



## QUALIFICATIONS AND RESTRICTIONS

- You must be at least 18 years old and a resident of the United States.
- Only the primary account holder on a personal checking or savings is eligible for these transfer services.
- Power accounts, business accounts and other specialty accounts such as trust, estate, and guardianship accounts are not eligible.
- Other qualifications, limits and restrictions apply and may change over time.

## DELIVERY SPEEDS

- **Standard Delivery** — 3 business days
- **Express Delivery** — next business day

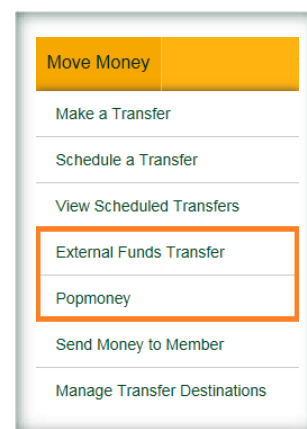
## Popmoney® and External Funds Transfer

Electronically transfer funds to and from your Direct Financial accounts with ease.

## Getting Started

Popmoney® and External Funds Transfer are located under the “Move Money” tab within NEFCUOnline. Popmoney is also available on the NEFCU Mobile App for the convenience of sending other people money from your mobile device.

Once you register and accept the terms and conditions for these services, you’ll be ready to start enjoying the security and convenience of these money movement services. Simply follow the online prompts to start adding external accounts and contacts.



## LIMITS

Service	Delivery Speed	Daily Limit	Outstanding Limit	Monthly Limit (rolling 30 day)
External Funds Transfer	Standard	\$2,000	\$2,000	\$5,000
External Funds Transfer (High Limits)	Standard	\$15,000	\$15,000	\$25,000
External Funds Transfer	Express	\$2,000	\$2,000	\$5,000
Popmoney®	Standard	\$3,000	\$3,000	\$10,000
Popmoney®	Express	\$2,000	\$2,000	\$5,000

## TRANSFER FEES (refer to Pricing Schedule)

### Popmoney® Transfers (person-to-person)

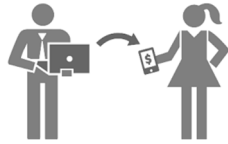
- Electronic transfers to/from another person with any U.S. bank account
- No fee per Incoming Transfer
  - No fee per Outgoing Standard Transfer
  - \$5.00 per Outgoing Next Business Day Transfer
  - \$0.50 per Money Request

### External Funds Transfers (account-to-account)

- Electronic transfers between your NEFCU accounts and other accounts you own
- No fee per Incoming Transfer
  - \$2.00 per Outgoing Standard Transfer
  - \$5.00 per Outgoing Next Business Day Transfer

# 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.



- Add up to 50 active contacts
- Establish one-time, scheduled or recurring transfers

## SEND MONEY

You can send money (\$10 minimum) to a contact using his/her:

- Email Address
- Mobile Number
- Bank Account Information (*available online only*)

## RECEIVE MONEY

When someone sends you money, you will receive an email or text message with instructions.

- Log in to Move Money > Popmoney and choose an account to direct the funds. (*Note: If the funds were sent to a bank account, or if Automatic Deposit is enabled, the money will be automatically deposited.*)
- Alternatively, you may provide your bank account information at Popmoney.com.
- If you don't provide your account information, the payment will be automatically returned in 10 days.

## REQUEST MONEY

You can request money from a person or a group.

- They are notified to pay the request.
- The money is deposited directly into your bank account and you'll receive a notification that your request has been paid.

# External Funds Transfer

External Funds Transfer is a secure online money transfer service that allows you to move money between Direct Financial accounts and accounts you own at other financial institutions.



- Add up to five external accounts
- Establish one-time, scheduled or recurring transfers

## ADD YOUR EXTERNAL ACCOUNT

You can add an external checking, savings, money market or brokerage account.

- Click "Add a New Account" under From/To fields.
- Select the account type, enter an account nickname, and then enter the routing number and account number as indicated.
- Verify the external account in one of two ways:
  - **Verify instantly:** Log in to the external bank account using your external account's login credentials to verify ownership.
  - **Verify with bank deposits:** Verify two small deposits posted to your external account in 1 to 2 business days.
- Once verified, your external account will be available as an option in the From/To fields.

## TRANSFER FUNDS

To schedule a transfer, you'll need to enter the following:

- Amount
- Transfer From/To Accounts
- Send On Date (*delivery date and fee will display*)
- Frequency
- Memo

To view previous transfers or edit/view scheduled transfers, click on the **Activity** tab. To manage your accounts, validate an email address or unsubscribe, click on **Settings**.