

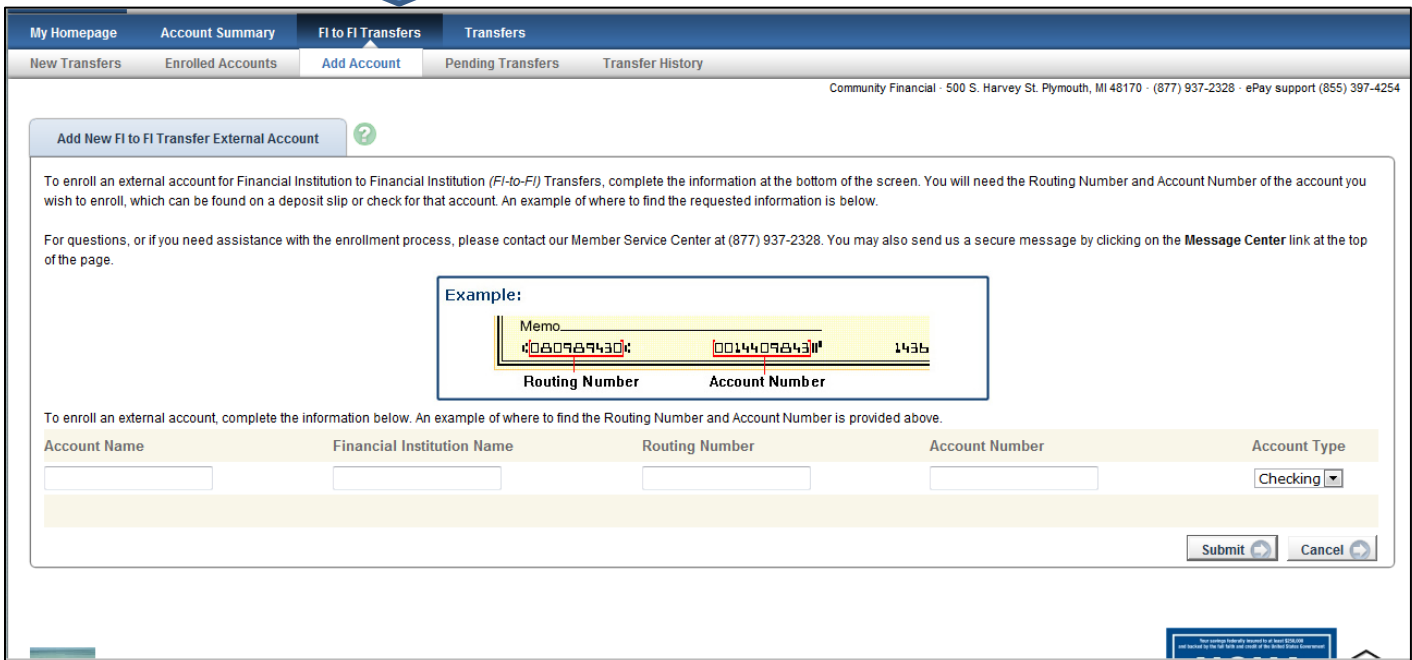
eBanking Service - Financial Institution to Financial Institution Transfers (FI to FI Transfers)

Overview: Financial Institution to Financial Institution (FI to FI) Transfers allow members to transfer funds to or from a Community Financial checking account; to or from accounts at other financial institutions via eBanking. Members may have as many as five inbound transfers totaling \$2,500 per day and as many as five outbound transfers totaling \$2,500 per day. These limits may be changed upon request.

Details:

1. **eBanking users must request to have FI to FI Transfers turned on** their Community Financial Account. This can be done by contacting our Member Service Center at (877) 937-2328 or via secured email with eBanking Other Services Tab.
2. You must have a checking account as this is the only account that can receive or send transfers.
3. The daily limit on transfers is set at \$2,500 and the daily number of transfers is 5. Members can request these limits be raised by contacting our Member Service Center.
4. Once enabled, the **FI to FI Transfer** tab will appear on the eBanking account Main Menu (See below.)
5. Users will have to agree to **the FI to FI Transfer Agreement**
 - a. Members will click on the **Add Account option** set up external transfer accounts. See screen below. They will be asked to enter the following: Account name, Financial Institution, Routing Number, Account Number and Account Type

FI to FI Transfer Tab will appear once enabled on the account



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Add New FI to FI Transfer External Account ?

To enroll an external account for Financial Institution to Financial Institution (FI-to-FI) Transfers, complete the information at the bottom of the screen. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a deposit slip or check for that account. An example of where to find the requested information is below.

For questions, or if you need assistance with the enrollment process, please contact our Member Service Center at (877) 937-2328. You may also send us a secure message by clicking on the **Message Center** link at the top of the page.

Example:

| | |
|----------------|----------------|
| Memo | 1436 |
| 00009876543210 | 00144076543210 |
| Routing Number | Account Number |

To enroll an external account, complete the information below. An example of where to find the Routing Number and Account Number is provided above.

| Account Name | Financial Institution Name | Routing Number | Account Number | Account Type |
|----------------------|----------------------------|----------------------|----------------------|--------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | Checking ▾ |

The Community Financial members of Bank One® and insured by the FDIC and a member of the Bank One Group.

- All newly added accounts will go through a **Validation Process** before transfers can be done. External accounts will appear as *pending* until verified. This process can take up to 2 weeks, but usually is much faster.

Community Financial will verify that the member is authorized on the external account by Auto Verification.

During the Auto Verification Process, within one to two business days, the external account will be credited with two small random amounts. Once the member sees the two credits on their external account, they will need to key the amounts, without decimal points or dollar signs, into the space provided on the **FI to FI Enrolled Account Screen**. For example, if \$.21 is credited on the pending external account, it should be entered as 21 in the Verification Amount Field. Members will have 7 calendar days to complete this process.

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Currently Enrolled Accounts

Below is a list of your currently enrolled FI-to-FI external accounts, including those pending approval. You may edit or delete accounts from this page.

Community Financial will verify that you are authorized on the external account by Auto Verification. During the Auto Verification Process, within one to two business days, the external account will be credited with two small random amounts. Once you see the two credits on your external account, key the amounts of the credits without decimal points or dollar signs in the spaces below. For example, if \$.21 is credited on the pending external account, it should be entered as 21 in the Verification Amount Field. You will have 7 calendar days to complete this process.

For questions, or if you need assistance with the enrollment process, please contact our Member Service Center at (877) 937-2328. You may also send us a secure message by clicking on the **Message Center** link at the top of the page.

| Alias: | FI Name: | Routing Number: | Account Number: | Status: |
|-------------|-----------|-----------------|-----------------|--|
| Demand Note | Ally Bank | 043302493 | *****0666 | Verified Edit Delete |

- Under the FI to FI Transfer tab, members can make transfers; see pending transfers and check transfer history.

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Add New FI to FI Transfer

To add a new Financial Institution to Financial Institution (FI-to-FI) Transfer, complete the fields below and select **Submit**. You may submit up to five inbound transfers and five outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$2,500. The total dollar amount of outbound transfers cannot exceed \$2,500. These limits may be changed upon request. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.

* Denotes required field

- * **Transfer funds from:** CHECKING Available Funds: \$1,485.93
- * **Transfer funds to:** Demand Note
- * **Transfer Amount:** []
- * **Frequency:** One Time
- * **Transfer on:** 09/27/2012
- Transfer Memo:** []



7. **eBanking allows you to add a FI to FI Transfer Widget your My Homepage.** This allows you to manage these transfers on one screen.

The screenshot displays the eBanking interface with three main sections:

- ePay Make Payments:** A table with columns for Payee, Amount, Account, and Payment Date. It lists payees like BON TON STORES, CELL PHONES, Kohls, Lawn Service, and PARISIAN CHARGE, all with an amount of 0.00 and account type of BASIC CHECKING.
- ePay Scheduled Payments:** A table with columns for Pay To, Amount, Pay From, Payment Date, and Est. Arrival. It shows a scheduled payment to PARISIAN CHARGE for \$107.24 on 9/28/2012, with an estimated arrival of 10/2/2012.
- Recent Inter-FI Transfers:** A section indicating no transfers for the past 45 days, with a configuration icon.

Additional elements include a 'Make Payment' button, a 'Click to learn more' link, and a blue callout box pointing to the configuration icon in the 'Recent Inter-FI Transfers' section.

FI to Fi Transfer Widget on My Homepage, add it under configure this page

NCUA
National Credit Union Administration, a U.S. Government Agency

EQUAL HOUSING LENDER

8. Please direct all questions regarding the FI to FI Transfers to our Member Service Center at (877) 937-2328.