

# SFFCU Online & Mobile User Guide

## Transferring Funds Between Accounts

### Introduction

Members may transfer funds online between their SFFCU accounts, their SFFCU accounts and accounts at other financial institutions, and their SFFCU accounts and other members' accounts.

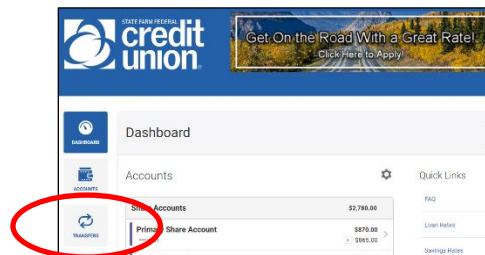
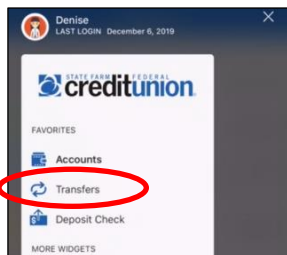
- Transfers for amounts between \$10 - \$50,000 may be completed online (please contact the Credit Union via phone for transfers outside of these amounts).
- Transfers between SFFCU accounts occur immediately, while transfers To/From external financial institutions occurring before 2:00 p.m. CT will post the next business day.
- SFFCU loan payments may be completed via funds transfer from internal or external accounts.
- Transfer functionality may be limited for some members.

### Instructions

1. Access the online banking system at [my.statefarmfcu.com](http://my.statefarmfcu.com) or login to the SFFCU mobile app (available on Google Play and the Apple App Store).



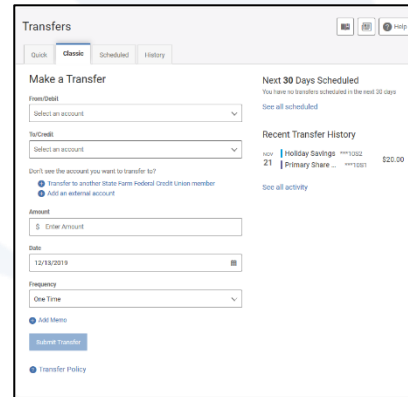
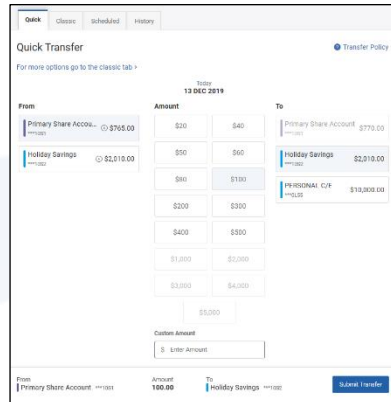
2. Select Transfers from the main menu.



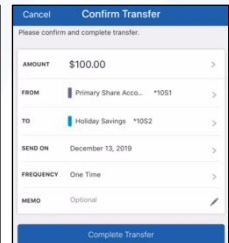
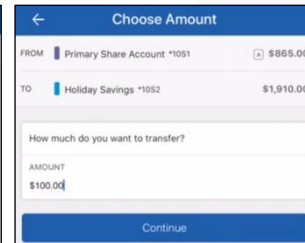
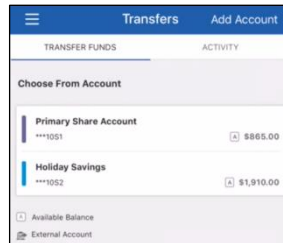
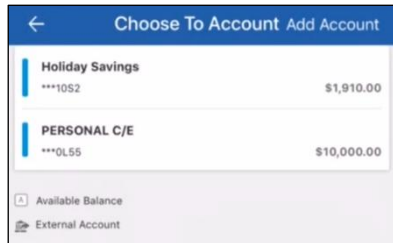
3. Enter the details of your transfer.

- Your accounts at other financial institutions, once verified, can be selected as either “From” or “To” accounts.
- Transfers must include an SFFCU account; funds cannot be transferred between two external accounts.
- Other members' accounts can only be selected as “To” accounts for member to member transfers. Only the account owner can initiate a transfer out of their account.

**Desktop Users:** Select the account where the funds are originating, the transfer amount (either a pre-selected or manually entered amount), and the account to receive funds. Select “Submit Transfer,” where you will be prompted to confirm all details prior to completion. *Note: conduct transfers on the “Classic” tab to initiate transfers on future dates, create recurring transfers, or add a new external account or member to member transfer.*



**Mobile Users:** Select the account where funds are originating, the account to receive funds, and the transfer amount (select “Add Account” to add an external account or initiate a member to member transfer). Select “Send On” if you wish to initiate the transfer on a future date. Select “Frequency” if you wish to create a recurring transfer. Select “Complete Transfer” when all details are correct.



- A confirmation of your transfer will display, along with the option to view your transfer history. *Note: transfer history can always be viewed in the desktop “History” or mobile “Activity” transfer tabs.*

