

# USING MSGCU'S NEW ONLINE BANKING

## ADDING AN EXTERNAL ACCOUNT

### DESKTOP INSTRUCTIONS

SALLY SAMPLE  
123 MAIN ST.  
ANYTOWN, MI 48001

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ DOLLARS

MEMO \_\_\_\_\_

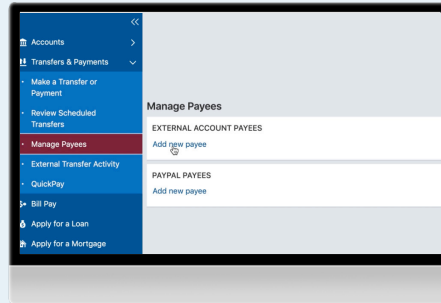
2724801734 0123456789 1234

Routing Account

Locate your account and routing numbers of the external account.

You'll only need to set this up once. You'll need the **routing number** of the other financial institution and the **account number** of your other account.

Look to the other bank or credit union's website for the routing number if you don't have a check.

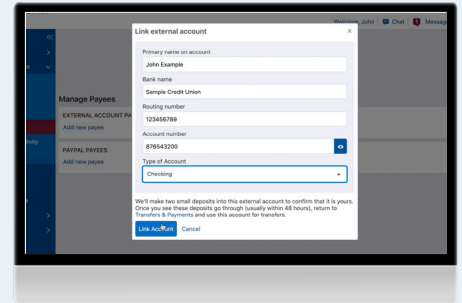


Log in and add a payee.

Once you have the routing and account number, log in to online banking and click *Transfers & Payments* from the menu.

Select *Manage Payees*.

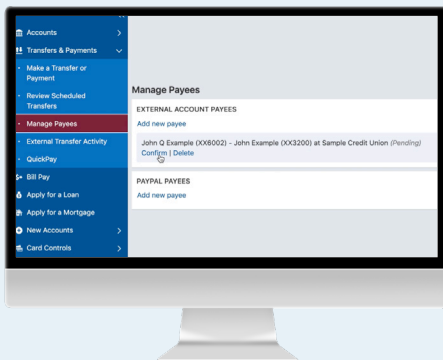
Under External Accounts Payees, click *Add new payee*.



Add your account details.

Enter the details of your other account in the popup. Click *Link Account* when complete.

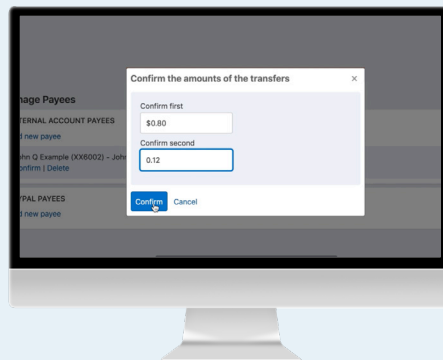
Two small deposits, totaling a dollar or less, will be made in your other (external) account. It may take up to 48 hours to occur.



Confirm your external account.

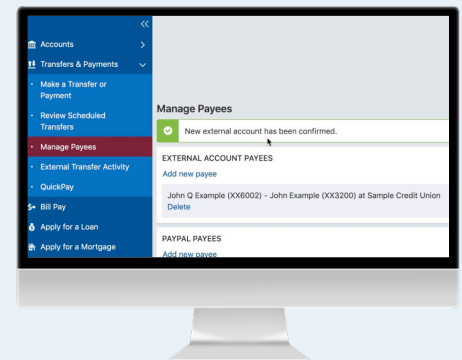
Once your deposits have been received, you'll need to confirm them. Log in to online banking, click *Transfers & Payments*, and *Manage Payees* again.

Under External Account Payees, you will see the account you recently set up, with the word Pending next to it. Select *Confirm* under the account details.



Enter the deposited amounts.

Enter the two deposit amounts you received at the other financial institution and click *Confirm*.



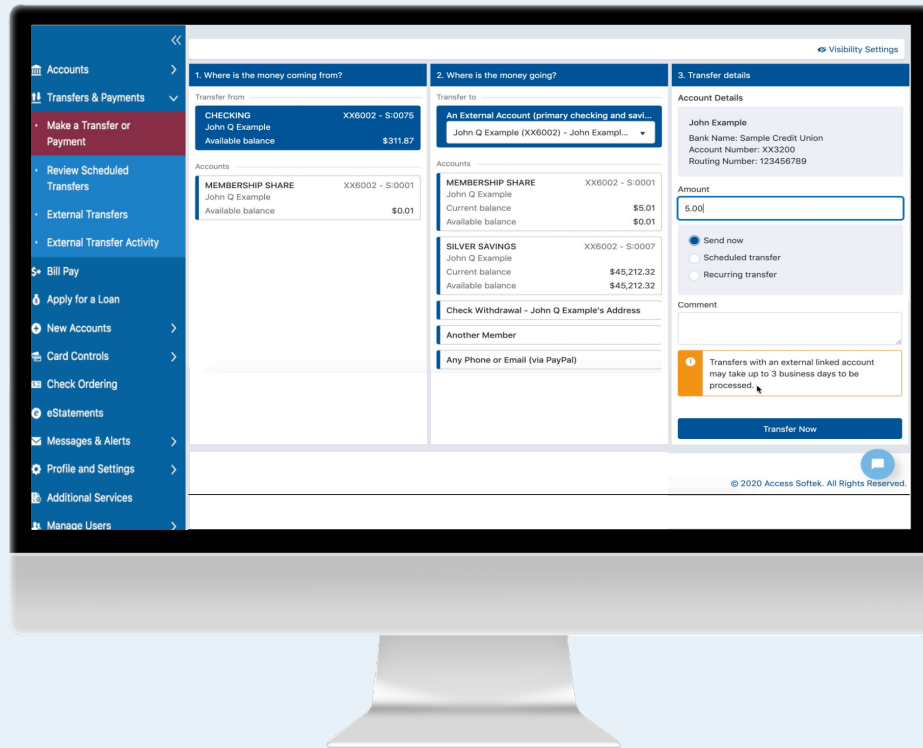
Confirmation.

You'll see a confirmation message that your external account has been confirmed.

You're now able to transfer to and from your MSGCU and external accounts!

View instructional videos and learn more at [msgcu.org/newonlinebanking](https://msgcu.org/newonlinebanking).

# TRANSFERRING FROM YOUR MSGCU ACCOUNT TO AN EXTERNAL ACCOUNT



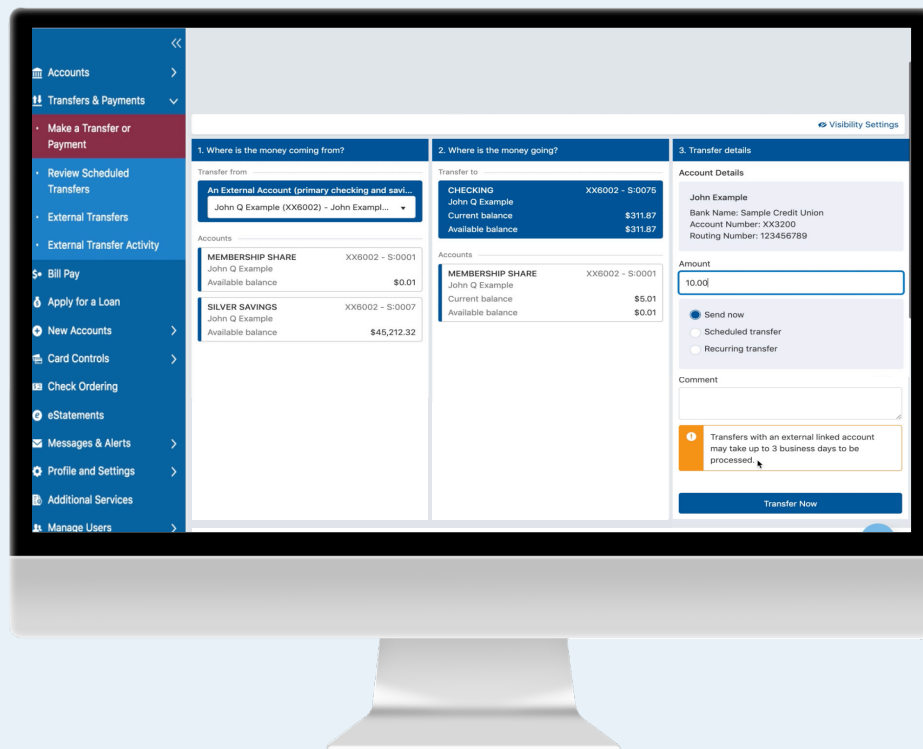
## On the Transfers & Payments page:

1. Select which account you want the money to come from. Transfers to external accounts can be made from your Checking or Membership Share accounts.
2. Choose *An External Account* in the second column. If you have more than one external account, select from the drop down.
3. Enter how much you want to transfer and if you want to transfer now or at a future date. Click *Transfer* and confirm the transfer.

### IMPORTANT:

It may take up to three business days for the transfer to show in your other account.

# TRANSFERRING TO YOUR MSGCU ACCOUNT FROM AN EXTERNAL ACCOUNT



## On the Transfers & Payments page:

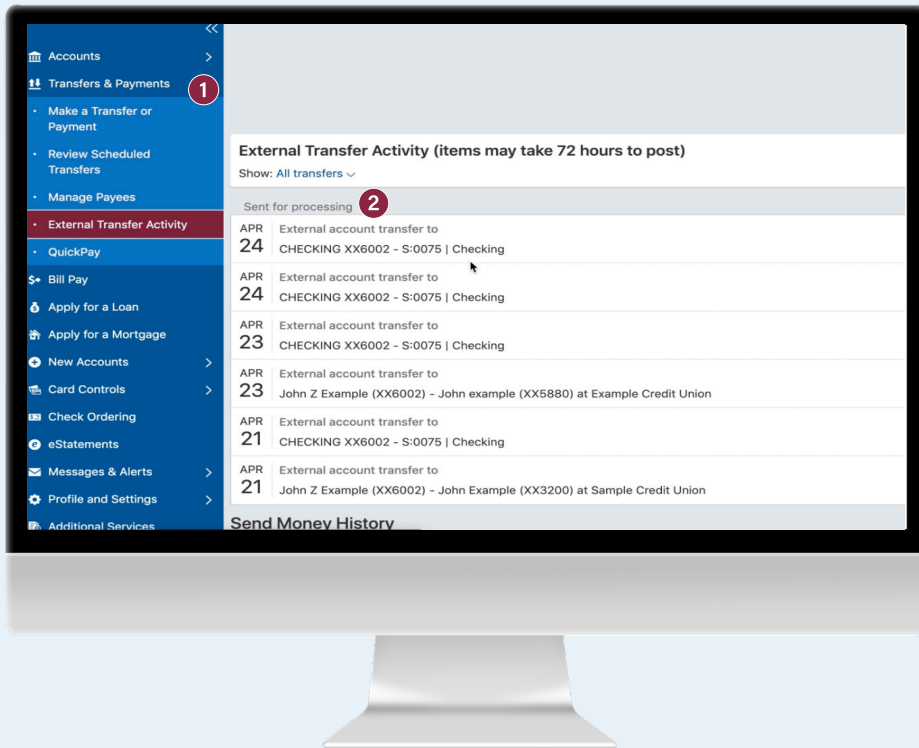
1. Under Transfer from, choose *An External Account*. If you have more than one external account, select from the drop down.
2. Choose the account you want the money deposited to under Transfer to. You can choose your MSGCU Checking or Membership Share account when transferring from an external account.
3. Enter how much you want to transfer and if you want to transfer now or at a future date. Click *Transfer* and confirm the transfer

### IMPORTANT:

It may take up to three business days for the transfer to show in your MSGCU account.

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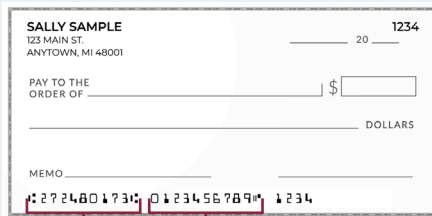
# CHECKING THE STATUS OF YOUR EXTERNAL TRANSFER



- 1 Log in to online banking and click *Transfers & Payments* from the menu. Select *External Transfer Activity*.
- 2 View your external transfer status and history here. Click on any transfer to view more information on its status.

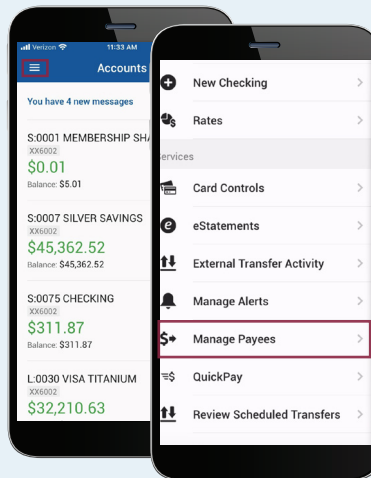
# ADDING AN EXTERNAL ACCOUNT

## MOBILE INSTRUCTIONS



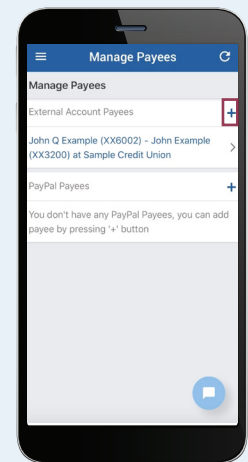
Locate your account and routing numbers of the external account.

You'll only need to set this up once. You'll need the **routing number** of the other financial institution and the **account number** of your other account. Look to the other bank or credit union's website for the routing number if you don't have a check.



Log in.

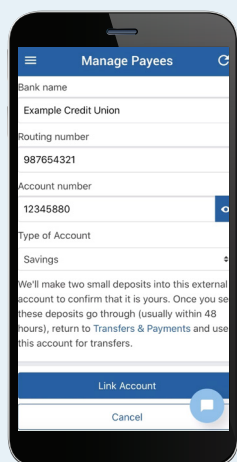
Once you have the routing and account number, log on to the mobile app and tap *Manage Payees*.



Add a payee.

Select the plus button next to External Account Payees to add a new payee.

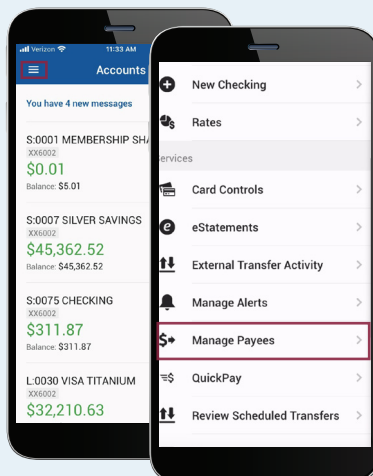
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### Add your account details.

Enter the details of the external account where prompted. Then select *Link Account*.

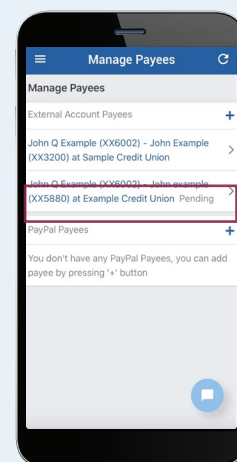
Two small deposits, totaling a dollar or less, will be made in your other (external) account. It may take up to 48 hours to occur.



### Log in.

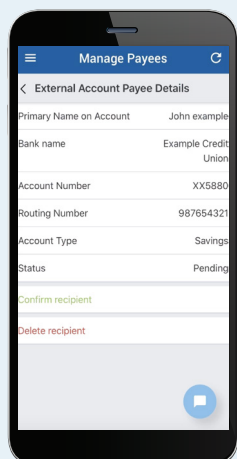
Once your deposits have been received, you'll need to confirm them.

Open the mobile app and select *Manage Payees* again.



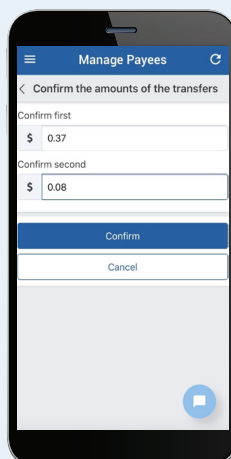
### Confirm your external account.

Under External Account Payees, select the account with the word *Pending* next to it.



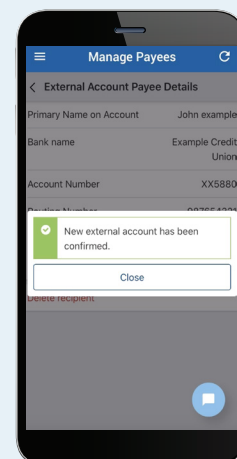
### Confirm the account.

Select *Confirm recipient* under the account details.



### Enter the deposited amounts.

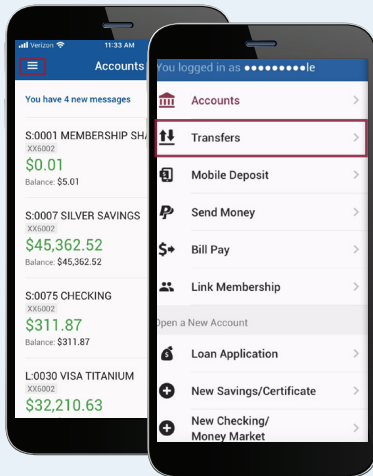
Enter the two deposit amounts that were deposited into your external account and select *Confirm*.



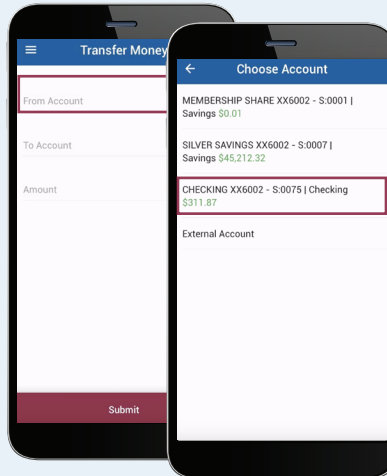
### Confirmation.

You'll see a confirmation message that your external account has been confirmed. You're now able to transfer to and from your MSGCU and external accounts!

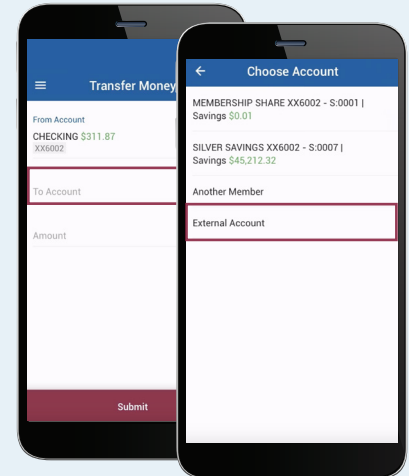
# TRANSFERRING FROM YOUR MSGCU ACCOUNT TO AN EXTERNAL ACCOUNT



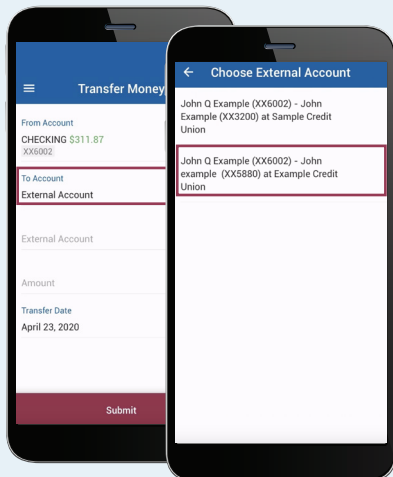
Log in, then select *Transfers* from the menu.



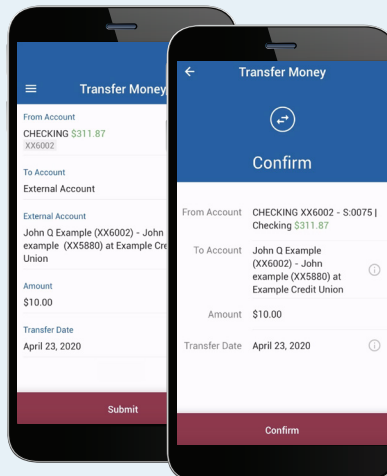
Select *From Account* then choose which MSGCU account you want to transfer from. Transfers to external accounts can be made from your Checking or Membership Share accounts.



Select *To Account* and choose *External account*.

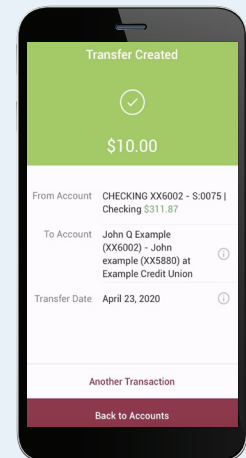


Specify which external account you wish to use.



Enter how much you want to transfer and if you want to transfer now or at a future date. Tap *Submit* and then *Confirm*.

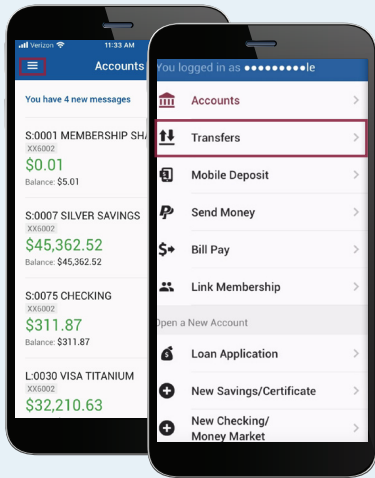
**IMPORTANT:** It may take up to three business days for the transfer to show in your other account.



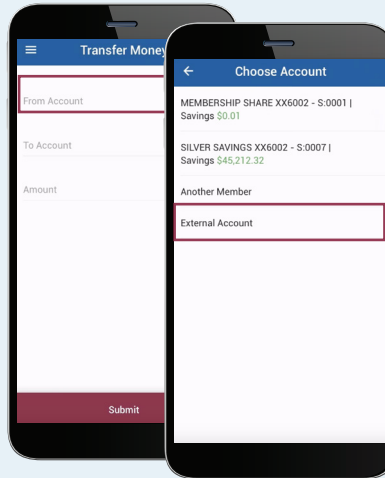
You'll see a confirmation notice to verify your transfer. You can either perform another transaction or return to your accounts.

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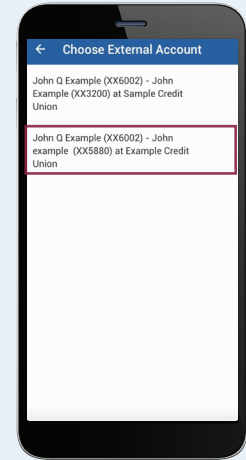
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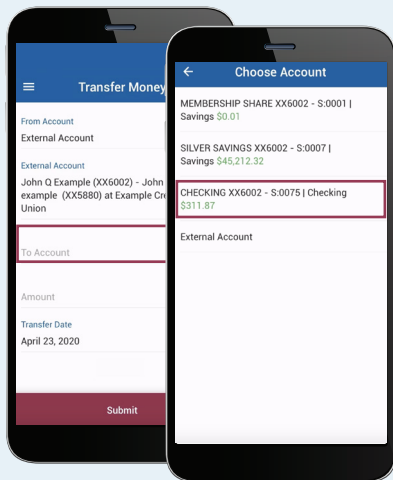
Log in, then select *Transfers* from the menu.



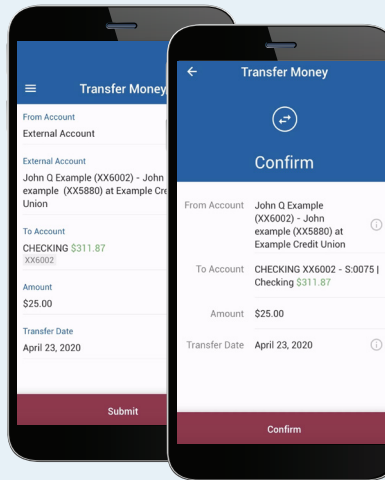
Select *From Account* then choose *External Account*.



Specify which external account you want to transfer from.

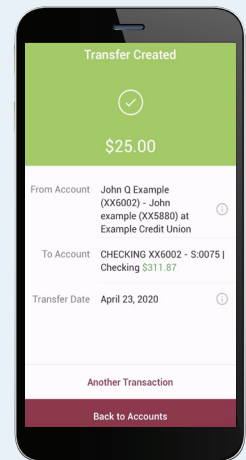


Select *To Account*. Choose which MSGCU account you want to transfer to. Transfers from external accounts can be made to your Checking or Membership Share accounts.



Enter how much you want to transfer and if you want to transfer now or at a future date. Tap *Submit* and then *Confirm*.

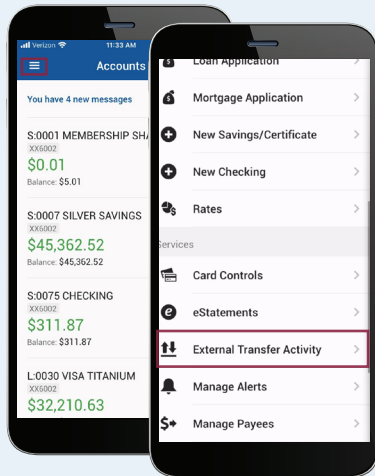
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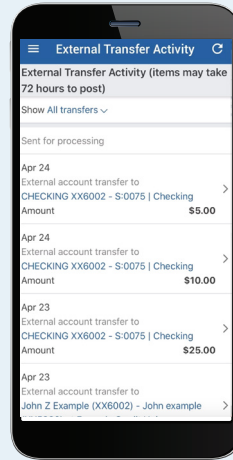
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