

MOVE MONEY OUTSIDE DIRECT FINANCIAL

If you need to move money to/from other people or other financial institutions, we offer the following options:

- Popmoney®**
 Popmoney® is a personal payment service that allows you to send, request and receive money from another person with any U.S. bank account.
- External Funds Transfer**
 External Funds Transfer is a secure online money transfer service that allows you to move money between your Direct Financial accounts and accounts you own at other financial institutions.
- Mobile Deposit**
 Mobile Deposit allows you to deposit a check from another financial institution to your Direct Financial account via the NEFCU Mobile App.



Transfer Funds at Your Convenience

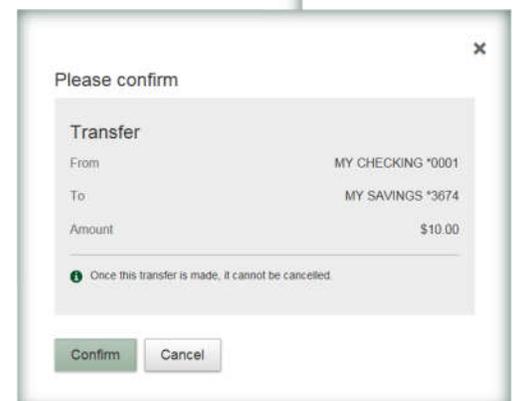
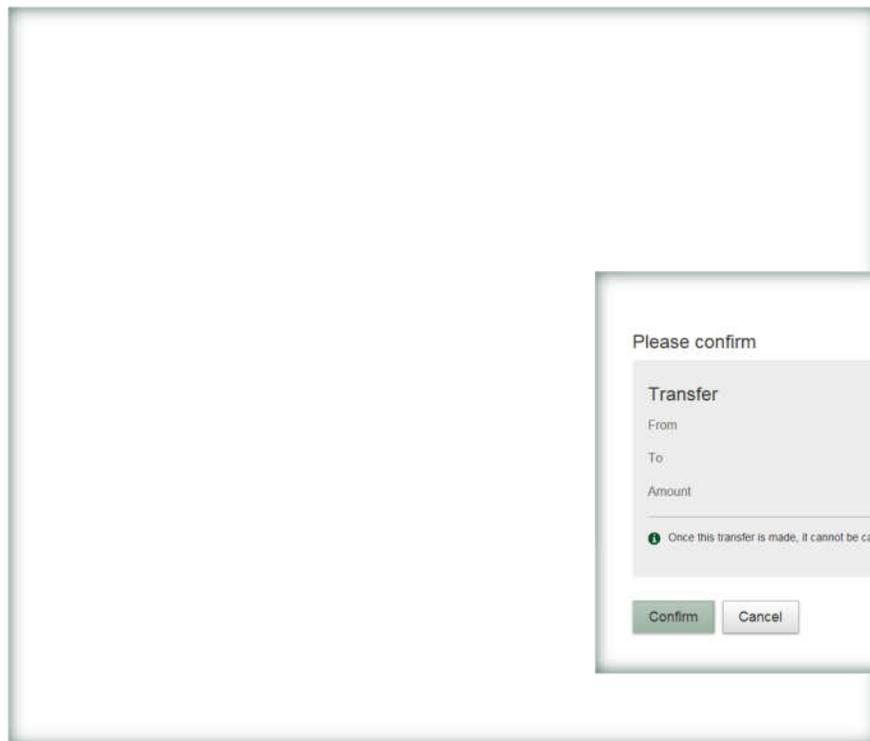
Whether you're transferring funds to yourself or someone else, you can move your money where and when you need it.

Transfer Funds Between Your Accounts

REAL-TIME TRANSFERS

Set up a real-time transfer to immediately transfer funds to another Direct Financial account:

- Go to Move Money > Make a Transfer
- Select From account from the dropdown
- Select To account from the dropdown
- Enter Amount
- Enter Memo (optional)
- Click "Make transfer"
- When prompted, click "Confirm" to complete the one-time immediate transfer.
- From the confirmation screen, you'll have the option to print the receipt and/or make another transfer.



SCHEDULED TRANSFERS

Set up a one-time future-dated transfer:

1. Go to Move Money > Schedule a Transfer
2. Complete the fields as outlined for real-time transfers
3. Additionally, click on the calendar icon and choose a date

Set up a scheduled recurring transfer:

1. Go to Move Money > Schedule a Transfer
2. Complete the fields as outlined for real-time transfers
3. Additionally, check the box for "Repeat transfer" and select the following options from the dropdowns:
 - Frequency (ie. every week, every month, twice a month)
 - On (ie. start date, day of the week, day of the month)
 - Until (ie. I cancel, end date, after set number of transfers)

Need to modify or stop a transfer?

1. Go to Move Money > View Scheduled Transfers
2. Click "Edit" or "Cancel"

Scheduled Transfers

Make a Transfer

Amount	From	To	Frequency	Memo	
May 21, 2018					
\$10.00	MY CHECKING *0001	MY POWER *0001	Every week on Monday until I cancel		Edit Cancel

Transfer Funds to Other Direct Financial Members

Add a recipient to conveniently and securely transfer funds to another member:

1. Go to Move Money > Send Money to Member
2. Click on the link to "Add a recipient"
3. Complete the following:
 - First 3 characters of last name (*primary account holder*)
 - Account type (*Regular Share and Share Draft only*)
 - Account Number
4. Click "Verify Recipient"
5. When prompted, add nickname
6. Click "Add Recipient"
7. Make transfer (*real-time only*)

Need to remove a recipient?

1. Go to Move Money > Manage Transfer Destinations.
2. Click "Remove" and the recipient will no longer appear in the To dropdown

In subsequent digital banking sessions, the previously added recipient can be found in the To account dropdown. There is no limit to how many recipients can be added.

If you have any questions, contact a Member Service Representative using our Live Chat option in online or mobile banking, or call us at 800.400.8790.