

# ADD EXTERNAL ACCOUNT QUICK REFERENCE GUIDE



STEP 1 Login to Online Banking > Select Pay and Transfer > Make an external transfer.

STEP 2 Select Add external account and confirm your identity.

The screenshot shows the 'External Transfers' page. On the left is a navigation menu with 'Quick Links' (Accounts, Account activity, Make a transfer) and 'Equal Housing Lender Member FDIC'. The main content area is titled 'External Transfers' and includes a 'Transfer Money' section with a note: 'To get started, you need to add an external account to transfer funds from.' Below this are fields for Amount, Transfer from (dropdown), Transfer to (dropdown), and Type (One-time or Recurring). A 'Transfer on' date field is set to 03/22/2021. There are 'Clear' and 'Continue' buttons. To the right are 'Transfer Resources' (Add external account) and 'Transfer FAQ' sections. At the bottom is a 'Transfer Activity Detail' table with columns for Date, Transfer From, Transfer To, Amount, and Status.

The screenshot shows a modal dialog box titled 'Add External Account'. It contains a shield icon and text: 'Before you can add your external account, for your protection, we need to contact you to confirm your identity using a phone number we have on file for you. Learn more.' Below this, it says 'Our "quick confirm" process takes only a few minutes.' A section titled 'Tell us where to reach you' has a 'Phone:' label and a radio button selected for '(xxx) xxx-'. Below that, it says 'If you cannot be reached at any of the phone numbers above, contact customer support at 1-800-662-0860.' There are 'Cancel' and 'Continue' buttons. The background shows the 'External Transfers' page with the 'Add external account' button highlighted.



- STEP 3**
- Enter the following information
  - Bank ABA Number for external bank
  - Account Number for external bank
  - For Account type select Checking, Savings or Money Market
  - For usage type select Loan Payment

**Add External Account**

Please provide the following information about your account and click **Continue**.

**Note:** Please be advised that in order to add an account, the account must be located in the United States and you must be authorized to transact business on the account. Any funds transferred to/from an account may not be immediately available. For more details, please refer to your **External Transfer Service Agreement and Disclosures**.

Before you can use an account to make an external transfer, you'll complete a few steps.

Routing number:  [Help me find this](#)

Financial institution:

Account number:

Is an outer account number:

Account type:

Account nickname:

**STEP 4** Click **Confirm**.

**Review/Authorize: External Account**

Financial institution:

Routing number:

Account number:

Account type:

Account nickname:

I, \_\_\_\_\_ confirm that I am the authorized owner of the above identified account, and I hereby authorize Amalgamated Bank to initiate debits and credits to the identified account upon my request. I understand and acknowledge this authorization shall remain in effect until I formally request its termination and I am responsible for any further notice to Amalgamated Bank. In the event of non-sufficient funds in the external account, I agree that I am responsible for fees and related charges.



## STEP 5 Receive a confirmation email to confirm external account.

### Confirmation: External Account

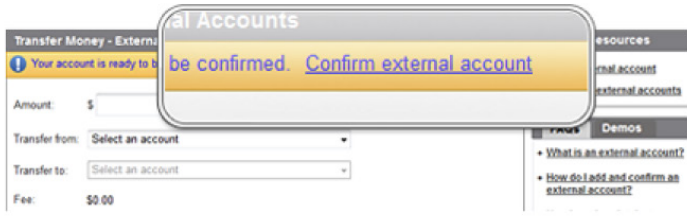
**✔ You have successfully added**

For your protection, we need to confirm that this account is yours before we allow you to use it to make an external transfer. You will receive an email notification that the account is ready to be confirmed in **2-3 business days**.

**1** Once you receive the email notification, please go to [External Transfers](#) to view **2 deposits** (each less than \$1.00) from Amalgamated Bank.

Transaction	Description	Debit	Credit
ACH Deposit - 1234567890	Deposit		\$0.12
ACH Deposit - 2345678901	Deposit		\$0.10

**2** Return here to Amalgamated Bank, go to External Transfers, click [Confirm external account](#), and enter those deposit amounts.



[Close](#)



STEP 6 Perform a micro-transaction to validate the account.

### Confirm: External Account

It will take 2-3 days from the day you added the deposits to appear in this account.

First deposit:    \$0.  [Where do I find these?](#)

Second deposit:    \$0.

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STEP 7 Begin making loan payments.

### Manage External Accounts

✓ **Success! You can now transfer money to and from**

Confirmed accounts can be used to make an external transfer.

Account	Status
	✓ Confirmed <a href="#">Modify</a>
	<a href="#">Delete</a>

[Add another external account](#)

