



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

External Transfer Guide

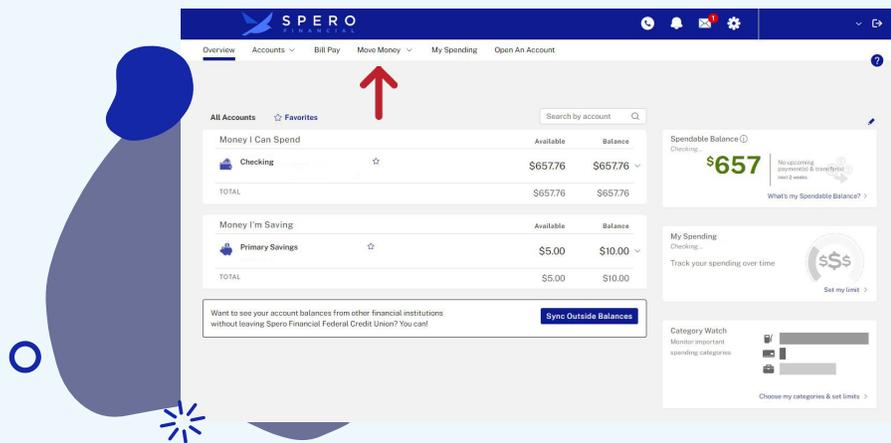




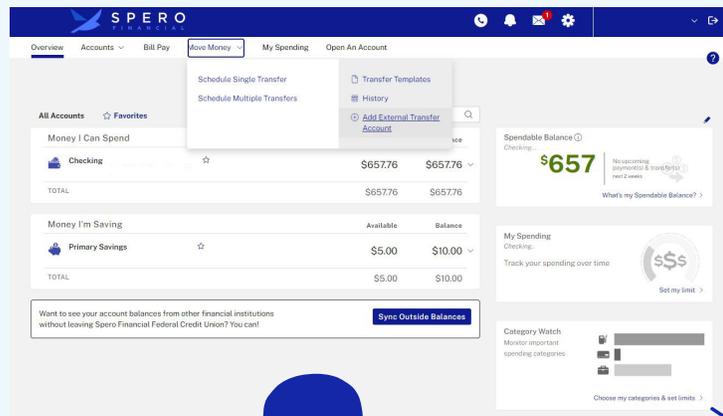
External Transfer Account Set Up

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.

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:

<input checked="" type="checkbox"/> Transfer TO this account.	Desired limit: \$ 2000.00 (Maximum allowed \$5,000.00)	Mark the checkbox next to the desired service(s) for the account.
<input checked="" type="checkbox"/> Transfer FROM this account.	Desired limit: \$ 2000.00 (Maximum allowed \$5,000.00)	

Limits set will apply to this external account only. Available limit balance is calculated based on the processing period of all external account transfers scheduled for this account. Allowed limit may vary from requested - subject to Spero Financial Federal Credit Union review.

** 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.

Choose the desired processing method. This method will apply to ALL external accounts to which you are granted access.

STEP 6: CLICK “SUBMIT”.



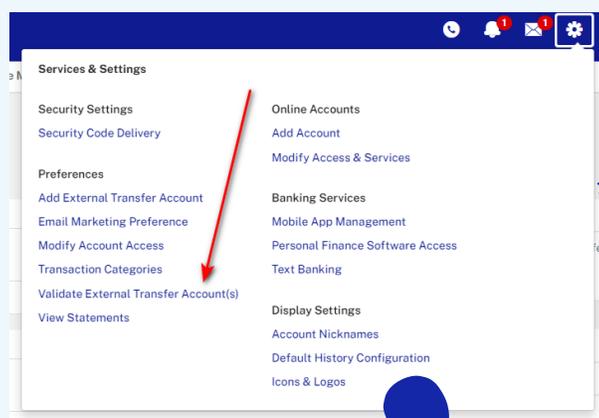
STEP 7: ON THE CONFIRMATION SCREEN, CLICK “DONE”. WAIT 24-72 HOURS FOR THE DEPOSITS TO GO INTO THE ACCOUNT AT YOUR OTHER INSTITUTION.

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



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.

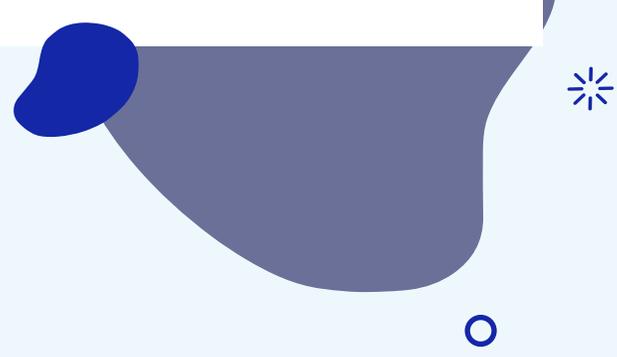
To validate and gain access to a requested external account, choose the account (by nickname) from the list below and enter the requested information.

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 set up. 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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