institution does not appear, you can still **link your account manually** using your account and routing number.

8. You will be prompted to enter the username and password associated with the financial institution that holds the external account. You may be required to complete Multi-Factor Authentication for your external account. Once you submit this information, your accounts will get verified in real time.

9. You will see a list of the accounts that you hold at the external institution. Toggle the switch on the right side to select the checking and/or savings accounts you’d like to link to your Connexus account. Tap “Submit.”

Note: You can only link accounts on which you are an owner or signer.

10. Your external account is now linked to your Connexus account. It will appear in the accounts dropdown in the Transfers tab.

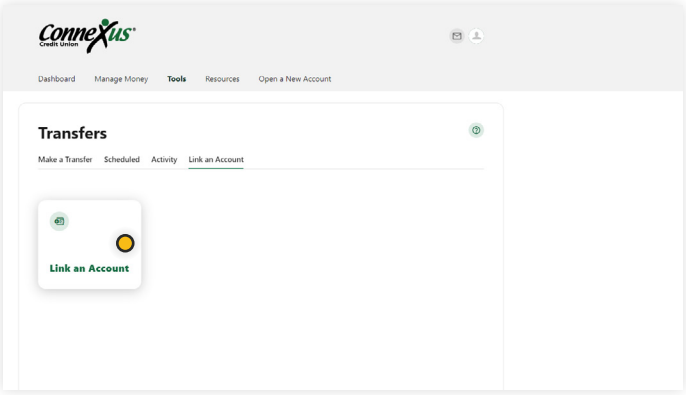
You can now make a transfer using this external account.

Note: Please allow 1-3 business days for transfers to complete.

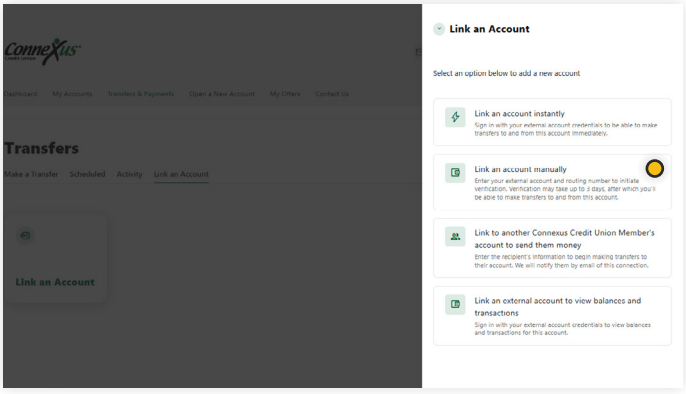
Option B: Link External Accounts Manually (use if Option A doesn't work)

This option for account linking will require you to wait for trial deposits from Connexus to show up in your external account(s) in order to verify them.

1. Log in to your Connexus Digital Banking account using your username and password.
2. Under the Transfers & Payments menu, click "Make a Transfer."
3. Click "Link an Account."



4. Click "Link an Account" again.



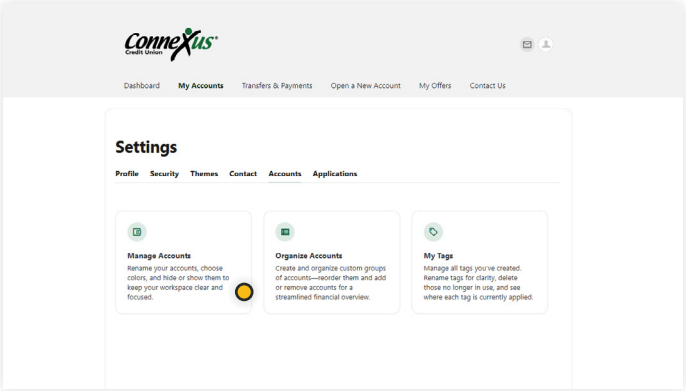
5. Click "Link an account manually."
6. Click "Checking" or "Savings" under "Account type."
7. Enter the routing number and account number for the external financial institution. You'll also need to assign a nickname to this account for easy identification in the future. Once complete, click "Continue."
8. You will be prompted with a security feature that requires authentication.
   To complete this step, verify a one-time passcode via SMS message (text) or voice call.

Step Two: Verify an Account on a Desktop or Laptop

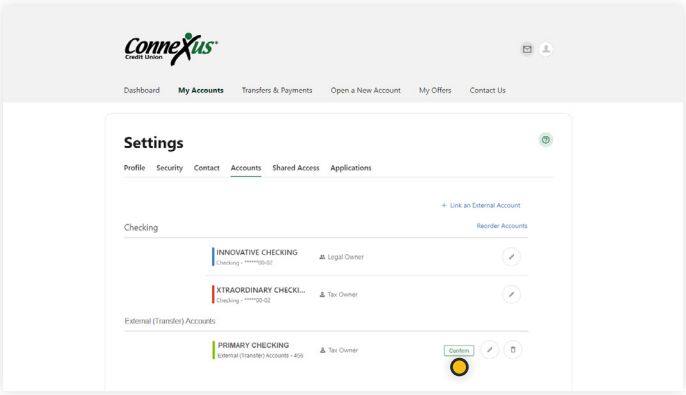
If you were able to link your account instantly following the instructions in **Option A of Step One**, you do not need to verify your account and can skip to Step Three, **Making a Transfer on a Desktop or Laptop**.

If you needed to manually link your account following the instructions in **Option B of Step One**, you will now need to verify your account by locating and reporting the two, small trial deposits that were made into your account. Here's how:

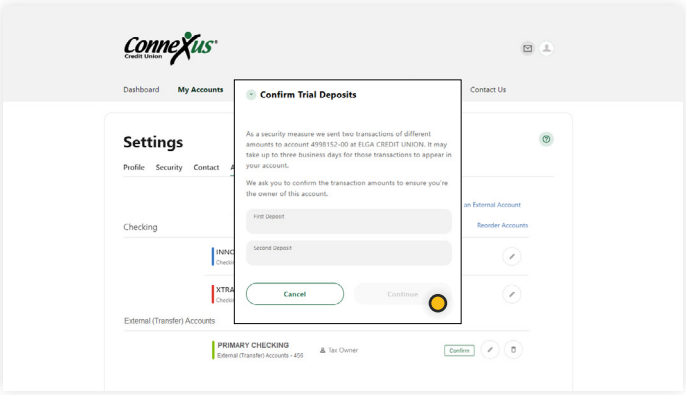
1. After two to three business days, access your external account and look for two small trial deposits followed by a withdrawal of the total amount of those deposits.
2. Note the specific amounts of the two deposits (less than $1.00 each). You do not need to note the withdrawal amount.
3. Log in to your Connexus Digital Banking account using your username and password.
4. Under the profile icon in the upper right, click "Settings."
5. Click the "Accounts" tab within "Settings."



6. Click "Manage Accounts."



7. Click the “Confirm” button tied to your external account at the top.



8. Enter the first and second trial amounts and tap “Continue.”

Step Three: Make a Transfer on a Desktop or Laptop

Once your external account is linked and verified, you can easily transfer funds to and from your Connexus account. Here’s how:

1. Under the Transfers & Payments menu, click “Make a Transfer.”
2. Click “From” and “To” accounts in the drop-down menus. External accounts will be indicated by an icon and the nickname you chose for the account.
3. Enter an amount, frequency, and date. Then click “Review Transfer.”

Note: Please allow 1-3 business days for transfers to complete.

Linking a View-Only Account (No Transfers)

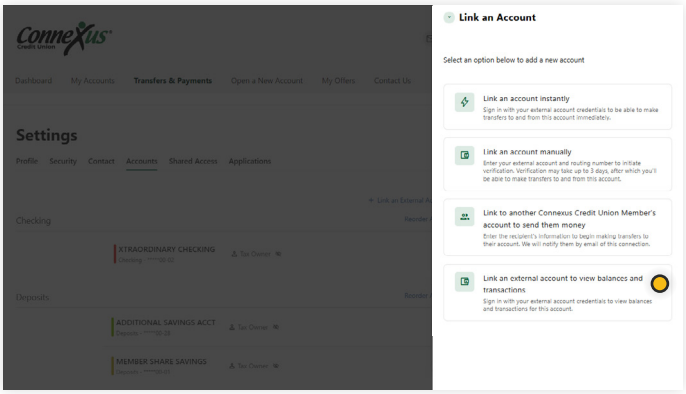
If you don't need the ability to make transfers to or from your Connexus account to another external account but would simply like the ability to view the balance and transactions on your external account, you can link a View-Only Account. Please note that not all financial institutions or account types allow View-Only linking.

Linking a View-Only Account on Mobile

1. Log in to your Digital Banking account.
2. Tap "Accounts."
3. Scroll to the bottom of your screen and tap "Link a View-Only Account."
4. Search for the name of your external financial institution.
5. Enter your login credentials and tap "Submit."
6. Complete the multi-factor authentication prompt.
   (This may take some time to gather your account information.)
7. Now that your accounts are linked, you can view your accounts within the Connexus App.

Linking a View-Only Account on a Desktop or Laptop

1. Log in to your Digital Banking account.
2. Under the Transfers & Payments menu, click "Make a Transfer."
3. Click "Link an Account."
4. Click "Link an Account" again.



5. Click “Link an external account to view balances and transactions.”

6. Search for the name of your external financial institution.
7. Enter your login credentials and click “Submit.”
8. Complete the multi-factor authentication prompt. (This may take some time to gather your account information.)
9. Now that your accounts are linked, you can view your accounts within Connexus Digital Banking.

Questions?

Thank you for using our External Account Transfers Guide! If you need support or have questions that were not addressed in this guide, please contact a team member in our Member Contact Center at 800.845.5025 and we’ll be happy to help!