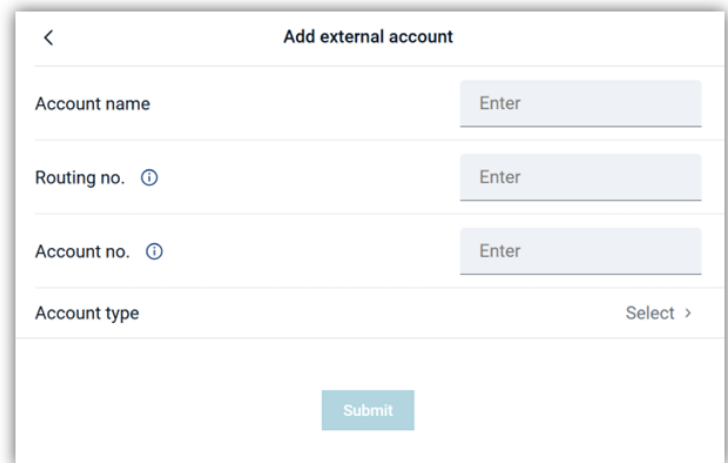


Adding External Transfer Accounts

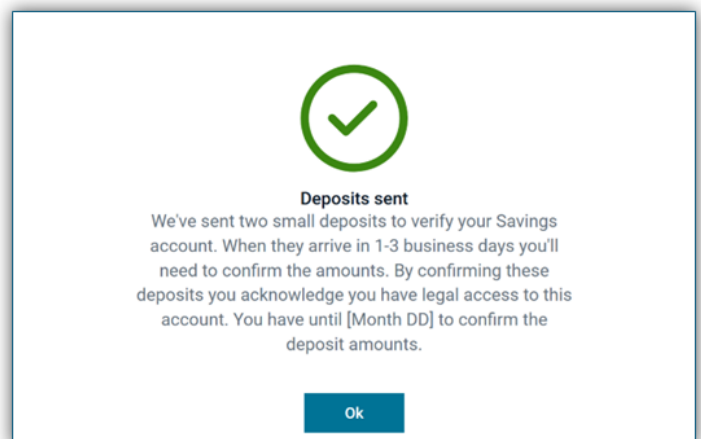
External Transfer Accounts allow you to transfer funds both to and from another account that you hold at a different Financial Institution on a one time or recurring basis.

To set up a new External Account:

1. Navigate to the "Transfers" tab from the main menu
2. Select "+ External account"
3. Enter the account name, 9-digit routing number and account number
4. Select the account type (Savings/Checking) then Submit

A screenshot of a mobile application form titled "Add external account". The form has a back arrow in the top left and a "Submit" button at the bottom. It contains four input fields: "Account name" with an "Enter" button, "Routing no." with a help icon and an "Enter" button, "Account no." with a help icon and an "Enter" button, and "Account type" with a "Select" dropdown arrow.

5. After setting up the account, two small micro deposits (less than \$1 each) will be sent to your other Financial Institution account within 1-3 days to verify the account information entered was accurate and that you have access to that account
6. Once you see these deposits, sign back in to your Dow Credit Union Online Banking within 38 days to verify the amounts of these deposits by navigating to Settings > External Transfers



Once you have verified the correct amounts, you can start setting up transfers!