

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.

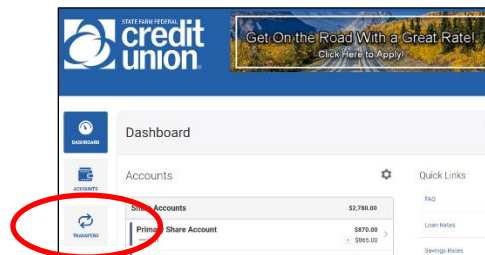
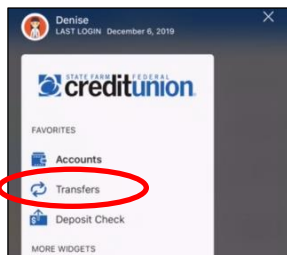
- Transfers for amounts between \$10 - \$50,000 may be completed online (please contact the Credit Union via phone for transfers outside of these amounts).
- Transfers between SFFCU accounts occur immediately, while transfers To/From external financial institutions occurring before 2:00 p.m. CT will 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 or login to the SFFCU mobile app (available on Google Play and the Apple App Store).



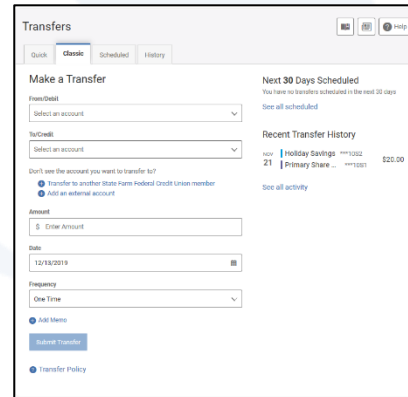
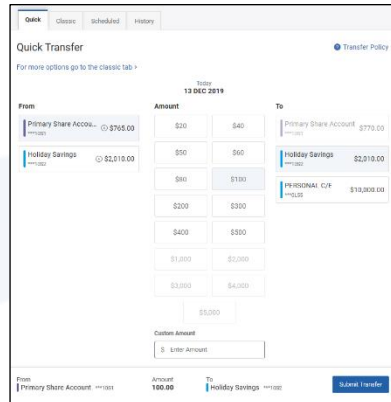
2. Select Transfers from the main menu.



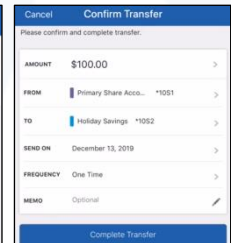
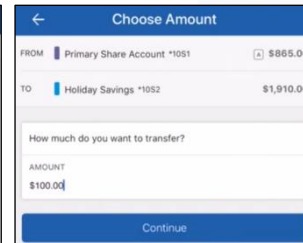
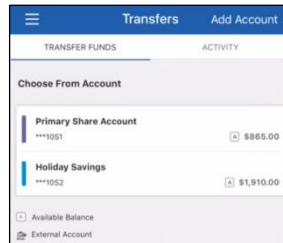
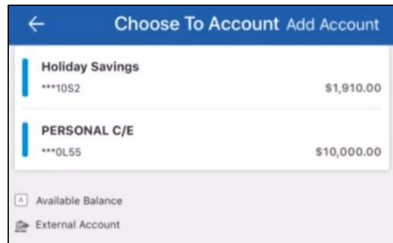
3. Enter the details of your transfer.

- 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.*

