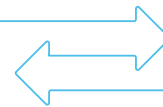


Transfer Your Money From Another Bank

Without Moving an Inch.



Online transfers are the convenient way to move money between your accounts at other financial institutions and your account at Redstone Federal Credit Union® – no checks, cash deposits, or branch visits required.

Frequently Asked Questions:



How do I make a transfer to or from an external account?

Log in to your online banking account and select **Transfer to a non-RFCU account** from the **Transfers** dropdown menu. To access this feature from the mobile app, select the **More** tab and tap **Transfer to a non-RFCU account**. Next, follow the prompts to accept the terms and conditions, and you are ready to start moving money to and from your accounts at other financial institutions.

What account information do I need to make an external transfer?

You will need to enter the account number and routing number of the external financial institution to complete a transfer. Before a transfer can be made, you will need to verify ownership of the account by providing your login credentials for your other financial institution. If you do not want to use this method, you may choose to use trial bank deposits to verify your account.

How do I send money once my external account is verified?

1. Select the accounts you want to move money from and to
2. Add the amount
3. Select the date
4. Select the frequency (one-time or recurring transfer)
5. Enter memo (optional)

How long do external account transfers take to complete?

Most transfers are completed within three business days.

Can I send money instantly or the next day?

Yes, instant and next-day transfers are available for qualified accounts. In order to qualify your account for instant transfers, you will first need to make a \$500 minimum *standard transfer*. In addition, there is a 60-day waiting period required once the transfer is made. To qualify for next-day transfers, you will need to make a minimum *standard transfer* of \$250 and complete a 30-day waiting period in order to qualify your account.

Is there a limit on transfers?

For your protection, limits have been created on how much money and how many transfers can be sent during various time periods. Please click the icon next to the **Amounts** field to view your available limits.

Are there any fees associated with making an external account transfer?

There is no fee for transferring money into your Redstone account from an external financial institution. However, there are fees for next-day (\$2 fee) and instant transfers (\$3 fee) from your Redstone account to an external financial institution.

Can I transfer funds to another person's account?

No, to send a transfer, the sender needs to be the account owner or joint account owner on the Redstone account and on the account at the other financial institution.



Must have a Redstone Federal Credit Union (RFCU®) savings or checking account and online banking to use TransferNow. Must be eligible for membership and open a share savings account to join RFCU, open any account, or obtain any service. A \$5 minimum balance is required to open a share savings account and must be maintained in the share savings account at all times. Must be a member in good standing to open a checking account. The minimum balance required to open a checking account is \$25 and monthly maintenance fees apply to the checking accounts. Age and other restrictions apply.

You must be the owner or joint owner of the RFCU account and the account at the other financial institution to use TransferNow. Must be at least 18 years old or older to use TransferNow. The fees for using TransferNow (per transfer) are: \$3 for same business day, \$2 for next business day, and free for standard 3 business day transfers. Other fees and transfer limits apply to transactions. TransferNow is not available for business accounts. Other restrictions may also apply.

Must have online banking username and PIN/password to access online banking service and mobile banking. Standard wireless carrier text message, data, and/or Internet service provider rates/fees may apply for some services. Check with your service provider for more information about these rates/fees.

RFCU and TransferNow are separate entities. RFCU does not warrant, guarantee, or insure any product, purchase, or service offered by TransferNow.

This credit union is federally insured by the National Credit Union Administration.