

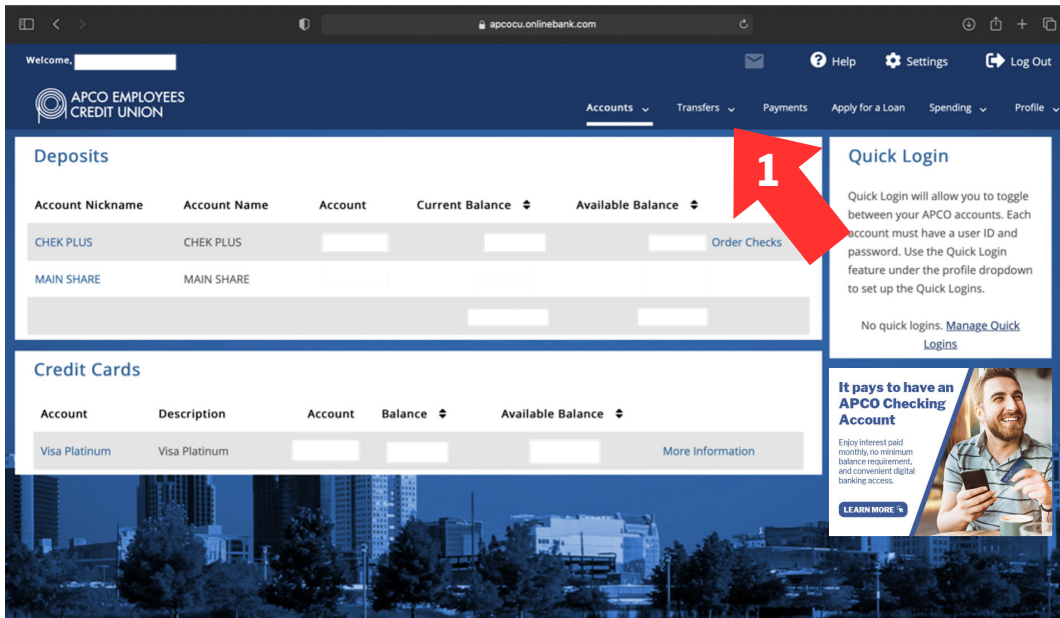
Setting Up One-Time or Recurring Transfers

Digital banking offers simple tools to set up recurring or one-time transfers. See detailed instructions for both online banking or our mobile banking app below.

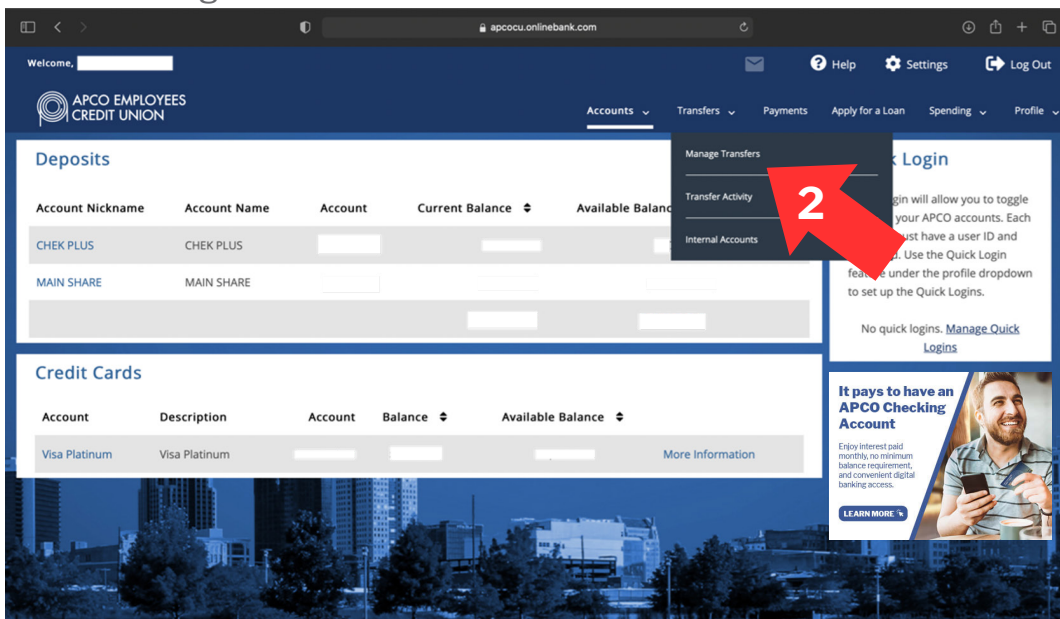


Setting Up Transfers in Online Banking

1. Log into online banking. Choose 'Transfers' from top menu.



2. Select 'Manage Transfers'.



3. In the 'From Account' drop down menu, choose your account where the transfer will come from and in the 'To Account' drop down menu, choose the account where you'll be sending the transfer.
4. Populate the 'Amount' field with the transfer amount.
5. In the 'Scheduling Option' drop down menu, you can choose 'Immediate (One Time)' or 'Recurring'. If you only need a single transfer, choose 'Immediate (One Time)' and skip to step 7.

If you choose 'Recurring', the following fields will be shown. Fill in the 'Transfer Date' for the first desired transfer date and select how frequently you want the transfer to occur in the 'Frequency' field.

The screenshot shows the 'Manage Transfers' page on the APCO Employees Credit Union website. The page has a dark blue header with navigation links for 'Accounts', 'Transfers', 'Payments', 'Apply for a Loan', 'Spending', and 'Profile'. The main content area is white with a blue border. The 'Manage Transfers' form includes the following fields:

- * From Account:** A dropdown menu with 'S0 - MAIN SHARE (Available)' selected. A red arrow labeled '3' points to this field.
- * To Account:** A dropdown menu with 'I - Visa Platinum (Available)' selected. A red arrow labeled '3' points to this field.
- Other Amount:** A text input field with a dollar sign icon. A red arrow labeled '4' points to this field.
- Scheduling Option:** A dropdown menu with 'Recurring' selected. A red arrow labeled '5' points to this field.
- * Transfer Date:** A date input field with '06/03/2022' entered. A red arrow labeled '5' points to this field.
- Delivery Date:** A text input field with '06/03/2022 (Estimated)' displayed.
- * Frequency:** A dropdown menu with 'Monthly' selected. A red arrow labeled '5' points to this field.
- No End Date:** A radio button option.

On the right side of the page, there is a 'Transfer Options' section with a link to 'Set up internal transfer accounts' and a promotional banner for 'APCO Checking Account' featuring a man holding a smartphone.

6. If you are setting up a recurring transfer, select whether you want no end date, a specific end date or a specific number of transfers to finalize your transfer scheduling.
7. Add details in the 'Description' field to identify the transfer.
8. For recurring transfers, if you would like, set up alerts for each time the transfer is completed by checking the box next to 'Send an alert when the transfer is executed.'
9. Click the 'Continue' button.

Delivery Date:
06/03/2022 (Estimated)

* Frequency
Monthly

No End Date

End By: MM/DD/YYYY

Number of Transfers:

Description
Loan Payment

Send an alert when the transfer is executed

Cancel Continue

Scheduled Transfers

Type	From Account	To Account	Amount	Next Transfer	Deliver By	Schedule
No Scheduled Transfers						

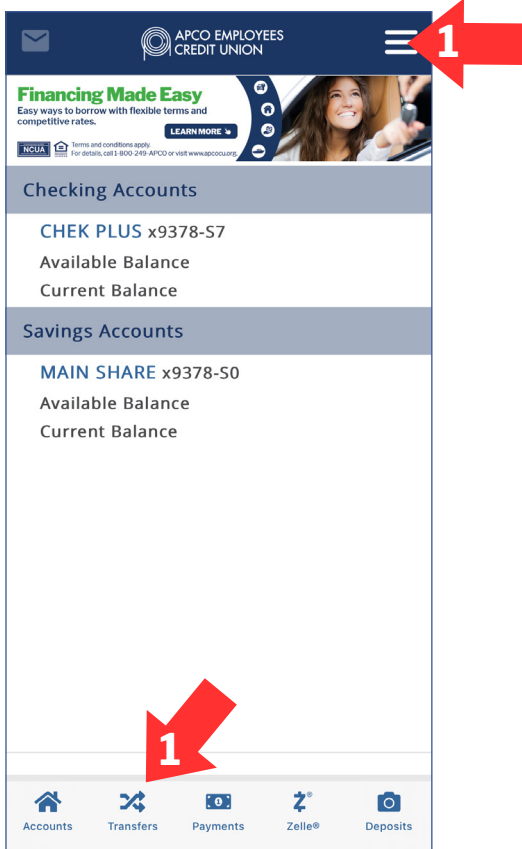
10. You will see a summary of the transfer and will need to click 'Confirm' button to complete transfer set up.

To view transfer activity and scheduled transfers once set up, click the 'Transfers' menu and choose 'Transfer Activity'.



Setting Up Transfers in the Mobile Banking App

1. Log into your mobile banking app and either simply click the 'Transfers' icon at bottom, or choose "Transfers' from top right menu and then select 'Make a Transfer'.



2. In the 'From Account' drop down menu, choose your account where the transfer will come from and in the 'To Account' drop down menu, choose the account where you'll be sending the transfer.
3. Populate the 'Amount' field with the transfer amount.
4. In the 'Scheduling Option' drop down menu, you can choose 'Immediate (One Time)' or 'Recurring'.

If you only need a single transfer, choose 'Immediate (One Time)' and skip to step 6. If you choose 'Recurring', the following fields will be shown.

5. Fill in the 'Transfer Date' for the first desired transfer date and select how frequently you want the transfer to occur in the 'Frequency' field. Next, select whether you want no end date, a specific end date or a specific number of transfers to finalize your transfer scheduling.
6. Add details in the 'Description' field to identify the transfer.
7. If you would like, set up alerts for each time the transfer is completed by checking the box next to 'Send an alert when the transfer is executed.'
8. Click the Submit button.

To view transfer activity and scheduled transfers once set up, click the 'Transfers' menu and choose 'Transfer Activity'.

The screenshot shows the 'Transfer Funds' form in the APCO Employees Credit Union mobile app. The form includes the following fields and options:

- * Transfer Date:** A date input field with a calendar icon. A red arrow labeled '5' points to this field.
- Delivery Date:** A label above the frequency dropdown.
- * Frequency:** A dropdown menu with 'Monthly' selected. A red arrow labeled '5' points to this dropdown.
- * Expiration:** A dropdown menu with 'No End Date' selected. A red arrow labeled '5' points to this dropdown.
- Description:** A text input field. A red arrow labeled '6' points to this field.
- Send an alert when the transfer is executed:** A checkbox. A red arrow labeled '7' points to this checkbox.
- Submit:** A blue button. A red arrow labeled '8' points to this button.

The app header shows the APCO Employees Credit Union logo and a navigation menu. A banner at the top reads 'Financing Made Easy' with a 'LEARN MORE' button. The bottom of the form has 'Cancel' and 'Submit' buttons.

If you have any questions, call 1-800-249-APCO or send a secure message through your online banking account or your mobile banking app.