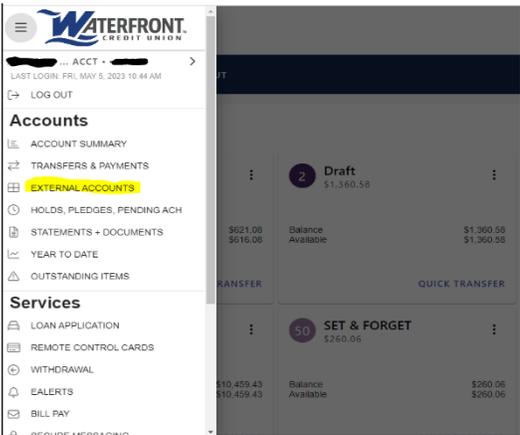
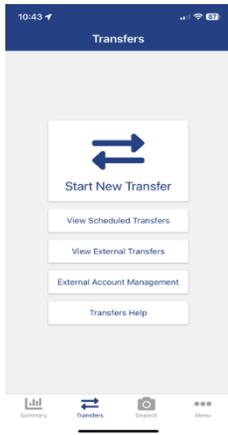


QUICK INFORMATION

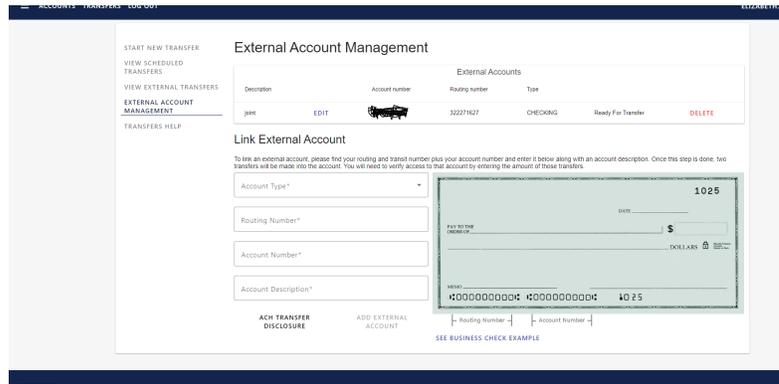
- Set up a checking account from another institution via online or mobile banking to transfer back and forth between an external account and Waterfront
- Once linked the account can be used to deposit money to an account or make loan payments at Waterfront
- Once linked you can take money from Waterfront to the linked external account
- You can link multiple accounts from different institutions
- Funds will be in the account within 1-2 business days after the initial set up is complete
- \$1,500 limit transfer per day and \$10,000 limit transfer per month

SETTING UP ELECTRONIC FUNDS TRANSFERS

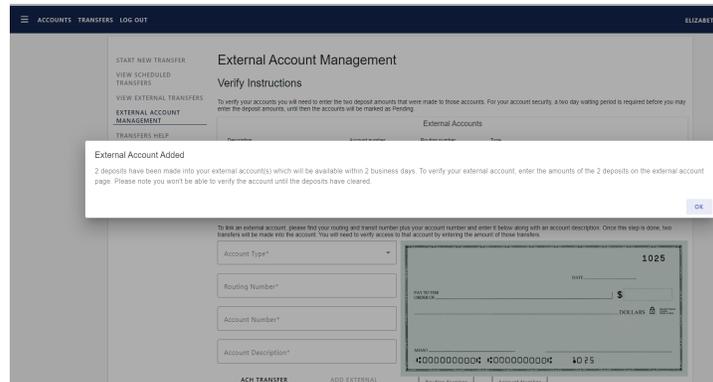
****You need your routing and full account number from the other institution to set this up****

<u>For online banking</u>	<u>For the app</u>
<p>1. Log in to your Waterfront online banking via web.</p>	<p>1. Log in to your Waterfront app.</p>
<p>2. Click on the 3 lines on the top left. Choose External Accounts</p> 	<p>2. Choose External Accounts and click Transfers at the bottom of the screen.</p> 

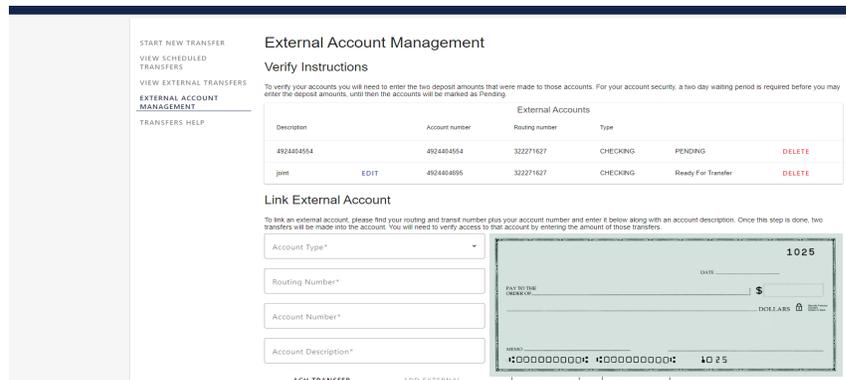
- Click on **External Account Management**. There you will see toward the bottom of the page the option to link an external account:



- Once you add the account, we will attempt to make two small (less than \$1.00) trial deposits in the account within the next 2 business days. Please verify that the deposits were made into your account by inquiring directly with your account provider. Deposits should show as being from Waterfront Federal CU.



You will see the account show as **PENDING** in your online portal once deposits are ready for review.

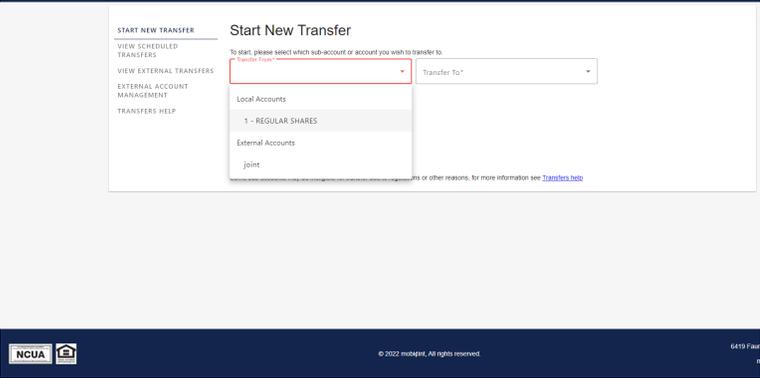


- Once the small deposits are sent to account, you will need to wait 2 business days to be able to verify them online.

EXAMPLE: small deposits show up in the account but go back to Waterfront and it still says pending. Once the 2 days pass it will say **VERIFY** instead of pending.

Click on **VERIFY** and type in the amounts of the small deposits.

- Once the small deposits are verified click on **START A NEW TRANSFER** and select from and to. You will see the option for the external account.



The screenshot shows a web interface for starting a new transfer. On the left is a navigation menu with the following items: START NEW TRANSFER (highlighted), VIEW SCHEDULED TRANSFERS, VIEW EXTERNAL TRANSFERS, EXTERNAL ACCOUNT MANAGEMENT, and TRANSFERS HELP. The main content area is titled "Start New Transfer" and contains the instruction "To start, please select which sub-account or account you wish to transfer to." Below this are two dropdown menus: "Transfer From:" and "Transfer To:". The "Transfer From:" dropdown is open, showing a list of options: "Local Accounts", "1 - REGULAR SHARES", "External Accounts", and "joint". At the bottom of the page, there is a dark blue footer with the NCUA logo on the left, the copyright notice "© 2022 mcopt, All rights reserved." in the center, and the number "6419" on the right.