



S P E R O  
F I N A N C I A L

# External Transfer Guide

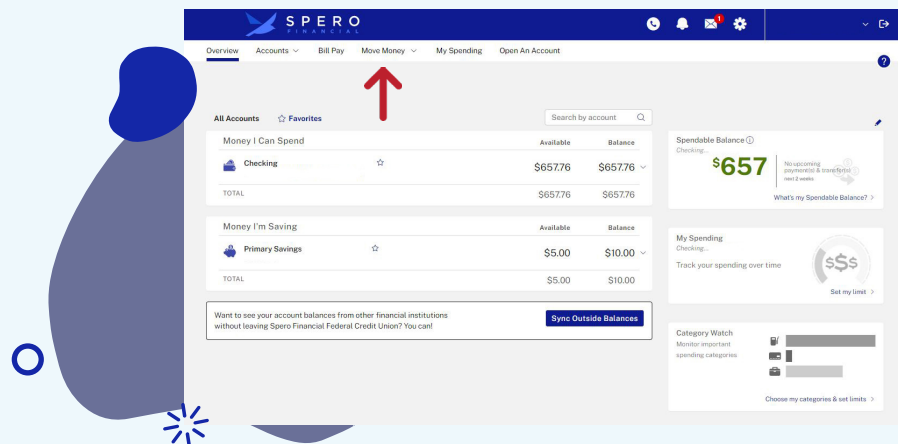




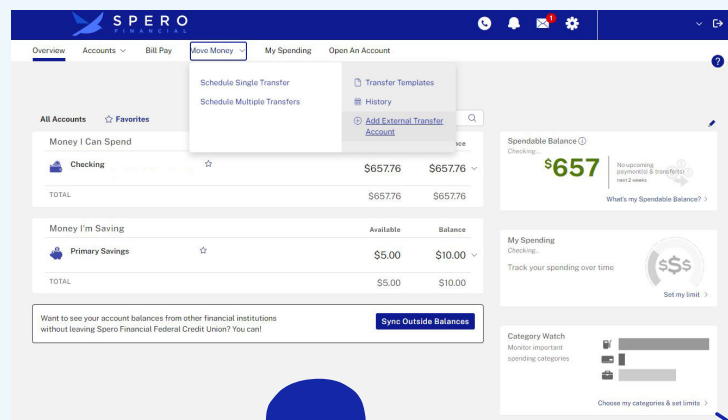
# External Transfer Account Set Up

LEARN HOW TO SET UP AN EXTERNAL TRANSFER ACCOUNT IN ONLINE BANKING IN 11 STEPS!

**STEP 1: LOG INTO ONLINE BANKING AND CLICK THE “MOVE MONEY” TAB.**



**STEP 2: CLICK “ADD EXTERNAL TRANSFER ACCOUNT”.**



**STEP 3: ONCE YOU READ THROUGH THE AGREEMENT IF YOU AGREE, CLICK “ACCEPT”.**

**STEP 4: INPUT YOUR OTHER INSTITUTION’S INFORMATION.**

**Spero Financial**

Overview Accounts Bill Pay Move Money

Services & Settings

**Add External Transfer Account**

**Attention Member:** Please do not click on the back button during the process for submitting an external transfer. Continue until you have received a confirmation page.

**Fees:** If you transfer money to External Accounts, the following transfer fees will apply.

Next-day processing	\$ 9.95
Three-business day processing	\$ 2.95

To transfer funds to/from your accounts at another financial institution, please provide the account information for the external account and click "Submit". By clicking "Submit", you authorize Spero Financial Federal Credit Union to verify the existence and ownership of the account, and to transfer funds electronically between this account and your designated online accounts according to your online instructions.

In order to validate this external account request two (2) small deposits (and a single withdrawal of these deposits) will be submitted for posting at the financial institution identified. After processing of these transactions you will be required to validate the amounts of the deposits that posted to the requested external account.

\* Financial Institution Name:

\* Account Owner Name:

\* Account Usage: This is a ☐ Personal Account or a ☐ Business Account

\* Account Type:

**STEP 5: INPUT DESIRED LIMIT. SELECT PROCESSING METHOD.**

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\* Financial Institution Name:

\* Account Owner Name:

\* Account Usage: This is a ☒ Personal Account or a ☐ Business Account

\* Account Type:

\* Routing & Transit #:

\* Account #:

\* Verify Account #:

\* Account Nickname:

\* Available Services and External Transfer Limits:

☒ Transfer TO this account. Desired limit: \$ 3000.00 (Maximum allowed \$5,000.00)

☒ Transfer FROM this account. Desired limit: \$ 3000.00 (Maximum allowed \$5,000.00)

\* Transfer Processing Method: ☒ Scheduled at least 1 business day in advance of the Scheduled Transfer Date. ☐ Scheduled at least 4 business days in advance of the Scheduled Transfer Date.

**Submit** **Cancel**

**STEP 6: CLICK “SUBMIT”.**



**STEP 7: ON THE CONFIRMATION SCREEN, CLICK “DONE”.  
WAIT 24-72 HOURS FOR THE DEPOSITS TO GO INTO THE  
ACCOUNT AT YOUR OTHER INSTITUTION.**

**STEP 8: AFTER 24-72 HOURS, YOU’LL RECEIVE AN EMAIL  
WITH NEXT STEPS ON VALIDATING YOUR EXTERNAL  
TRANSFER ACCOUNT.**

**Attention**

A request for access to an external account,  
, has been submitted to Spero Financial Federal Credit Union.

As disclosed during the request process, a series of transactions  
has started processing to this account for validation purposes.

Here are the steps for validation of this account:

Step 1: You submitted a request for an external account and a  
series of transactions has been generated to post at the account  
held at within 2 to 3 business days.

Step 2: Access your account at to identify the transaction  
amounts.

Step 3: Log into Spero Financial Federal Credit Union's Online  
Banking and click the Services & Settings icon and then select the  
Validate External Transfer Account(s) option.

Step 4: Choose your Checking account in the list of  
requested external accounts, enter the required information and  
submit.

Step 5: Upon successful validation immediate access will be granted  
to the requested account for transfers.

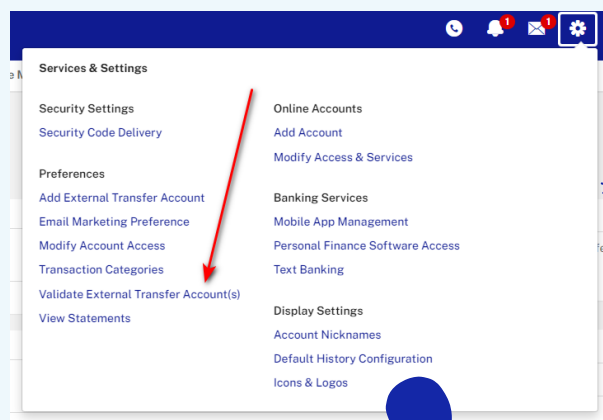
If you did not submit this request or have additional questions,  
please contact Spero Financial Federal Credit Union at 800-922-0446  
as soon as possible.

Thank you.

Spero Financial Federal Credit Union

**STEP 9: CLICK ON “SERVICES AND SETTINGS” (GEAR  
ICON NEXT TO YOUR NAME).**

**STEP 10: CLICK “VALIDATE EXTERNAL TRANSFER  
ACCOUNT(S)”.**





**STEP 11: INPUT REQUESTED INFORMATION AND CLICK “SUBMIT”. UPON SUCCESSFUL VALIDATION, YOU WILL BE GRANTED IMMEDIATE ACCESS TO AN EXTERNAL ACCOUNT.**

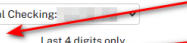
Services & Settings

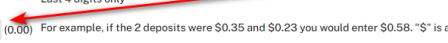
**Validate External Transfer Account(s)**

In order to validate this external account request, two (2) small deposits were submitted for posting at the financial institution identified.

To validate and gain access to a requested external account, choose the account (by nickname) from the list below and enter the requested information.

If the transactions have not posted to your external account and 5 business days have passed, it is possible a data entry error occurred when the account was submitted. If this is the case, please contact Spero Financial Federal Credit Union at 800-922-0446 or [click here](#) to send a secure message to Spero Financial Federal Credit Union support.

\* External Account Submitted:  External Checking:  

\* Account # Submitted:   Last 4 digits only

\* Total amounts of 2 Deposits:  (0.00) For example, if the 2 deposits were \$0.35 and \$0.23 you would enter \$0.58. "\$" is allowed but not required.



**If you have any questions about how to set up your External Transfer Account(s), visit any Spero Financial location or contact us at 800.922.0446.**



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**[www.spero.financial](http://www.spero.financial)**

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