



## Adding an External Account

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There are two ways to link an external account.

1. As a **'view-only'** account to show your balances and transactions
- Or
2. As a **'transfer'** account allowing you to move money between the two accounts. To link a Transfer Account skip to the How To Link An External Transfer Account instructions on page 2.

### Linking A 'View-Only' Account

#### About View Only Accounts

You can view the balances and transactions of your linked accounts at another financial institution. This is ideal for credit cards, loans, or deposit accounts held or serviced elsewhere. View only accounts display instantly after linking.

#### How to Link a 'View Only' Account

1. Type in the name of the institution.
2. Enter your login credentials and click submit.
3. Complete the multi-factor authentication challenge.

This may take some time to gather your account information.

4. Now that your accounts are linked, you can view your accounts within your Connexus Digital Banking. They will be categorized under External Accounts.

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1

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## Transfers from External Accounts to Connexus Loans

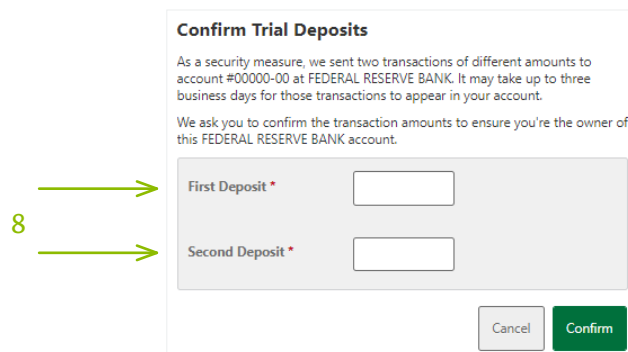
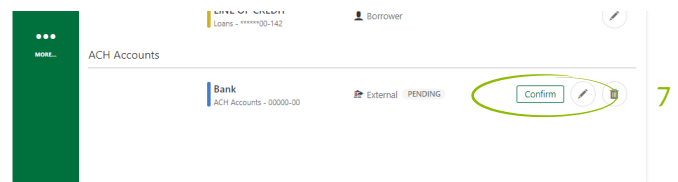
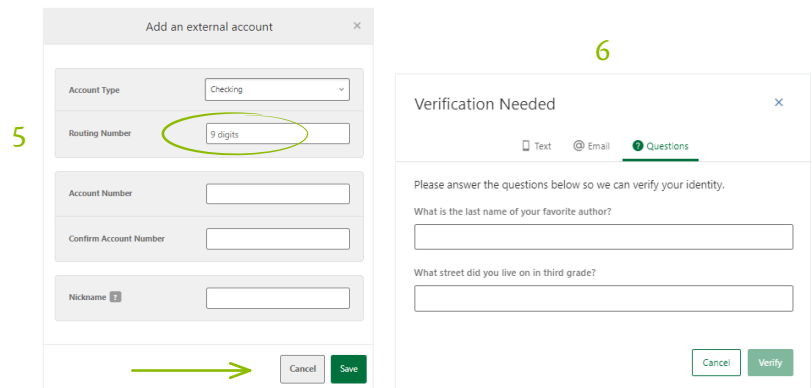
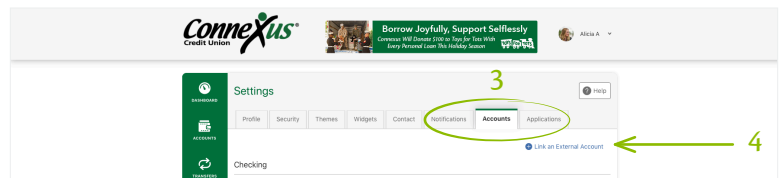
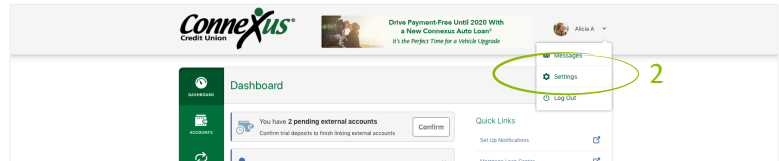
If you have a Connexus loan, but your money is entrusted with a different financial institution, you can transfer money from an external account directly to your Connexus loan. But first, you must link an external account to your Connexus account.

### How to Link an External Transfer Account to Connexus (Desktop)

1. Log in to your Digital Banking account.
2. Go to "Settings" in the upper corner.
3. Click on the "Accounts" tab.
4. Click the "Link an External Account" button.
5. Enter the routing number and account number for the external financial institution. You also need to assign a nickname to this account so you can easily identify it in the future. Click "Save."
6. After entering the routing and account number and clicking "Save," you will be prompted with a security feature that requires a second round of authentication. To complete this step, you will need to answer two security questions or verify a one-time passcode via email or text.

You will have to check the external account for two small transfers (less than \$1.00) from Connexus Credit Union. These transfers are used to verify the external account, and will be rescinded once the setup is completed. It may take up to three business days for these two transfers to appear in the external account.

7. To link the external account to Connexus, go to "Settings," click on the "Accounts" tab, and click the "Confirm" button next to the pending ACH account.
8. To finish, enter the dollar amounts for the trial deposits received at your external account and click "Confirm."





## Making a Transfer in Digital Banking (Desktop)

1. Go to the "Transfers" widget.
2. Click on the "Classic" tab.
3. Select "From" and "To" accounts in the dropdown menus. External accounts will be indicated by an icon.
4. Enter a payment amount and confirm the transfer.

**Note:** External transfers may take up to three business days before appearing in your account.

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2. Click on the "Classic" tab.

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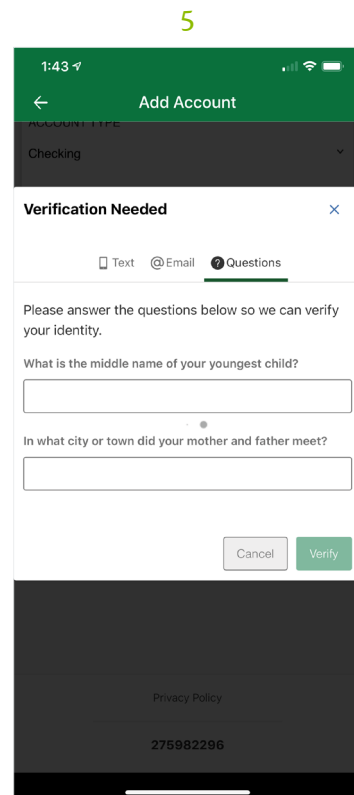
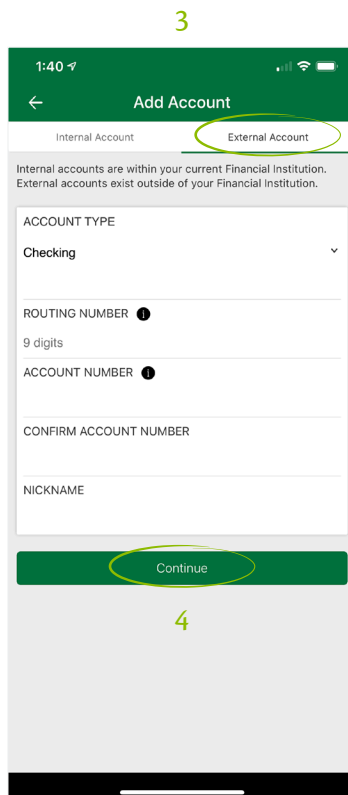
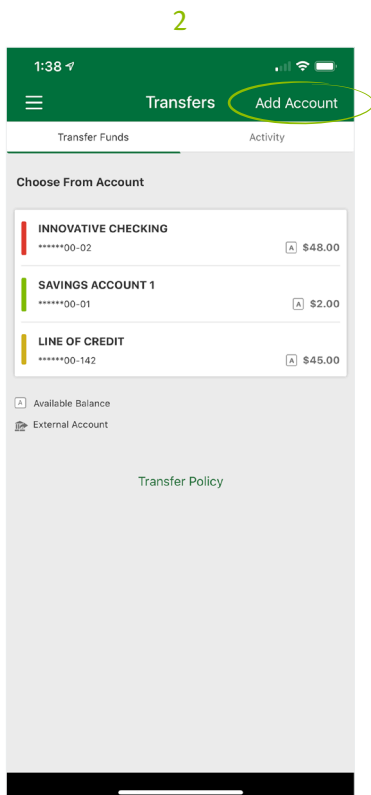
4. Enter a payment amount and confirm the transfer.

**Note:** External transfers may take up to three business days before appearing in your account.



## How to Link an External Transfer Account to Connexus (Mobile)

1. Go to "Transfers."
2. Tap "Add Account."
3. Select "External Account" on the top right.
4. Enter the required account information and tap "Continue."
5. After entering the routing and account number and clicking "Save," you will be prompted with a security feature that requires a second round of authentication. To complete this step, you will need to answer two security questions or verify a one-time passcode via email or text.





### To Verify an External Transfer Account (Mobile)

1. After two to three business days, access your external account and look for two small trial deposits.
2. Note the specific amounts of each of those deposits (less than \$1.00).
3. Log in to the Connexus app on your mobile device.
4. Look for the message notification (bell icon) or go to "Settings."
5. Tap the "Accounts" tab within "Settings."
6. Then tap the "Confirm" button at the top tied to your external account.
7. Enter the first and second trial amounts and tap "Confirm."

