

Bank to Bank Transfer Instructions for Customers

Important information you will need to know before you start using Bank to Bank Transfers

- * Bank to Bank transfers are for transfers to and from accounts owned by you.
- * Gouverneur Savings and Loan may request proof of ownership of the external account during the set-up process.
- * The set-up process may take a few days to complete.
- * Before you start the set-up process make sure you have the routing number and the account number you are adding.
- * External transfers may take between 3 to 5 business days to complete.
- * You may receive challenge questions, text message or phone call to validate a transfer but remember never give out your personal information including your account number, debit card information or social security number.
- * External transfers must be received by 3:00pm to be processed the same day.

Instructions to add an external account to your online banking

- 1) Log into online banking
- 2) Click on Transfer Funds
- 3) Click on External Accounts

The screenshot shows a web browser window with the URL `uat.myvirtualbranch.com/lb_U6096/TransferFunds/ManageTransfers.aspx`. The page header includes the logo for Gouverneur Savings & Loan Association and a navigation menu with options like 'My Accounts', 'Transfer Funds', 'Pay My Bills', 'Manage My Money', 'Theme Switcher', 'Service Center', and 'eDocuments'. Below the navigation menu, there are tabs for 'Make a Transfer', 'Transfer Activity', and 'External Accounts'. The main content area is titled 'Important Information About Payments & Transfers' and contains a note about federal regulations. Below this, there is a section titled 'Create/Edit a Transfer' with a form containing the following fields:

- From Account * (Dropdown menu: — Select an Account —)
- To Account * (Dropdown menu: — Select an Account —)
- Amount * (Text input field with a dollar sign icon)
- Scheduling Option * (Dropdown menu: Immediate (One Time))
- Description (Text input field with a help icon)

At the bottom right of the form, there are 'Cancel' and 'Submit' buttons.

- 4) Type in the routing number of the external account
- 5) Type in the account number of the external account
- 6) Type in the account nickname you would like to give the account
- 7) select if the account is a checking or saving account
- 8) click submit

Important Information About Bank to Bank Accounts

Our Bank to Bank Transfer service enables you to transfer funds to or from your accounts at another financial institution. To get started, you must enter your account information below. Within a few days, we will make two small deposits to your account at the other financial institution. To complete the setup of this account, you will return to the Manage Bank to Bank Transfer screen click on "Verify" on the right side of the screen and enter the amount of these deposits. Upon successfully verifying these deposits, your destination account will be activated for these transfers. You will then use the "Make a Transfer" screen under the main menu selection, to send funds to your account at the other financial institution, or pull funds from your account at the other financial institution. Bank to Bank Transfers may take between 3 to 5 business days to complete.

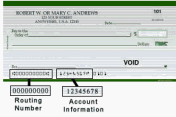
Add Bank to Bank Account

To get started, you must enter your account information below. Within a few days, we will make two small deposits to your account at the other financial institution. Once the deposits are made, you will return to the Manage Bank to Bank Transfer screen, click on "Verify" on the right side of the screen and enter the amount of these deposits. Upon successfully verifying the deposit amounts, your destination account will be activated for transfers. You will then use the "Make a Transfer" screen under the main menu selection, to send funds to your account at the other financial institution, or pull funds from your account at the other financial institution. Bank to Bank Transfers typically take 2 business days.

Routing Number * **Verify**

Routing Number (9 digits) and Account Number

To find the routing number or checking account number for the other financial institution, look at the bottom of one of your personal checks. Use the diagram below to identify the routing number and the account number placement. To find your savings account number, look on your monthly account statement.



Account Number *

If your funding source is a checking account, you must include account information from the bottom of a check as shown above. This is usually your account number plus one extra digit. If your funding source is a savings account, you can simply enter your account number at the other financial institution.

Account Nickname *

Account Type * Checking Savings

Submit

- 9) once you click submit the information will show up at the bottom of the page


Add Bank to Bank Account

To get started, you must enter your account information below. Within a few days, we will make two small deposits to your account at the other financial institution. Once the deposits are made, you will return to the Manage Bank to Bank Transfer screen, click on "Verify" on the right side of the screen and enter the amount of these deposits. Upon successfully verifying the deposit amounts, your destination account will be activated for transfers. You will then use the "Make a Transfer" screen under the main menu selection, to send funds to your account at the other financial institution, or pull funds from your account at the other financial institution. Bank to Bank Transfers typically take 2 business days.

Routing Number * **Verify**

Routing Number (9 digits) and Account Number

To find the routing number or checking account number for the other financial institution, look at the bottom of one of your personal checks. Use the diagram below to identify the routing number and the account number placement. To find your savings account number, look on your monthly account statement.



Account Number *

If your funding source is a checking account, you must include account information from the bottom of a check as shown above. This is usually your account number plus one extra digit. If your funding source is a savings account, you can simply enter your account number at the other financial institution.

Account Nickname *

Account Type * Checking Savings

Submit

Manage Bank to Bank Accounts Print

Nickname	Type	Institution Name	Account Number	Routing Number	Status	
gas account	Checking	GOUVERNEUR SAVINGS & LOAN ASSOC.	xxxxxx3123	221371592	Pending	Verify

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10) Once you receive two small deposits into the added account click the verify on the right of the screen and enter the amounts

The screenshot shows a web application interface for 'Gouverneur ASSOCIATION'. The navigation bar includes 'My Accounts', 'Transfer Funds', 'Pay My Bills', 'Manage My Money', 'Theme Switcher', 'Service Center', and 'eDocuments'. Below the navigation bar, there are tabs for 'Make a Transfer', 'Transfer Activity', and 'External Accounts'. The main content area is titled 'Verify Bank to Bank Account' and contains the following text: 'We have made two small deposits of less than \$1 into your account at the other financial institution. These transfers may take up to 3 days to show in your account. Please check your statement or contact your other financial institution to find the amount of these deposits and enter them below. You may enter them in any order. This step must be completed before you can take full advantage of the external transfer process.' Below this text are two input fields: 'Deposit Amount 1 *' with a value of '\$0.' and 'Deposit Amount 2 *' with a value of '\$0.'. At the bottom right of the form are 'Cancel' and 'Next' buttons. The footer contains the copyright notice '© 2016 Gouverneur Savings & Loan - All rights reserved.' and links for 'Gouverneur Savings and Loan Home', 'Privacy Statement', and 'View Mobile Site'.

11) Once the amounts have been verified, GSL will verify the account.

12) Once GSL verifies the account you will be able to transfer funds to and from this account.