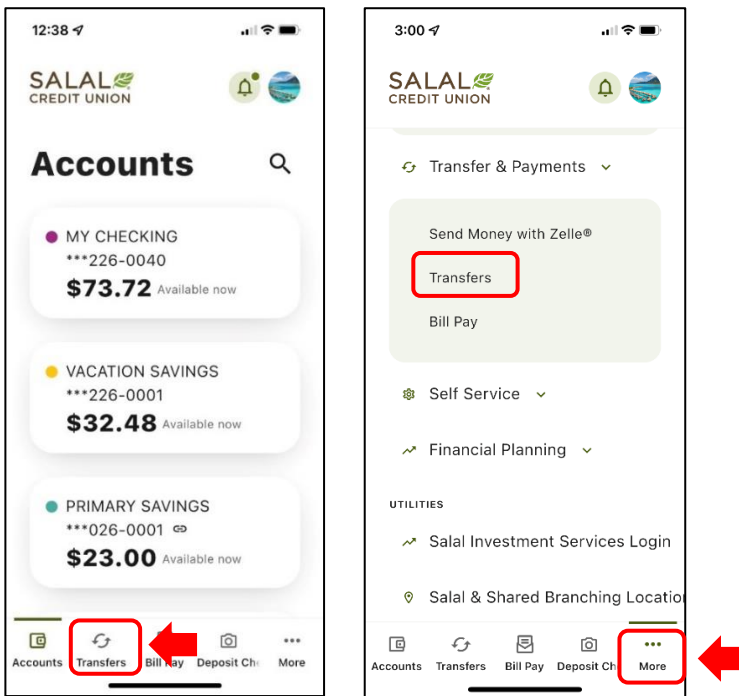


Transfer from Account to Account - Mobile

With the **Transfers** feature within Mobile or Online Banking, funds can be transferred between Salal accounts in minutes or to another financial institution within **1-2 business days**.

Go to Transfers

Select **Transfers** from the menu at the bottom of the mobile app. You can also select the **More** menu button and then expand the **Transfer & Payment** menu and select **Transfers**. With the Transfers feature, you have the option to send funds from one of your Salal accounts to another, [to another Salal member](#), or [to/from an external account](#).

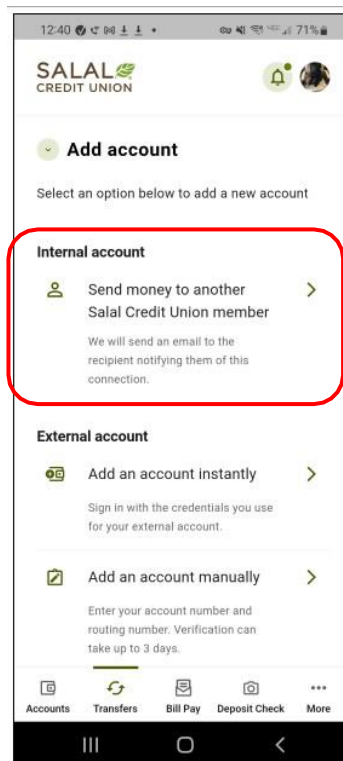
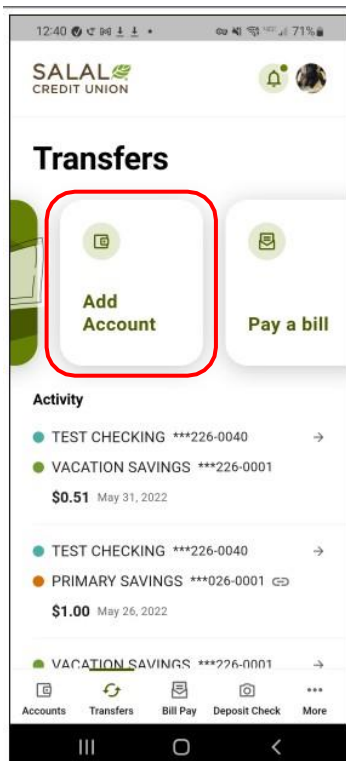
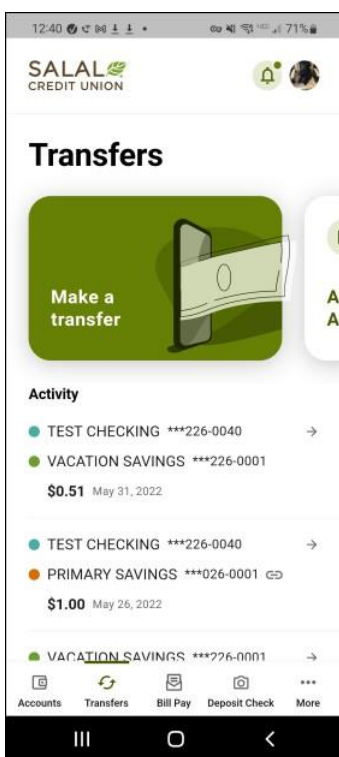


Account to Account Transfer

Transfer Money to Another Salal Member

An internal transfer is an easy way money can be sent from your Salal account to another Salal member's savings or checking account, or to make a Salal loan payment.

- Select **Transfers**.
- Slide over and select **Add Account**.
- Select the arrow for **Internal Account**.



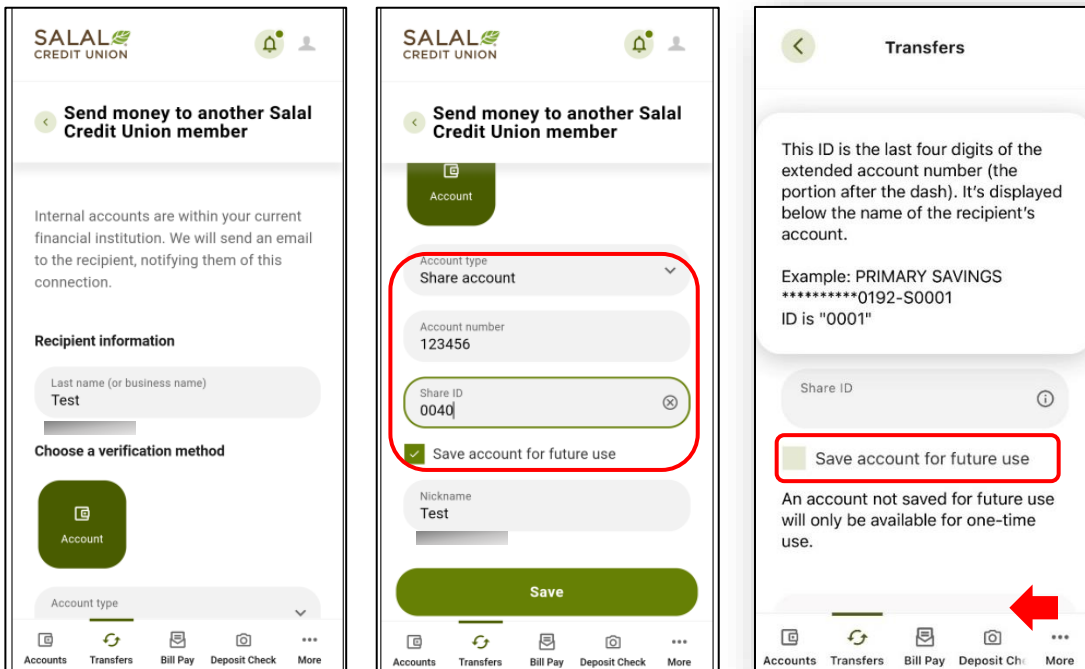
Account to Account Transfer

Required Information to Add a Salal Account

Below is a list of information that will be needed for an internal account transfer.

- Last name of recipient as it appears on their account.
- Select deposit account when sending money into another checking or savings.
- Select loan account when sending money to make a loan payment.
- Member number of the receiving account.
- Account ID of the receiving account. The Account ID is the four-digit number at the end of the Salal account number for the account you are sending money to. The Account ID number for your account(s) can be found in the details listed on your Mobile or Online Banking Dashboard (see below).

Note: Make sure to verify account information before adding a Salal account.



You have the option of saving the account information for future use by selecting the check box and providing a nickname to identify the account for future transfers.

Account to Account Transfer

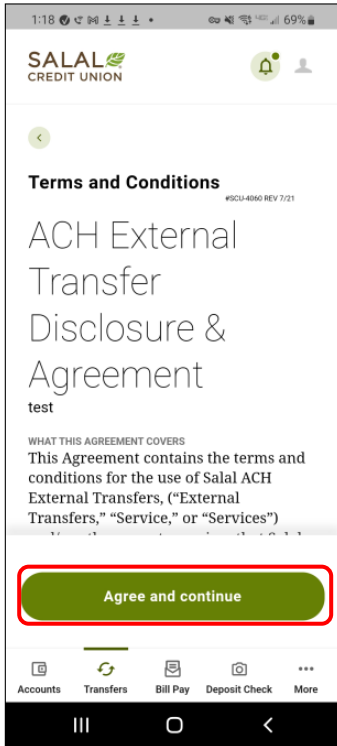
Transfer Money to and from an External Account

External transfers let you send money to and from your Salal checking or savings account to your account at another financial institution. Below are two ways you can link an external account.

- Add an account instantly
- Add an account manually

ACH External Transfer Disclosure & Agreement

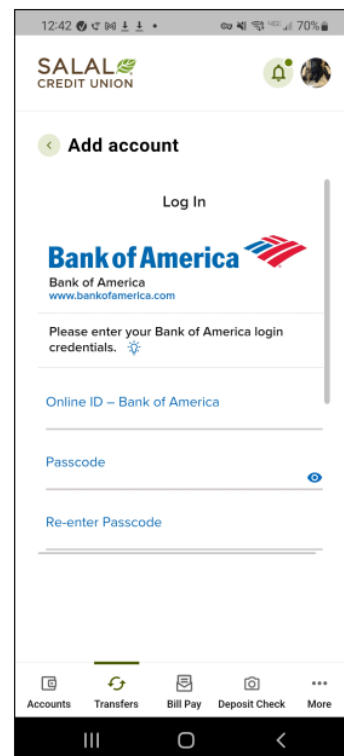
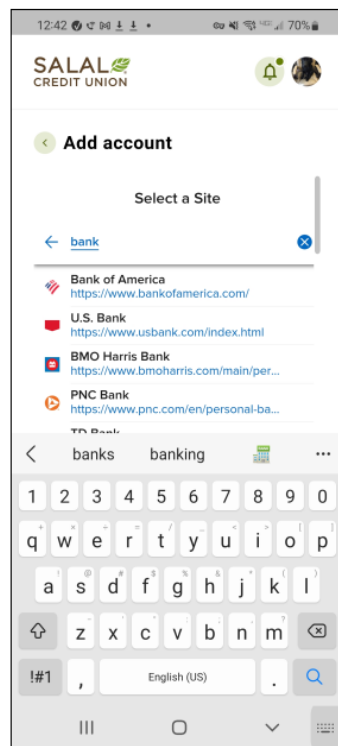
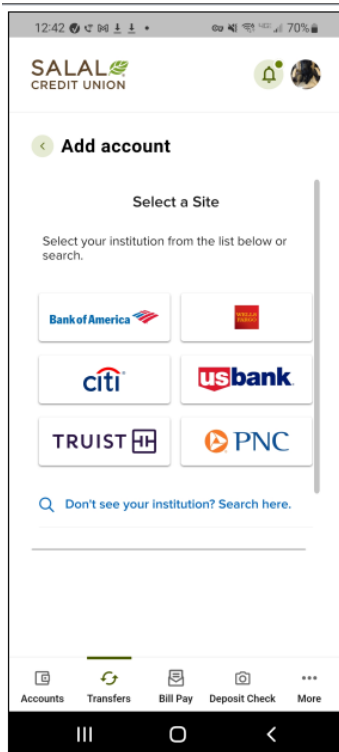
If this is your first time making an external transfer, you will next need to review the ACH External Transfer Disclosure & Agreement, select **I Agree** and then **Continue**.



Account to Account Transfer

Instant Account Verification

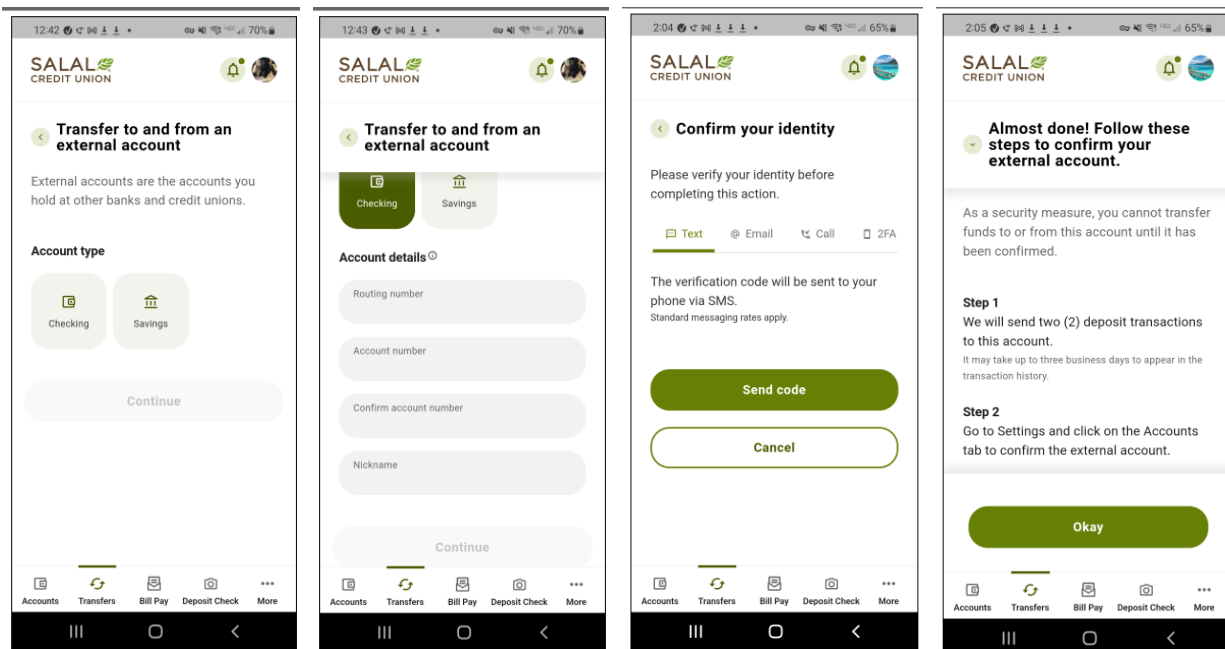
- Select the **Transfers** tab.
- Slide over and select **Add Account**.
- Then select **Add an account instantly**.
- Select your external account financial institution or type in the name to search.
 - **Note:** If you are unable to see the institution you would like to add please review the “Add an Account Manually” process.
- Input your login ID (username) and password for your external account.
- If prompted to provide additional verification, i.e. SMS or email verification code, input the code to continue.
- Select/deselect the accounts that should be added as eligible for transfers by selecting the radio buttons next to each account.
- Submit your selected accounts for verification and addition.
- Upon successful confirmation you will be able to select the account you would like to transfer to/from in the transfer page instantly.



Account to Account Transfer

Manual Verification

- Open the **Transfers** menu .
- Slide over and select **Add Account**.
- Then **Add an external account**.
- Enter your external account information and select **Continue**.

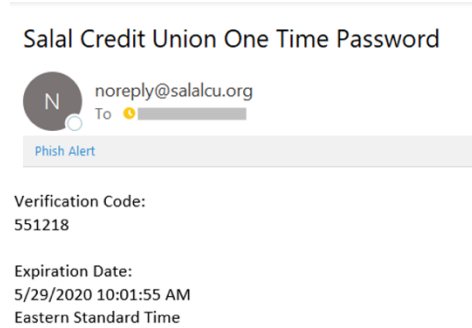
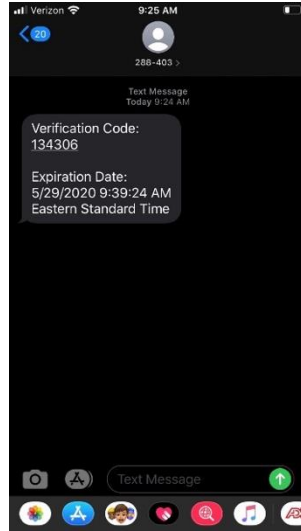
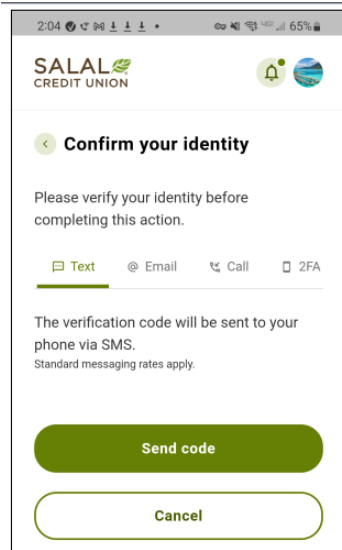


Account to Account Transfer

Verification Needed

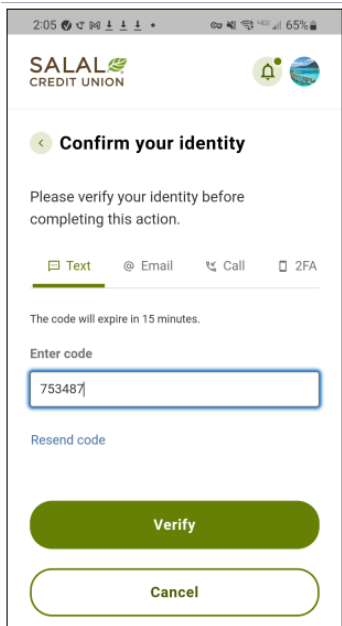
For your security, a verification code will be sent to verify that you are setting up the transfer. Choose the method you want to use to verify and select **Send Code**.

Note: If you have set up an authentication app in Settings>Security, you will see **2FA App** as an option listed when verification is needed. See the tutorial titled “Online Banking Multi-Factor Authentication Options” for info on setting up an authentication app. Below (center and right) are examples of verification code sent via SMS text message and email.



Email

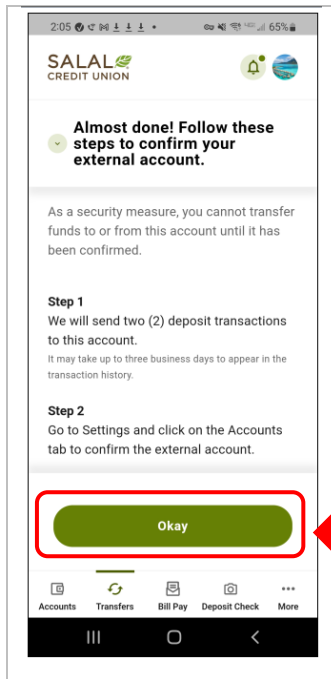
Smartphone



Account to Account Transfer

Confirm Your External Account

Next, you will need to go through the simple process of confirming your external account. For your security, Salal will make two micro deposits in the external account you are confirming. Salal will make two small (under \$1.00) deposits and one offsetting withdrawal equal to the total of the small deposits. Please note that it may take up to **three (3) business days** for the micro deposits to appear in your external account. Once you have read the instructions, select **Okay**.



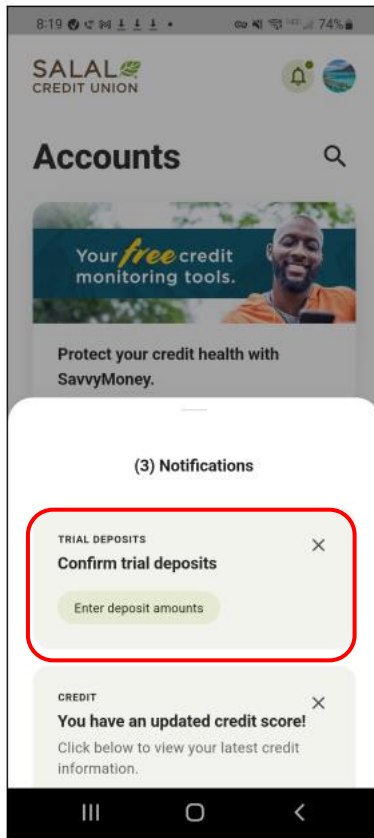
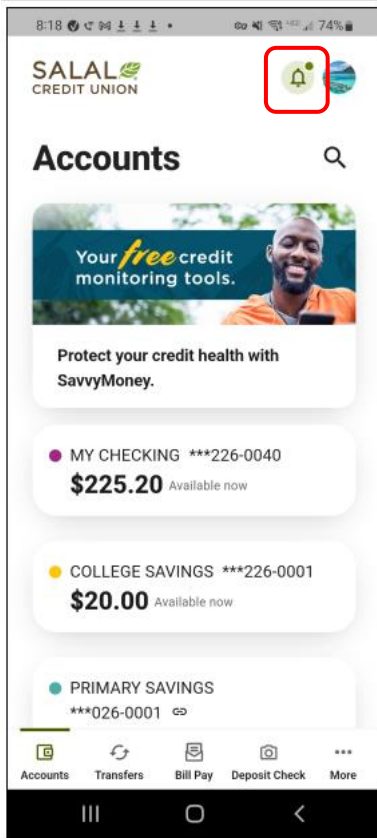
Account to Account Transfer

Confirm Micro Deposits in Your External Account

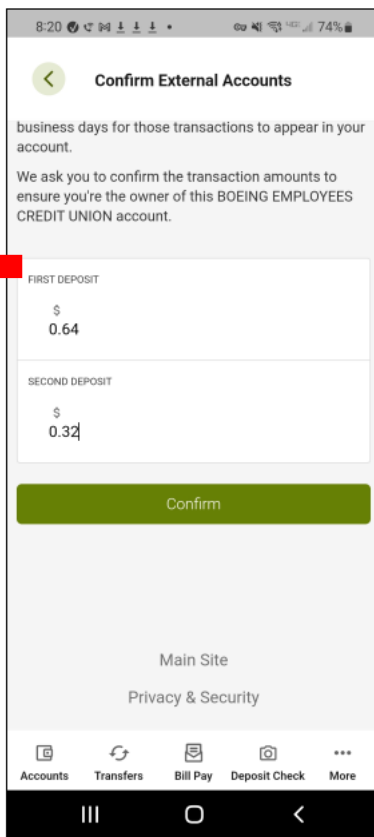
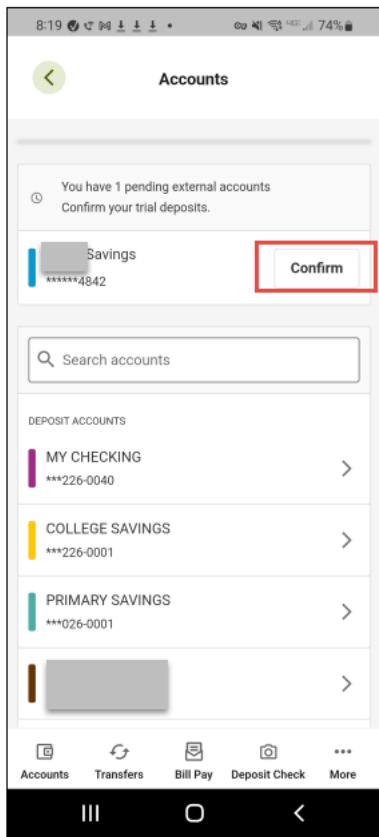
Log in to the external account to locate the two micro deposits. (Again, it may take up to **three (3) business days** for the deposits to show up in your external account.) Take note of the amount of each micro deposit. Next, log back into your Salal Mobile app to finish the confirmation process.

In your Mobile Banking app you will see a dot in the notification bell in the upper right corner of the app. Tap on this icon to see your notifications.

When the **Confirm Trial Deposits** box opens, enter the two micro deposit amounts in the correct boxes. Then select **Confirm**.



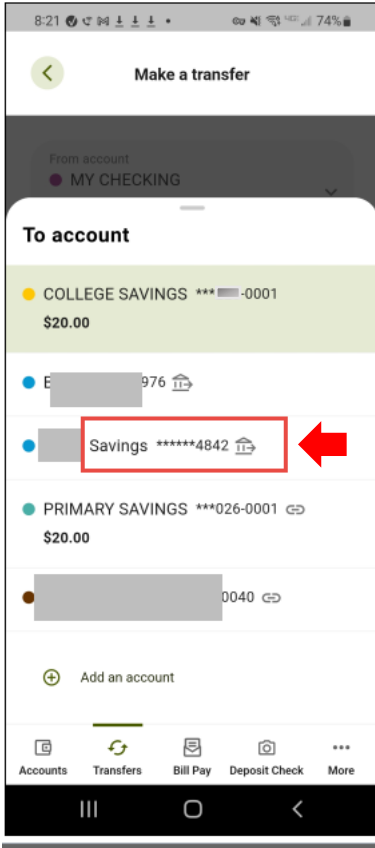
Account to Account Transfer



Account to Account Transfer

External Account Confirmation Complete

Once the account is confirmed, it will reflect as **Open** on the Settings/Account page under the ACH Accounts content panel. Now when you go to the Transfer tab, you will be able to select your external account to transfer to or from.



Need Help? Give Us a Call

If you have questions or need further assistance, feel free to call our Virtual Branch at **800.562.5515** or **206.298.9394**.