

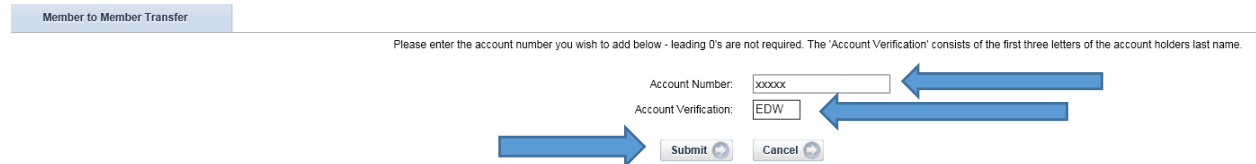
Online Account Aggregation (Member-to-Member Transfers)

Member-to-Member Transfers to Joint Accounts

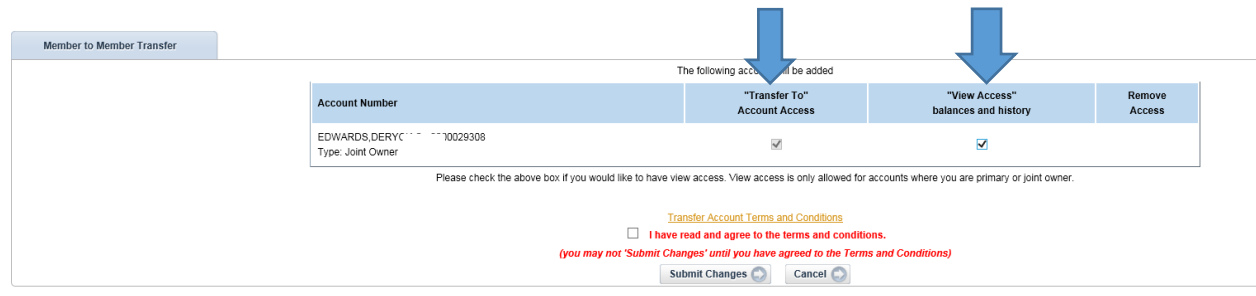
1. Log into Online Banking (www.tefcu.org) using your Online Banking ID and password. Once you login successfully, select the **Services/Loans** tab. Locate the **Member to Member Transfer** menu option, then click **Continue**.



2. Once the form opens, you will be prompted to enter the full account number (**Note:** you must be a joint on the account; if you are not joint, please see page 3), then enter the first three letters of the primary accountholder's last name, and click **Submit**.



3. The next page will provide you with the options to set up transfer access and/or view access. The **“Transfer To” Account Access** box will be checked by default and since you are joint on the account, you will also have the option of selecting the box for **“View Access” balances and history**.



- Once you select the access type, you must select and read the **Transfer Account Terms and Conditions**. Once the terms and conditions have been read and you agree, check the box that states, **I have read and agree to the terms and conditions**, then click **Submit Changes**.

Member to Member Transfer

The following account will be added

Account Number	"Transfer To" Account Access	"View Access" balances and history	Remove Access
EDWARDS,DERYCK C Type: Joint Owner 0000029308	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

Please check the above box if you would like to have view access. View access is only allowed for accounts where you are primary or joint owner.

[Transfer Account Terms and Conditions](#)

I have read and agree to the terms and conditions.

Press the 'Submit Changes' button to create your account access.

- The next page is a confirmation screen that requires the member to review the request and ensure that they are making the correct changes. If the confirmation screen is correct, the member must select **Submit Changes**. Otherwise, click **Cancel**.

Member to Member Transfer

Please confirm the addition of the following account

Account Number	"Transfer To" Account Access	"View Access" balances and history	Remove Access
EDWARDS,DERYCK C Type: Joint Owner 0000029308	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	

- The final screen displays a message which informs you that the changes have been made. You must log out of Online Banking and then log back in to see the changes.

Member to Member Transfer

**Your requested account has been successfully added.
In order to make transfers to the newly added account,
you must first log out and then log back in to online banking**

Member-to-Member Transfers to Non-Joint Accounts

1. Log into Online Banking (www.tefcu.org) using your Online Banking ID and password. Once you login successfully, select the **Services/Loans** tab. Locate the **Member to Member Transfer** menu option, then click **Continue**.

The screenshot shows a web interface with a 'Services/Loans' header. Below it is a list of menu items, each with a corresponding 'Continue' link to its right. A blue double-headed arrow points to the 'Member to Member Transfer' option.

Service/Loan Option	Action
View Holds	Continue
Member to Member Transfer	Continue
Address Change	Continue
Check Withdrawal	Continue
New Loyalty Loan	Continue
Loan Application	Continue
Loan Extension Request	Continue
Loan Payoff	Continue
Open Sub Account	Continue
Skip-A-Loan Payment	Continue

2. Once the form opens, you will be prompted to enter the full account number of the account you would like to transfer funds to, then enter the first three letters of the primary accountholder's last name, and click **Submit**.

The screenshot shows the 'Member to Member Transfer' form. It includes a header, a prompt, and two input fields: 'Account Number' (with a placeholder 'xxxxxx') and 'Account Verification' (with a placeholder 'EDW'). Below the fields are 'Submit' and 'Cancel' buttons. Blue arrows point to each of these elements.

Please enter the account number you wish to add below - leading 0's are not required. The 'Account Verification' consists of the first three letters of the account holders last name.

Account Number:

Account Verification:

3. The next page will provide you with the option to set up transfer access only. The **“Transfer To” Account Access** box will be checked by default and since you are not the joint on the account, you will not have the option of selecting the box for **“View Access” balances and history**.

The screenshot shows the account access selection screen. It features a table with columns for 'Account Number', '“Transfer To” Account Access', '“View Access” balances and history', and 'Remove Access'. The 'Transfer To' checkbox is checked, and the 'View Access' checkbox is unchecked. Below the table is a message and a checkbox for terms and conditions, followed by 'Submit Changes' and 'Cancel' buttons. A blue arrow points to the 'Transfer To' checkbox.

The following account will be added

Account Number	“Transfer To” Account Access	“View Access” balances and history	Remove Access
CAMPBELLANTHONY 0000039903 Type: Non Owner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Because you are not a primary or joint owner on this account the option to view access is unavailable.

[Transfer Account Terms and Conditions](#)

I have read and agree to the terms and conditions.
(you may not 'Submit Changes' until you have agreed to the Terms and Conditions)

- Once you select the access type, you must select and read the **Transfer Account Terms and Conditions**. Once the terms and conditions have been read and you agree to the terms, check the box that states, **I have read and agree to the terms and conditions**, then click **Submit Changes**.

Member to Member Transfer

The following account will be added

Account Number	"Transfer To" Account Access	"View Access" balances and history	Remove Access
CAMPBELL,ANTHONY 0000039903 Type: Non Owner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Because you are not a primary or joint owner on this account the option to view access is unavailable.

[Transfer Account Terms and Conditions](#)

I have read and agree to the terms and conditions.

Press the 'Submit Changes' button to create your account access.

- The next page is a confirmation screen that requires the member to review the request and ensure that they are making the correct changes. If the confirmation screen is correct, the member must select **Submit Changes**. Otherwise, click **Cancel**.

Member to Member Transfer

Please confirm the addition of the following account

Account Number	"Transfer To" Account Access	"View Access" balances and history	Remove Access
CAMPBELL,ANTHONY 0000039903 Type: Non Owner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

- The final screen displays a message which informs you that the changes have been made. You must log out of Online Banking and then log back in to see the changes.

Member to Member Transfer

**Your requested account has been successfully added.
In order to make transfers to the newly added account,
you must first log out and then log back in to online banking**

Removing Account Aggregation

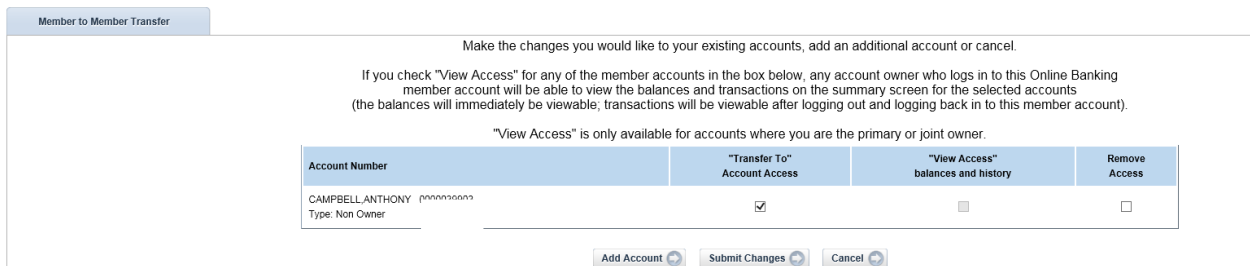
1. Log into Online Banking (www.tefcu.org) using your Online Banking ID and password. Once you login successfully, select the **Services/Loans** tab. Locate the **Member to Member Transfer** menu option, then click **Continue**.



The screenshot shows the 'Services/Loans' menu. The 'Member to Member Transfer' option is highlighted with a blue double-headed arrow. To the right of each menu item is a red 'Continue' link.

Services/Loans	
View Holds	Continue
Member to Member Transfer	Continue
Address Change	Continue
Check Withdrawal	Continue
New Loyalty Loan	Continue
Loan Application	Continue
Loan Extension Request	Continue
Loan Payoff	Continue
Open Sub Account	Continue
Skip-A-Loan Payment	Continue

2. Once the form opens, a page will display that shows all accounts currently linked to your Online Banking account. To remove the existing account access, select the box that states **Remove Access**, then select **Submit Changes**.



The screenshot shows the 'Member to Member Transfer' form. The 'Remove Access' checkbox is unchecked. A blue arrow points to the 'Remove Access' checkbox.

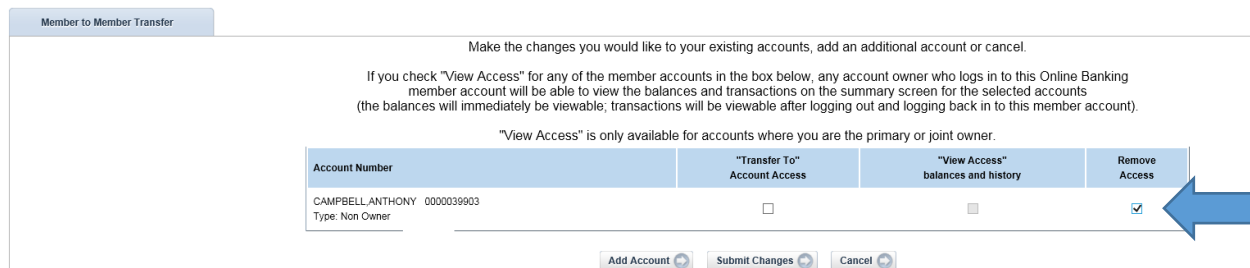
Make the changes you would like to your existing accounts, add an additional account or cancel.

If you check "View Access" for any of the member accounts in the box below, any account owner who logs in to this Online Banking member account will be able to view the balances and transactions on the summary screen for the selected accounts (the balances will immediately be viewable; transactions will be viewable after logging out and logging back in to this member account).

"View Access" is only available for accounts where you are the primary or joint owner.

Account Number	"Transfer To" Account Access	"View Access" balances and history	Remove Access
CAMPBELL ANTHONY 0000039903 Type: Non Owner	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

[Add Account](#) [Submit Changes](#) [Cancel](#)



The screenshot shows the 'Member to Member Transfer' form. The 'Remove Access' checkbox is checked. A blue arrow points to the 'Remove Access' checkbox.

Make the changes you would like to your existing accounts, add an additional account or cancel.

If you check "View Access" for any of the member accounts in the box below, any account owner who logs in to this Online Banking member account will be able to view the balances and transactions on the summary screen for the selected accounts (the balances will immediately be viewable; transactions will be viewable after logging out and logging back in to this member account).

"View Access" is only available for accounts where you are the primary or joint owner.

Account Number	"Transfer To" Account Access	"View Access" balances and history	Remove Access
CAMPBELL ANTHONY 0000039903 Type: Non Owner	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

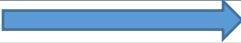
[Add Account](#) [Submit Changes](#) [Cancel](#)

- The next page is a confirmation screen that requires you to review the request and ensure that you are making the correct changes. If the confirmation screen is correct, you must select **Submit Changes**. Otherwise, select **Cancel**.

Member to Member Transfer

To confirm your changes, click "Submit Changes" below

Account Number	"Transfer To" Account Access	"View Access" balances and history	Remove Access
CAMPBELL, ANTHONY 0000039903 Type: Non Owner	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>



- The final screen displays a message which informs you that the changes have been made. You must log out of Online Banking and then log back in to see the changes.

Member to Member Transfer

Your requested changes were successful.