

FREQUENTLY ASKED QUESTIONS



TRANSFER FUNDS TO AND FROM YOUR ACCOUNTS AT OTHER FINANCIAL INSTITUTIONS (EXTERNAL ACCOUNT)

How do I setup an external transfer in Online Banking?

To transfer to and from an external account, you will first need to verify your external account by completing the following steps:

1. Add External Account

In Online Banking, go to the **Services** tab and select **Add External Account**. Enter your external account information and click **Submit**. Two micro-deposits will be made into the account that you have entered. You should typically see these within five business days.

2. Verify External Account

Once you have received your deposits, log in to Online Banking and verify your account. Go to the **Services** tab and select **Verify External Account Requests**. Select the account you would like to verify and enter the amounts of the two micro-deposits. Click **Submit**.

Please note, if the account is not verified within 10 days the request will expire.

Once Initial Setup is Complete

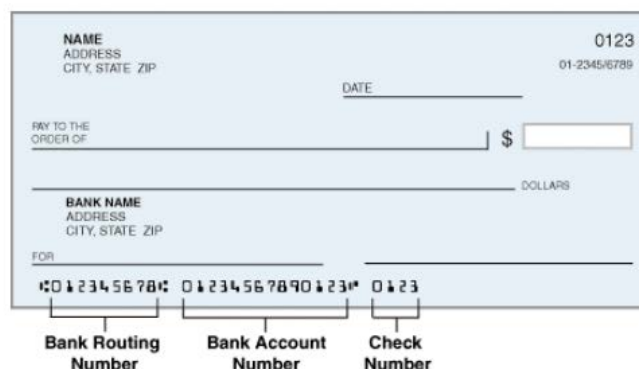
To transfer money to or from an external account, go to the **Transfers and Payments** tab and select **Funds Transfer**. Your external account will be available in the drop-down.

What information will I need to provide about the external account?

1. The name of the financial institution
2. The 9-digit routing number of the financial institution
3. Your account number and account type at the financial institution

Funds can only be withdrawn from a savings or checking account.

Image below: reference where to find your 9-digit routing number and your account number.



What if I provided an incorrect routing number for the external financial institution?

You will need to contact the other financial institution to verify and confirm the information required for completing the transfer request.

How are funds transferred?

Funds are transferred by Automated Clearing House (ACH).

Are there dollar limits on transfers from my external accounts through ACH?

During the first 60 days of Online Banking enrollment, a new account will be able to originate the initial funding of their account up to \$1,000. After this time, the maximum amount for Automated Clearing House (ACH) credit/debit per request is \$2,500.

How do I cancel my transaction request?

To cancel your transaction request, select the **Transfers and Payments** tab in Online Banking and in the drop-down menu click **Online Activity**. To the right of your scheduled transaction, select the **:** and from the drop-down menu click **Cancel**.

How much notice is needed to cancel a transaction?

To cancel a pending transaction, we must receive your request to cancel prior to 12 pm ET on the scheduled transfer date.

What if the payment date falls on a holiday?

If the member authorizes the payment and the start date falls on a weekend or a holiday, the transaction will settle the next business day.

Is there a fee to make a deposit through this service?

No. There is no fee from Georgia United to perform this transaction as long as funds are available in the account. Overdraft and non-sufficient fund (NSF) rules apply.

What if the funds are unavailable to cover my transfer?

You are obligated to have sufficient funds in your account to fund a transaction. If the funds are not available in your account, check with your other financial institution on their non-sufficient fund (NSF) policy.

If a deposit is made by electronic transfer and is returned due to non-sufficient funds, will Georgia United automatically attempt to continue to collect funds until paid?

No. Georgia United does not attempt the transaction more than once. The Georgia United account will be charged an "ACH Transfer Return Item Fee" for returned transfers. For recurring transactions, the scheduled transfer will continue to initiate payment on the next scheduled payment date. Payments that are missed will be the member's responsibility to set up a one-time transaction to cover the missed payment and any additional fees.