

Account to Account Transfer FAQ

Help -Registration and Signup.

Why do I have to verify my external accounts?

We do everything possible to protect your security and maintain the integrity of the payments network. The account verification procedures are double-check safeguards that help us make sure nobody sets up your accounts but you.

Can I make changes to my account portfolio after the initial set-up?

Your LAPFCU eligible accounts are added to the transfer service automatically and may not be edited or removed. You may add or remove external accounts at any time. Note: As a security precaution, there is a limit to the total number of external accounts that can be added to the service at a given time.

How often will I have to go through the account verification process for my external accounts?

A verification process will need to be completed for each external account added to the service. Once the verification process is completed, you will not have to repeat the verification process for that account again.

Help -Add Accounts

What accounts are eligible for the Funds Transfer service?

At this time, you can add the following accounts to your Transfer Funds Portfolio:

- Checking accounts and savings accounts held at any commercial bank or credit union nationwide that is able to accept ACH transfers. (In other words, just about all of them. Contact your institution if you're not sure.)
- Investment accounts held at any of our affiliated online brokerage firms. We currently have accessibility to most of the nation's largest brokerage companies, and we will be adding several major brokerages in the near future. We'll keep working to expand this roster steadily in the months ahead.

Please note that accounts held at LAPFCU will be auto enabled for this service. All your other external accounts will be required to complete our simple account ownership verification process.

Can I add my savings accounts to my Manage Accounts tab?

Both your LAPFCU and external institution savings accounts held at banks, credit unions, and brokerage houses within the United States and are eligible for use with this service. However, a Federal regulation known as Regulation D may restrict the number of electronic transactions out of your savings accounts within a given month. Feel free to contact us or any of your financial institutions if you have further questions about regulation D.

What account types are not eligible for Funds Transfer service?

The following accounts are not eligible for the LAPFCU Funds Transfer Service:

- Individual Retirement Accounts (IRAs)
- Custodial and/or Trust Accounts
- Business Accounts for which more than one person has check-writing privileges
- Share Certificates or other time-based accounts
- Loan Accounts (including credit card and equity accounts)

You may have other accounts that are ineligible for this service due to restrictions specific to your financial institution(s). If in doubt, please contact your institutions to ensure that your accounts are eligible for Funds Transfer service.

I'm not new to the service. How do I add accounts to my Manage Accounts tab?

Adding Your accounts held outside of LAPFCU can be done from the Manage Accounts Tab.

- Click on the Manage Accounts tab, you will be taken to the "Add My Bank Accounts" Page
- If you are adding one of your external bank or credit union accounts, simply click on the Add Account button and follow the onscreen instructions
- If you are looking to add an account you own at a brokerage house, click on the "My Brokerage Accounts" account link
- Click on the Add Accounts button and follow the onscreen instructions

How do I get started adding accounts to my Manage Accounts tab?

Click on the Manage Accounts tab, you will be taken to the "Add My Bank Accounts" page

- If you are adding one of your external bank or credit union accounts, click on the Add Account button. If you are adding an account at a brokerage house, click on the My Brokerage Accounts link and then on the Add Account button
- Search for your external institution by name or ABA number (also known as Routing and Transit number). The ABA number of your institution can be found at the bottom left of your check or deposit slip. ABA numbers are also usually posted on a financial institutions web site or can be obtained by calling them

directly. If you are adding a brokerage account, a list of our partner brokerage houses will be provided. If you do not see your brokerage house in the list, we will unfortunately not be able to add your account at this time

- Provide your account number and the type of account you are adding
- Initiate the Account Verification process:
 - Real Time validation (if available): You will be prompted to provide your User ID and Password to your external institution's online banking site. We will validate that you have provided accurate account information. Approval or denial is immediate. Note: Your User ID and Password information will not be stored or used by the service at any other time or in any other manner. You will always have the option to validate your external account using the Trial Deposit method described below.
 - Trial Deposit validation: We will make 2 small deposits using our funds and 1 withdrawal for an amount equal to the 2 deposits to your external account. The deposits will be made within 2-3 business days. After 2 or 3 days, check with your external institution either online or by other method to identify the amounts of the deposits. The deposits will show in your account history as TRIALCREDIT and the withdrawal will show as TRIALDEBIT. After obtaining the deposit amounts, return to the Funds Transfer service. On the Overview tab, there will be a list of accounts awaiting validation completion. Click on the "verify" link and you will be prompted to enter the deposit amounts made to your account. Note: You will have 2 attempts to enter the deposit amounts correctly

What is the definition of a bank account for the purposes of this service?

Checking, savings, and money market accounts on which you are a signer; which are able to conduct incoming and outgoing ACH transfers and are held at banks or credit unions within the United States.

How do I add bank accounts I own to my Manage Accounts tab?

Click on the Manage Accounts tab, you will be taken to the "Add My Bank Accounts" page

- If you are adding one of your external bank or credit union accounts, click on the Add Account button. If you are adding an account at a brokerage house, click on the My Brokerage Accounts link and then on the Add Account button
- Search for your external institution by name or ABA number (also known as Routing and Transit number). The ABA number of your institution can be found at the bottom left of your check or deposit slip. ABA numbers are also usually posted on a financial institutions web site or can be obtained by calling them

directly. If you are adding a brokerage account, a list of our partner brokerage houses will be provided. If you do not see your brokerage house in the list, we will unfortunately not be able to add your account at this time

- Provide your account number and the type of account you are adding
- Initiate the Account Verification process:
 - Real Time validation (if available): You will be prompted to provide your User ID and Password to your external institution's online banking site. We will validate that you have provided accurate account information. Approval or denial is immediate. Note: Your User ID and Password information will not be stored or used by the service at any other time or in any other manner. You will always have the option to validate your external account using the Trial Deposit method described below.
 - Trial Deposit validation: We will make 2 small deposits using our funds and 1 withdrawal for an amount equal to the 2 deposits to your external account. The deposits will be made within 2-3 business days. After 2 or 3 days, check with your external institution either online or by other method to identify the amounts of the deposits. The deposits will show in your account history as TRIALCREDIT and the withdrawal will show as TRIALDEBIT. After obtaining the deposit amounts, return to the Funds Transfer service. On the Overview tab, there will be a list of accounts awaiting validation completion. Click on the "verify" link and you will be prompted to enter the deposit amounts made to your account. Note: You will have 2 attempts to enter the deposit amounts correctly.

Why doesn't the Financial Institution search produce a match for the financial institution I am looking for?

1. If searching by your institution's name, please be sure that you have spelled the name properly and are not using an abbreviation.
2. If searching by ABA number (also known as routing and transit number), please be certain that you are inputting the correct 9 digit number.
3. On occasion, a financial institution has not made its way into our database yet. If you feel you are searching with the correct information and cannot find a match, feel free to contact us at the following number: 877-MY-LAPFCU (877-695-2732). Please be prepared to provide us with the institution name and their ABA number (also known as routing and transit number)

What is an ABA routing number?

The ABA number, also known as the routing and transit number is a 9 digit identification number assigned to each financial institution by the American Bankers Association and used by the Automated Clearing House (ACH) to direct transactions to the correct institutions. Your financial institution's ABA number can be found at the bottom left of your checks and deposits slips. Most financial institutions post their ABA numbers on their website, or they can easily be obtained by contacting the institution. Note: It is not uncommon for a financial institution to have several ABA numbers assigned to them. It is important when adding an account to this service that you use the correct number. If you have any doubts, please contact your financial institution's local branch and verify the correct ABA number prior to adding the account to this service.

How do I identify the ABA routing number for the account?

Your financial institution's ABA number can be found at the bottom left of your checks and deposits slips. Most financial institutions post their ABA numbers on their website, or they can easily be obtained by contacting the institution. Note: It is not uncommon for a financial institution to have several ABA numbers assigned to them. It is important when adding an account to this service that you use the correct number. If you have any doubts, please contact your financial institution's local branch and verify the correct ABA number prior to adding the account to this service.

How do I find my account number when adding an external account?

Your account number is the middle set of numbers on the bottom of your check or deposit slip and can also usually be found on your monthly or quarterly statement. It is important that you provide the correct account number that your financial institution uses to send or receive ACH transactions into or out of your account. If you are unsure of your account number, please contact your financial institution.
Add investment accounts.

What is the definition of a brokerage account for the purposes of the Funds Transfer service?

A brokerage account is an investment or cash account held at a brokerage house used to make stock, mutual fund, or other investment purchases. We have partnered with several of the most prominent brokerage firms to provide access through this service to your brokerage account. A list of our partner brokerage firms can be found by navigating to the Manage Accounts tab and clicking on the My Brokerage Accounts navigation link

Which brokerages are accessible for Funds Transfer?

We offer access to most of the nation's most prominent brokerage firms. A list of our partner brokerage firms can be found by navigating to the Manage Accounts tab and clicking on the My Brokerage Accounts navigation link. If you do not see your brokerage firm in the list, then it is not available for use with this service. We will try our best to accommodate requests to add additional brokerage firms

How do I add investment accounts from my Manage Accounts tab?

- Click on the Manage Accounts tab and then on the My Brokerage Accounts link.
- A list of our partner brokerage firms will be displayed. Click on the name of the brokerage firm where your account resides. If you do not see your brokerage firm in the list, then unfortunately it is not available for use with this service. We will try our best to accommodate requests to add additional brokerage firms.
- Each brokerage firm requires different information, but most simply requires you to input your account number. Please provide all information requested on the screen.
- Initiate the Account Verification process:
 - Real Time validation (if available): You will be prompted to provide your User ID and Password to your external brokerage firm's online site. We will validate that you have provided credentials that can access the online account and that the account information you have provided is accurate. Approval or denial is immediate. Note: Your User ID and Password information will not be stored or used by the service at any other time or in any other manner. You will always have the option to validate your external account using the Trial Deposit method.
 - Trial Deposit validation: We will make 2 small deposits using our funds to your account. We may also, depending on the brokerage account you are adding, make 1 withdrawal which will be for an amount less than the 2 deposits we make. The deposits and withdrawal will be made within 2-3 business days. After 2 or 3 days, check with your brokerage firm either online or by other method to identify the amounts of the deposits (and withdrawal). The deposits will show in your account history as TRIALCREDIT and the withdrawal, if one is made, will show as TRIALDEBIT. After obtaining the deposit (and withdrawal amounts if applicable), return to the Funds Transfer service. On the Overview tab, there will be a list of accounts awaiting validation completion. Click on the "verify" link and you will be prompted to enter the deposit (and withdrawal) amounts made to your account. Note: You will have 2 attempts to enter the amounts correctly.

What if my brokerage doesn't appear on the "Available Brokerages" list?

We offer access to most of the nation's most prominent brokerage firms. A list of our partner brokerage firms can be found by navigating to the Manage Accounts tab and clicking on the My Brokerage Accounts navigation link. If you do not see your brokerage

firm in the list, then it is not available for use with this service. We will try our best to accommodate requests to add additional brokerage firms.

How can my external accounts be verified using the Trial Deposit verification Method?

You will have the option to validate all of your external accounts using the trial deposit method. If you have selected the Trial Deposit method, or it was the only validation method available for the particular account you are adding, below is a description of the process:

- We will make 2 small deposits using our funds and 1 withdrawal for an amount equal to the 2 deposits to your external account. The deposits will be made within 2-3 business days.
- After 2 or 3 days, check with your external institution either online or by other method to identify the amounts of the deposits. The deposits will show in your account history as TRIALCREDIT and the withdrawal will show as TRIALDEBIT.
- After obtaining the deposit amounts, return to the Funds Transfer service. On the Overview tab, there will be a list of accounts awaiting validation completion. Click on the "verify" link and you will be prompted to enter the deposit amounts made to your account. Note: You will have 2 attempts to enter the deposit amounts correctly.
- Once you successfully enter the correct deposit amounts, your account will be immediately available to conduct transfers.

Account Ownership Verification / Trial Deposit Verification

What do I have to do to get my accounts verified using Trial Deposits Verification?

There are 2 methods available for verifying your ownership of an external account; Real Time and Trial Deposits. While the Trial Deposit method will always be available to use, you will sometimes, depending on the financial institution you are adding, have the option to validate your account using the Real Time method. The advantage of using the Real Time method is that if successful, you will be able to use your newly validated account for transfers immediately. Using the Trial Deposit method usually takes 2-3 days to complete before you can use your account for transfers.

- **Real Time Verification:** If this method is available for the account you are adding, you will be prompted to utilize it by default. You will always have the option to use the Trial Deposit validation method by clicking on the button marked Trial Deposit. Real Time validation is not available when adding external accounts for all of the financial institutions that can be used with this service. If it is available,

you will be prompted to provide your User ID and Password to your external financial institution's online banking site. We will validate that you have provided credentials that can access the online account and that the account information you have provided is accurate. Approval or denial is immediate. Note: Your User ID and Password information will not be stored or used by the service at any other time or in any other manner. You will always have the option to validate your external account using the Trial Deposit method if that is your preference.

- Trial Deposit validation: We will make 2 small deposits using our funds and 1 withdrawal for an amount equal to the 2 deposits to your external account. The deposits will be made within 2-3 business days. After 2 or 3 days, check with your external institution either online or by other method to identify the amounts of the deposits. The deposits will show in your account history as TRIALCREDIT and the withdrawal will show as TRIALDEBIT. After obtaining the deposit amounts, return to the Funds Transfer service. On the Overview tab, there will be a list of accounts awaiting validation completion. Click on the "verify" link and you will be prompted to enter the deposit amounts made to your account. Note: You will have 2 attempts to enter the deposit amounts correctly.

Where can I find the deposit amounts to verify my account?

After initiating the Trial Deposit process, please wait 2 business days for us to complete the deposits (and withdrawal if applicable) to your account.

After 2 business days have passed, check with your financial institution either via their Internet banking system, by phone, ATM mini history printout, or statement for the deposit (and withdrawal if applicable) amount. The transactions will show as coming from Lapfcu DES and the deposits will be listed as TRIALCREDIT while the withdrawal if applicable will be listed as TRIALDEBIT. If you do not see the deposits after 3 full business days have passed, please contact us to review the issue.

How long will it take for my accounts to be verified using the Trial Deposit Verification?

Trial Deposits (and withdrawal if applicable) should reflect in your account within 2 business days from the time you initiate the process. Actual settlement time may vary depending on the receiving institution, but in any case, the process should not exceed 3 business days.

What do I do if the trial deposit(s) made to my account fails?

Trial Deposit Verification can fail for one of two reasons; 1. Either we were unable to make the deposits to your account, or 2. You entered deposit amounts that do not match our records.

1. If we are unable to make the deposits to your account, you will be notified by e-mail. If you do not receive an e-mail and you do not see the deposits in your account within 4 business days, it is possible you have provided us with someone else's account number. In either case, contact your external institution and verify that you have provided us with the correct ABA number (also known as routing and transit number) and ACH-able account number. Navigate to the Manage Accounts tab and delete the failed account from your account list. Add your account with the correct information and initiate the Trial Deposit process again.
2. You will have 2 attempts to correctly enter the trial deposit amounts we have sent to you. If your second attempt to enter the correct amounts fails, the account will be suspended. You may navigate to the Manage Accounts tab and delete the failed account from your account list. After the account is deleted, you may re-add it and initiate the Trial deposit process again. Be sure to wait 2-3 days and then obtain the deposit amounts from your external institution by viewing your account online or contacting them directly. Return to the Funds Transfer service and identify the amounts we have deposited to your external account. You will have 2 attempts to correctly input the deposit amounts that match our records. If Trial Deposit Verification fails for a second time on the same account, you will not be allowed to delete and re-add that same account to attempt the process for a third time.

If you have any questions or would like assistance with this process, please contact us.

What is Trial Deposit Verification?

After you have initiated the trial deposit verification process:

- We will make 2 small deposits using our funds and 1 withdrawal for an amount equal to the 2 deposits to your external account. The deposits will be made within 2-3 business days.
- After 2 or 3 days, check with your external institution either online or by other method to identify the amounts of the deposits. The deposits will show in your account history as TRIALCREDIT and the withdrawal will show as TRIALDEBIT.
- After obtaining the deposit amounts, return to the Funds Transfer service. On the Overview tab, there will be a list of accounts awaiting validation completion. Click on the "verify" link and you will be prompted to enter the deposit amounts made to your account. Note: You will have 2 attempts to enter the deposit amounts correctly.

How can I tell which accounts still have to be verified with my institutions?

All external accounts you have added but have not completed the validation process for will display in the bottom of the Funds Transfer Overview page in a section called

Accounts Requiring Verification. From this section, you can continue with the validation process for your account by clicking on its corresponding Validate link, delete the account by clicking on its Remove button, or modify the account Nickname by clicking on its Edit button. If you do not have any accounts that need to complete the validation process, this section will not appear on your Overview page.