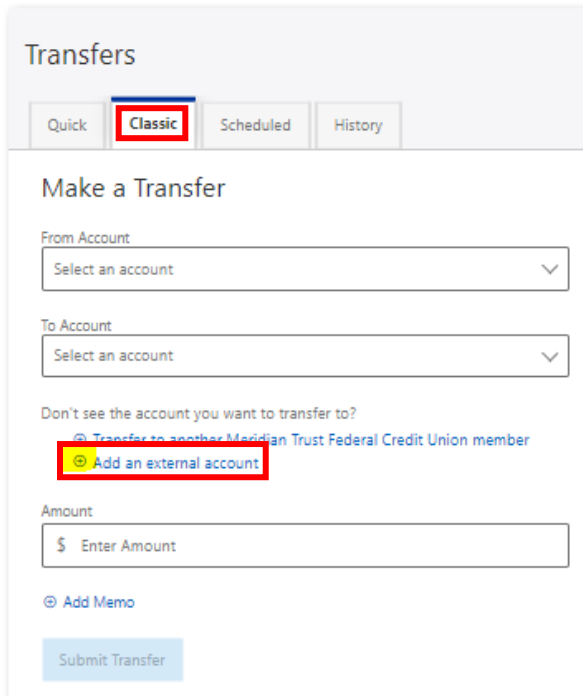


External Transfers

External transfer accounts can be setup in 2 separate places in online banking. In the Transfer Widget or in the Account Settings.

Transfers Widget-Classic Transfers

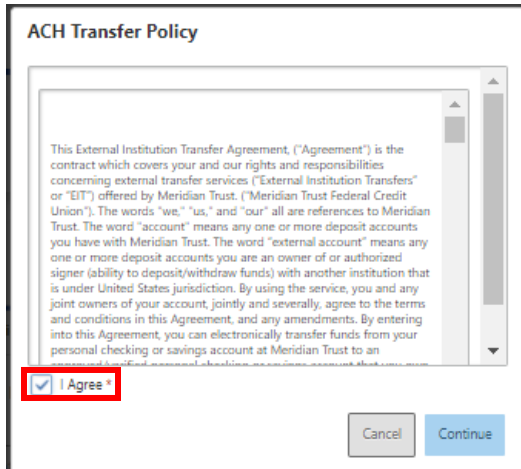
To set up an external transfer account in the transfers widget, select the classic tab and select add an external account.



The screenshot shows the 'Transfers' section of an online banking interface. At the top, there are four tabs: 'Quick', 'Classic', 'Scheduled', and 'History'. The 'Classic' tab is selected and highlighted with a red box. Below the tabs is the 'Make a Transfer' section. It contains two dropdown menus for 'From Account' and 'To Account', both with 'Select an account' as the placeholder text. Below these is a link that says 'Don't see the account you want to transfer to?' followed by a blue link 'Transfer to another Meridian Trust Federal Credit Union member'. A red box highlights a yellow button with a plus icon and the text 'Add an external account'. Below this is an 'Amount' input field with a dollar sign and the placeholder 'Enter Amount'. There is also a blue link 'Add Memo' and a blue 'Submit Transfer' button at the bottom.

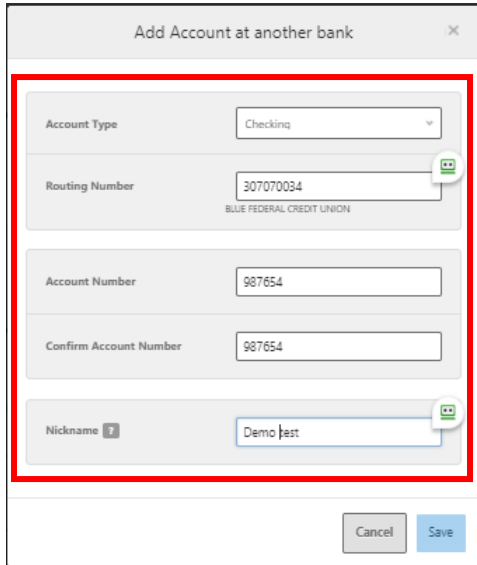
The ACH (Automated Clearing House) transfer policy will present and the *I Agree* box needs to be checked, continue.

~This only needs to be agreed to once. Once completed, it will not prompt for agreement again unless Meridian Trust updates the disclosure.



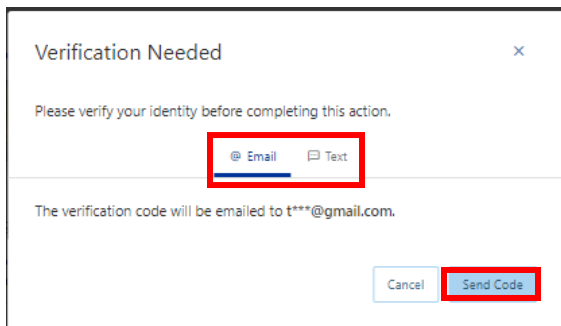
The screenshot shows a dialog box titled 'ACH Transfer Policy'. It contains a scrollable area with the following text: 'This External Institution Transfer Agreement, ("Agreement") is the contract which covers your and our rights and responsibilities concerning external transfer services ("External Institution Transfers" or "EIT") offered by Meridian Trust. ("Meridian Trust Federal Credit Union"). The words "we," "us," and "our" all are references to Meridian Trust. The word "account" means any one or more deposit accounts you have with Meridian Trust. The word "external account" means any one or more deposit accounts you are an owner of or authorized signer (ability to deposit/withdraw funds) with another institution that is under United States jurisdiction. By using the service, you and any joint owners of your account, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments. By entering into this Agreement, you can electronically transfer funds from your personal checking or savings account at Meridian Trust to an external account. (Find external checking or savings account that you want to transfer to.)' At the bottom left, there is a checkbox with a checkmark and the text 'I Agree*'. A red box highlights this checkbox. At the bottom right, there are two buttons: 'Cancel' and 'Continue'.

The next box will require your account information. Routing number and account number as well as a nickname that will present in the transfers screens to indicate the account details

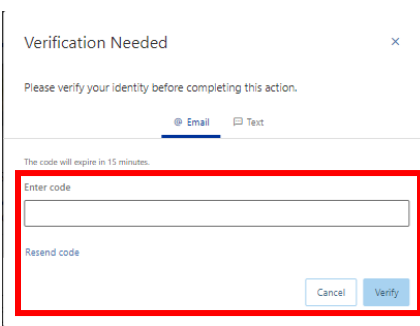


The screenshot shows a form titled "Add Account at another bank" with a close button (X) in the top right corner. The form contains several input fields: "Account Type" (a dropdown menu with "Checking" selected), "Routing Number" (text input with "307070034" and "BLUE FEDERAL CREDIT UNION" below it), "Account Number" (text input with "987654"), "Confirm Account Number" (text input with "987654"), and "Nickname" (text input with "Demo best"). There are "Cancel" and "Save" buttons at the bottom right. A red rectangular box highlights the "Account Type", "Routing Number", "Account Number", "Confirm Account Number", and "Nickname" fields.

Once entered, multi factor authentication is required to proceed and submit your account. Select email or text, send code. Enter the code from the email or text into the *Enter Code* box, verify

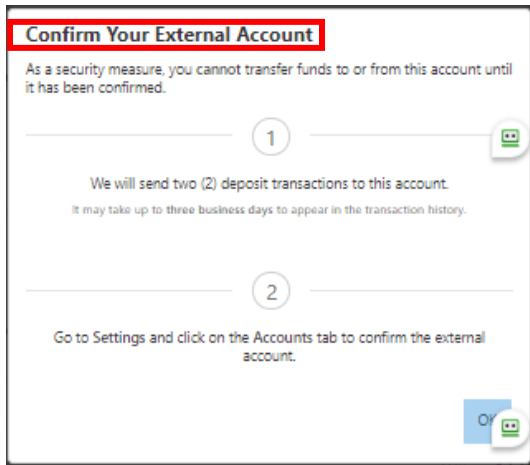


The screenshot shows a "Verification Needed" dialog box with a close button (X) in the top right corner. It contains the text "Please verify your identity before completing this action." Below this, there are two radio buttons: "@ Email" (selected) and "Text". Below the radio buttons, it says "The verification code will be emailed to t***@gmail.com." At the bottom, there are "Cancel" and "Send Code" buttons. A red rectangular box highlights the "@ Email" and "Text" radio buttons.



The screenshot shows a "Verification Needed" dialog box with a close button (X) in the top right corner. It contains the text "Please verify your identity before completing this action." Below this, there are two radio buttons: "@ Email" (selected) and "Text". Below the radio buttons, it says "The code will expire in 15 minutes." Below this, there is an "Enter code" text input field. Below the input field, there is a "Resend code" link. At the bottom, there are "Cancel" and "Verify" buttons. A red rectangular box highlights the "Enter code" input field and the "Resend code" link.

Once verified, the accounts will be saved and the confirmation information will present.

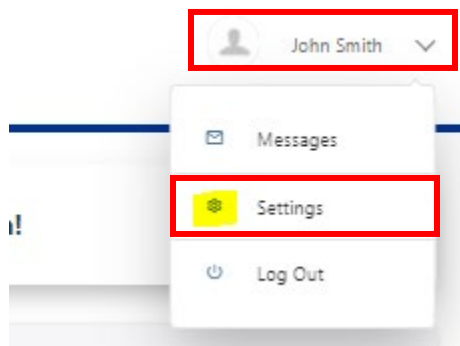


The screenshot shows a "Confirm Your External Account" screen. At the top, there is a red-bordered box with the text "Confirm Your External Account". Below this, there is a message: "As a security measure, you cannot transfer funds to or from this account until it has been confirmed." Below the message, there are two numbered steps: "1" and "2". Step 1 says "We will send two (2) deposit transactions to this account. It may take up to three business days to appear in the transaction history." Step 2 says "Go to Settings and click on the Accounts tab to confirm the external account." At the bottom right, there is a blue "OK" button. A red rectangular box highlights the "Confirm Your External Account" header.

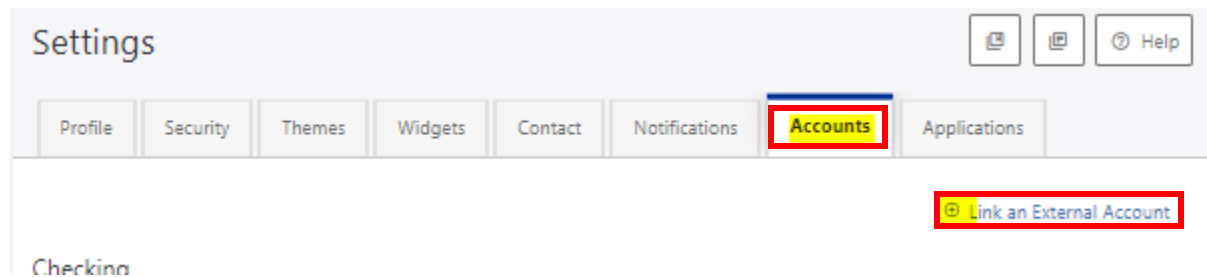
See the *Confirmation* section for information on how to complete the set up process

Settings

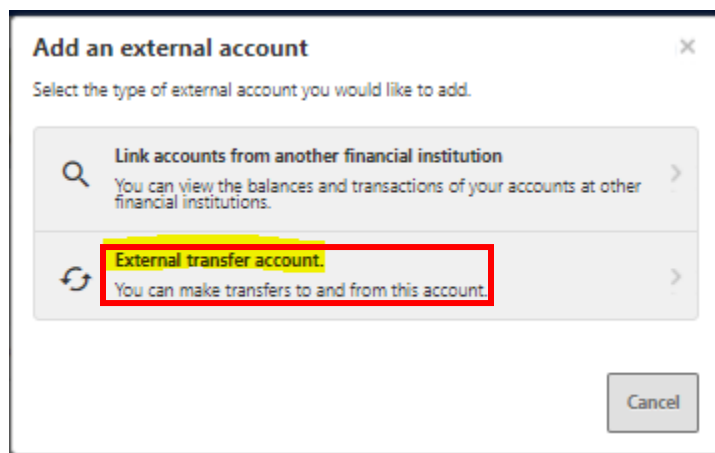
To set up external transfer accounts in the account settings, select the drop down on the top right of the page, next to your name and click on *Settings*.



Select the *Accounts* tab and click *Link an External Account*



This feature can be used to set up external transfer accounts as well as link external accounts to view balances and transaction information. To set up an external account to transfer to click on *External transfer account*





The ACH (Automated Clearing House) transfer policy will present and the *I Agree* box needs to be checked, continue.

~This only needs to be agreed to once. Once completed, it will not prompt for agreement again unless Meridian Trust updates the disclosure.

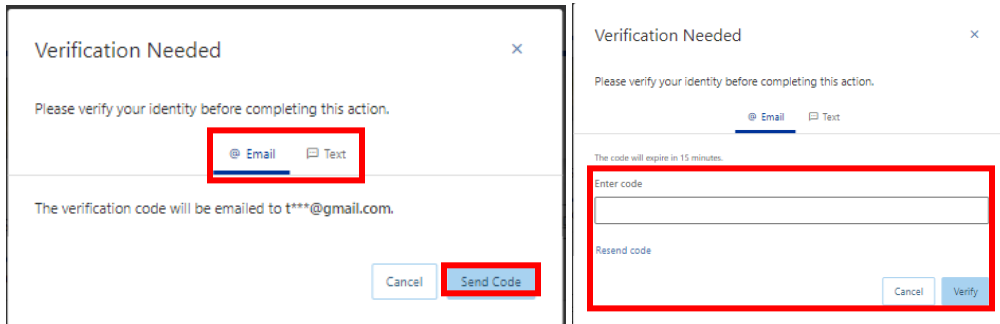
A screenshot of a dialog box titled "ACH Transfer Policy". The main content is a scrollable text area containing the following text: "This External Institution Transfer Agreement, ('Agreement') is the contract which covers your and our rights and responsibilities concerning external transfer services ('External Institution Transfers' or 'EIT') offered by Meridian Trust. ('Meridian Trust Federal Credit Union'). The words 'we,' 'us,' and 'our' all are references to Meridian Trust. The word 'account' means any one or more deposit accounts you have with Meridian Trust. The word 'external account' means any one or more deposit accounts you are an owner of or authorized signer (ability to deposit/withdraw funds) with another institution that is under United States jurisdiction. By using the service, you and any joint owners of your account, jointly and severally, agree to the terms and conditions in this Agreement, and any amendments. By entering into this Agreement, you can electronically transfer funds from your personal checking or savings account at Meridian Trust to an external bank's personal checking or savings account that you own." Below the text is a checkbox labeled "I Agree *" which is checked. At the bottom right are "Cancel" and "Continue" buttons.

The next box will require the account information. Routing number and account number as well as a nickname that will present in the transfers screens to indicate the account details

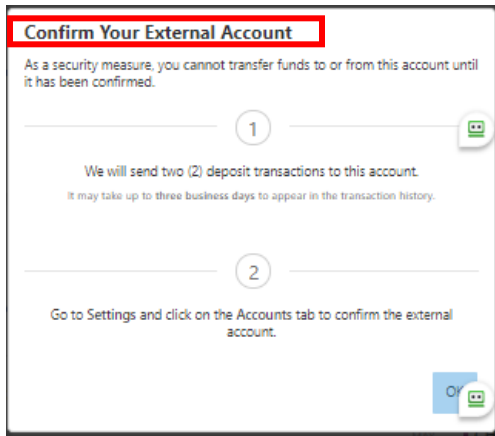
A screenshot of a dialog box titled "Add Account at another bank". The form contains the following fields: "Account Type" (dropdown menu with "Checking" selected), "Routing Number" (text input with "307070034" and "BLUE FEDERAL CREDIT UNION" below it), "Account Number" (text input with "987654"), "Confirm Account Number" (text input with "987654"), and "Nickname" (text input with "Demo test"). A red rectangular box highlights the "Account Type", "Routing Number", "Account Number", "Confirm Account Number", and "Nickname" fields. At the bottom are "Cancel" and "Save" buttons.



Once entered, multi factor authentication is required to proceed and submit the account. Select email or text, send code. Enter the code from the email or test into the *Enter Code* box, verify



Once verified, the accounts will be saved and the confirmation information will present.



See the *Confirmation* section for information on how to complete the set up process

Confirmation


Once you have entered your external account information, it is necessary for Meridian Trust to verify that you have access to that account for transfers in and out as well as the validity of the account. This is accomplished by processing 2 micro deposits. These are small dollar amount deposits that go into the account you submitted for you to confirm the amounts as a verification tool. You will need to retrieve these amounts from your other account's transaction history. If you set up the account as an external account, you can see these deposits in the history of the account within online banking.

Once the amounts are retrieved, you will need to enter these amounts in online banking to begin transferring to and from the account. There are two locations that will link you to the confirmation screen. The Dashboard Widget or Account Settings.

Dashboard Widget

On the Dashboard Widget, an actionable alert will display that you can select to route you directly to the confirmation page.

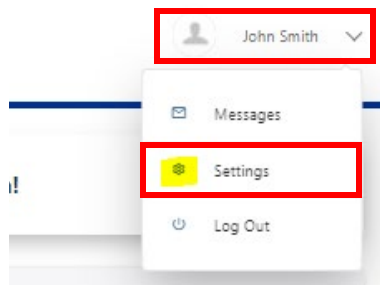
Dashboard

 You have **1 pending external account** Confirm

Confirm trial deposits to finish linking external accounts

Account Settings

Select the drop down on the top right of the page, next to your name and click on *Settings*.



John Smith ▾



- Messages
- Settings
- Log Out

Select the *Accounts* tab and scroll down to the external accounts section, click *Confirm*

Settings

Profile Security Themes Widgets Contact Notifications Accounts Applications

ACH Accounts

Demo test ACH Accounts - **7654	External PENDING	Confirm		
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Enter the amount of the deposits in the boxes on the pop up, *Confirm*.

Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #**7654 at BLUE FEDERAL CREDIT UNION. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this BLUE FEDERAL CREDIT UNION account.

First Deposit *	<input type="text" value="0.00"/>
Second Deposit *	<input type="text" value="0.00"/>

A banner will present at the top of the page confirming the accounts were successfully confirmed.

