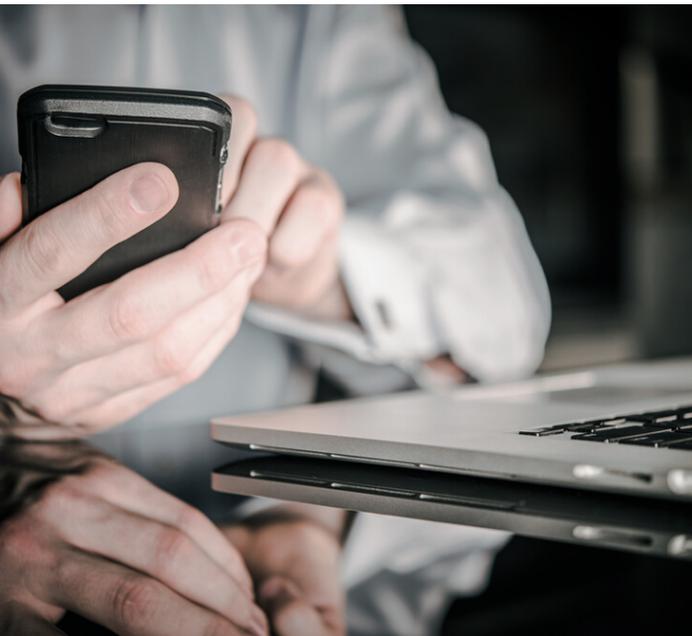


XCEL Federal Credit Union

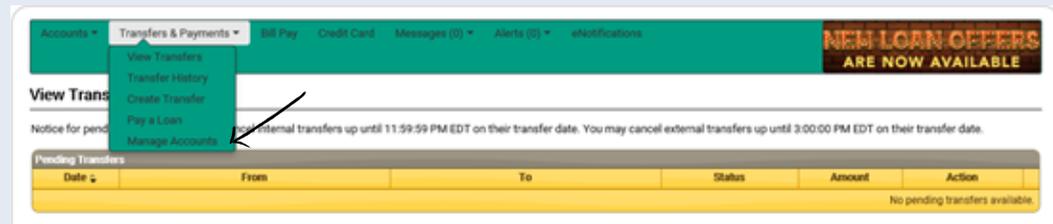
Did you know there is an easy way to add an external bank account to transfer in and out of your XCEL account? All you need to do is access Online Banking and just follow these easy steps.



ADD AN EXTERNAL BANK ACCOUNT - STEP BY STEP

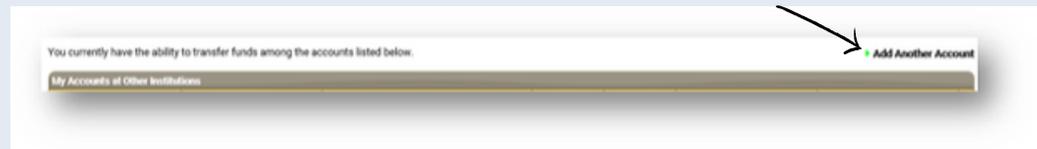
Step 1

Log into your online banking
Select Transfer & Payments then "Manage Accounts"



Step 2

Click on "Add Another Account"
right above My Accounts at Other Institutions



ADD AN EXTERNAL BANK ACCOUNT - STEP BY STEP

Step 3

Add your external account information, click "Submit"

Add External Account
Add account from another institution

Please provide us with the account information requested below. Upon submission, our system will attempt to submit two small transfers to that account. You will then be expected to verify the account by entering the values of those transfers. Once verified you may use the account when making transfers in Online Banking.

*** Routing Number**

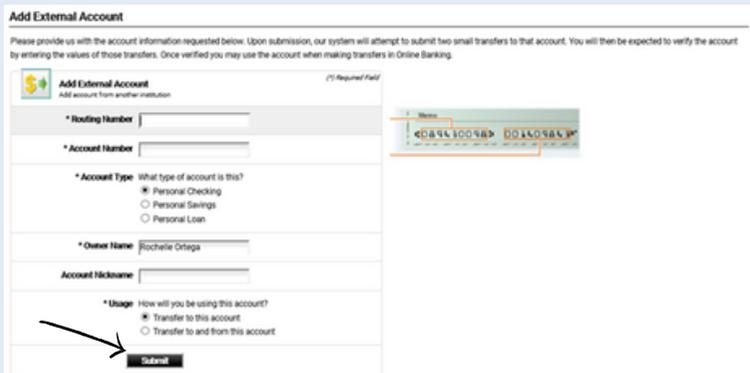
*** Account Number**

*** Account Type** What type of account is this?
 Personal Checking
 Personal Savings
 Personal Loan

*** Owner Name** Rochelle Ortega

Account Nickname

*** Usage** How will you be using this account?
 Transfer to this account
 Transfer to and from this account



Step 4

You will receive the following message

Add External Account
Your request to add an external account has been received. Once the verification transactions show up in the account's history you will need to enter those amounts in Online Banking to continue.

Please note that these transactions will take 1-2 business days to appear in your account history

Step 5

To verify The EXTERNAL account

Log into your online banking
Select Transfer & Payments then Manage Accounts

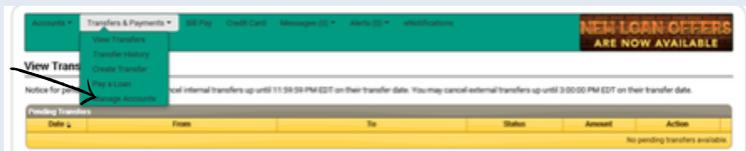
Accounts | Transfers & Payments | Bill Pay | Credit Card | Messages | Alerts | What's New

NEW LOAN OFFERS ARE NOW AVAILABLE

View Transfers

Notice for pending transfers: Pending internal transfers up until 11:59:59 PM EDT on their transfer date. You may cancel external transfers up until 3:00:00 PM EDT on their transfer date.

Date	From	To	Status	Amount	Action
No pending transfers available.					

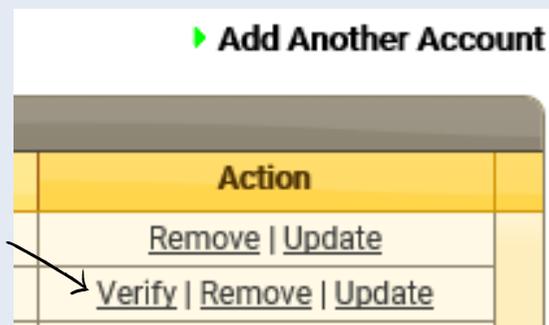


Step 6

Under My Accounts at Other Institutions click on Verify

Add Another Account

Action
Remove Update
Verify Remove Update



ADD AN EXTERNAL BANK ACCOUNT - STEP BY STEP

Step 7

Enter the two transactions verified from the external account and click "Submit"

Verify External Account

There should be two transactions associated with the target account. To verify the account, enter the dollar amounts for those transactions in the fields below. Order does not matter.

Verify External Account All Fields Required
Enter the amounts for the verification transactions

Routing Number

Account Number

Amount * One of the two transaction amounts (Example: 0.01)

Amount



Step 8

You will receive the following message...

Verify External Account

You have successfully verified an external account. The account may now be used when performing transfers in Online Banking. You may [return to the list](#) to continue working with transfer accounts.