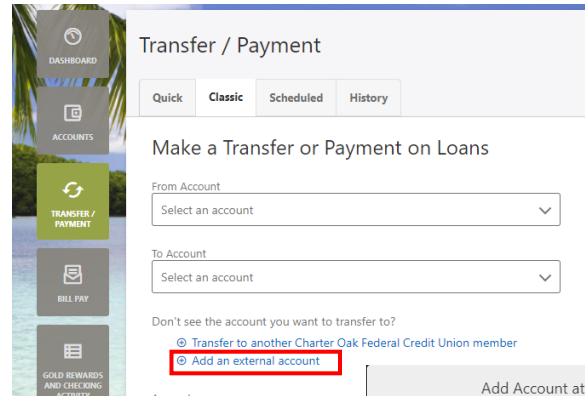


## Adding an External Account Within the Transfers Widget for ACH

This option will enable you to originate ACH transfers to and from external accounts (accounts outside of Charter Oak Federal Credit Union). External accounts linked must be owned by you the member. You should never attempt to link an account you are not a signer on.

1. On the **Classic tab**, click on **Add an external account**.

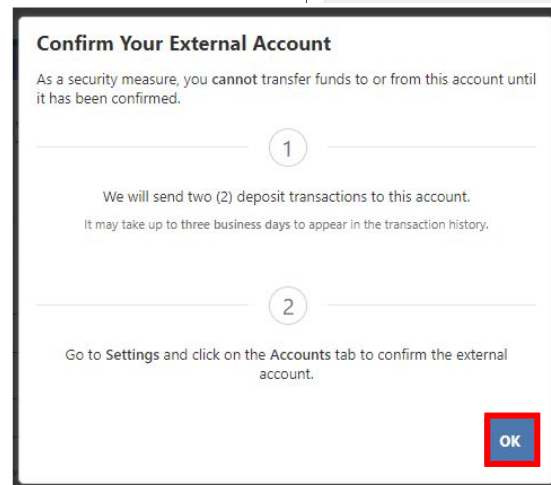


The screenshot shows the 'Transfer / Payment' interface with the 'Classic' tab selected. The 'Add an external account' option is highlighted with a red box. Below it, the 'Add Account at another bank' form is visible, containing fields for Account Type, Routing Number, Account Number, Confirm Account Number, and Nickname. The 'Save' button is also highlighted with a red box.

2. Select an account type from the **Account Type** drop-down.
3. Enter the routing number in the **Routing Number** field.
4. Enter the account number in the **Account Number** and **Confirm Account Number** fields.
5. Enter a nickname in the **Nickname** field.
6. Click **Save**.

7. On the Confirm Your External Account window, click **OK**.

We will send two (2) deposit transactions to this account. It may take up to three business days to appear in the transaction history of the external account.



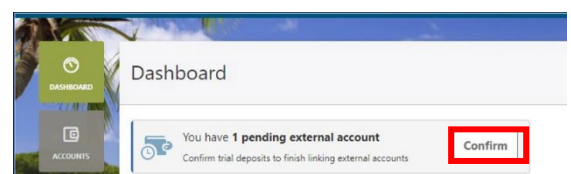
The screenshot shows the 'Confirm Your External Account' window. It contains two numbered steps: 1. 'We will send two (2) deposit transactions to this account. It may take up to three business days to appear in the transaction history.' 2. 'Go to Settings and click on the Accounts tab to confirm the external account.' The 'OK' button is highlighted with a red box.

8. Once you have received the microdeposits on the external account, log in and go to Settings > Accounts to confirm the trial deposits or click on confirm on the Dashboard Notice.



The screenshot shows the 'ACH Accounts' table with the 'Confirm' button highlighted with a red box.

or



The screenshot shows the Dashboard with a notice: 'You have 1 pending external account. Confirm trial deposits to finish linking external accounts.' The 'Confirm' button is highlighted with a red box.