

How to Link or Add an External Account for Transfers



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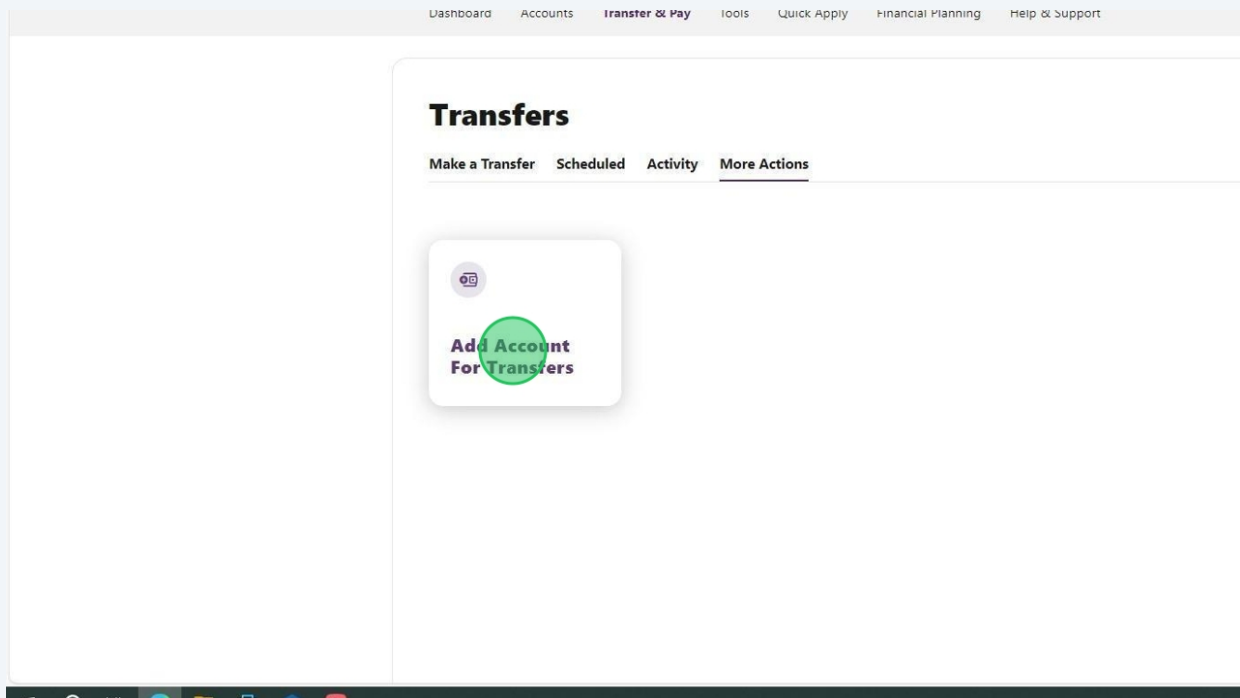
Step 1: Log in to your online or mobile banking account.

<https://online.vermontfederal.org/Authentication>

Step 2: Add an External Account for Transfers

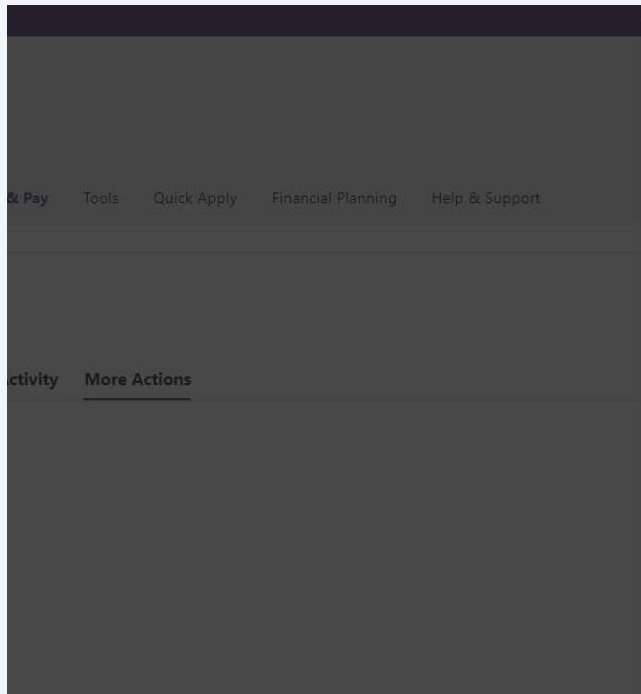
1. Navigate to Transfer Options:

- Click on **Transfer & Pay > Transfers > More Actions > Add Account for Transfers** or **Transfer & Pay > Add Account for Transfers**



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- You will see three methods to link an external account for transfers.



Add Account

Select an option below to add a new account



Add an External Account

Sign in with your external account credentials to be able to make transfers to and from this account immediately.

PREFERRED METHOD



Manually Add an External Account

Enter your external account and routing number to initiate verification. Verification may take up to 3 days, after which you'll be able to make transfers to and from this



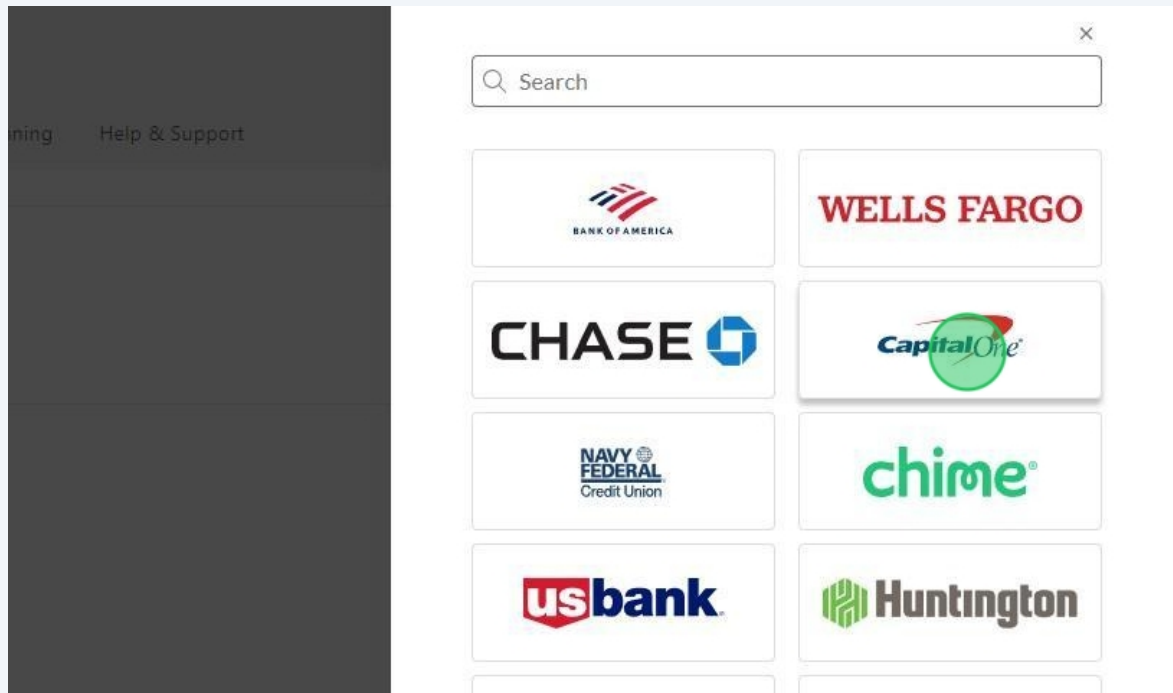
Link to another Vermont Federal Credit Union Member's account to send them money

Enter the recipient's information to begin making transfers to their account. We will notify them by email of this connection.

3 Method 1: Automated Account Linking

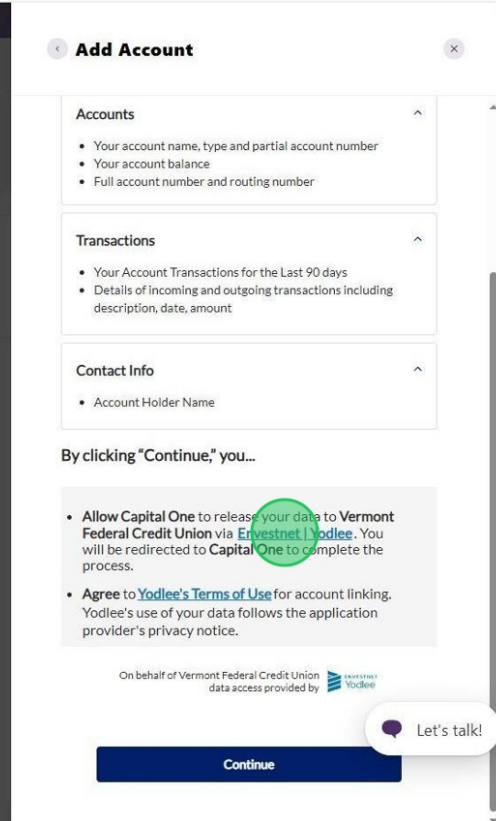
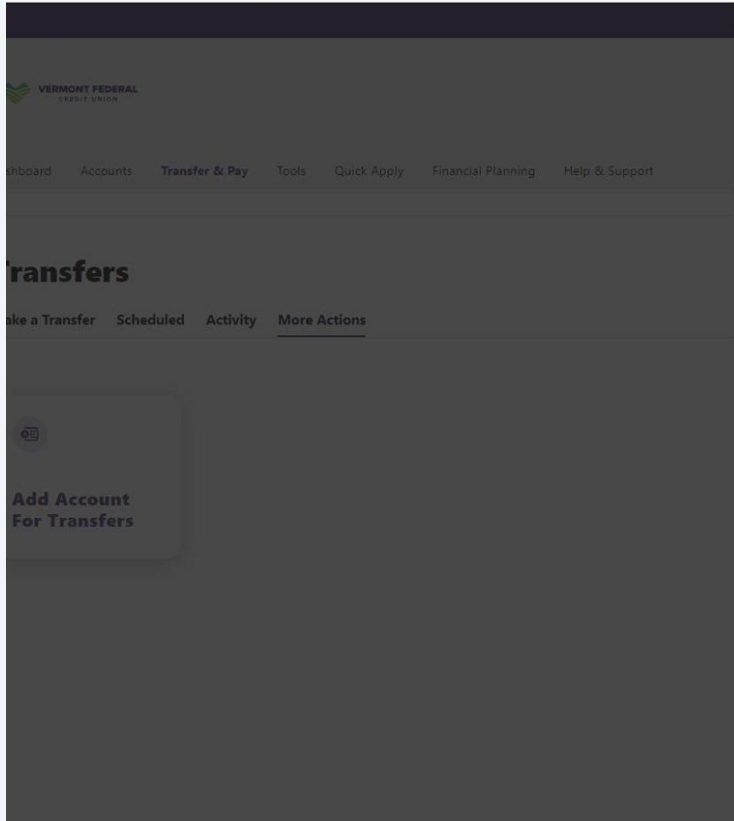
- Click on **Add an External Account (Automated)**
- Agree & continue to proceed.
- Search for the financial institution you want to add.
- Log in using your other financial institution's username and password.
- Follow the steps to link or add your other financial institution account.

Note: If the first automated method did not work, please try the second micro deposit method.



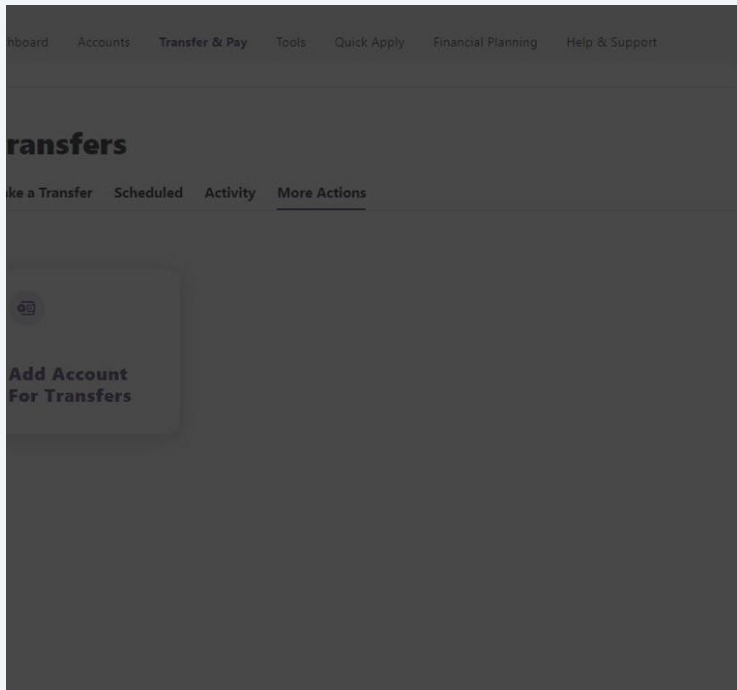
4 Method 1: Automated Account Linking

- Review any applicable disclosures.



5 Method 1: Automated Account Linking

- Click **Continue** to login to your other financial institution's website.
- Follow the instructions from that site.



- Your account name, type and partial account number
- Your account balance
- Full account number and routing number

Transactions

- Your Account Transactions for the Last 90 days
- Details of incoming and outgoing transactions including description, date, amount

Contact Info

- Account Holder Name

By clicking "Continue," you...

- **Allow Capital One** to release your data to **Vermont Federal Credit Union** via [Envestnet | Yodlee](#). You will be redirected to **Capital One** to complete the process.
- **Agree to [Yodlee's Terms of Use](#)** for account linking. Yodlee's use of your data follows the application provider's privacy notice.

On behalf of Vermont Federal Credit Union
data access provided by



Continue

Let's talk!

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Method 1: Automated Account Linking

- Once you have completed the other institution's instructions, Click **Authorize** to connect the account(s).

This will allow Vermont Federal Credit Union and Investnet | Yodlee to access your:

- Account details and transactions
- Bank account holder info
- Bank account numbers

From the accounts you selected:

- Platinum...28

i You can stop sharing data with Vermont Federal Credit Union at any time by going to your security settings on the Capital One website or mobile app.

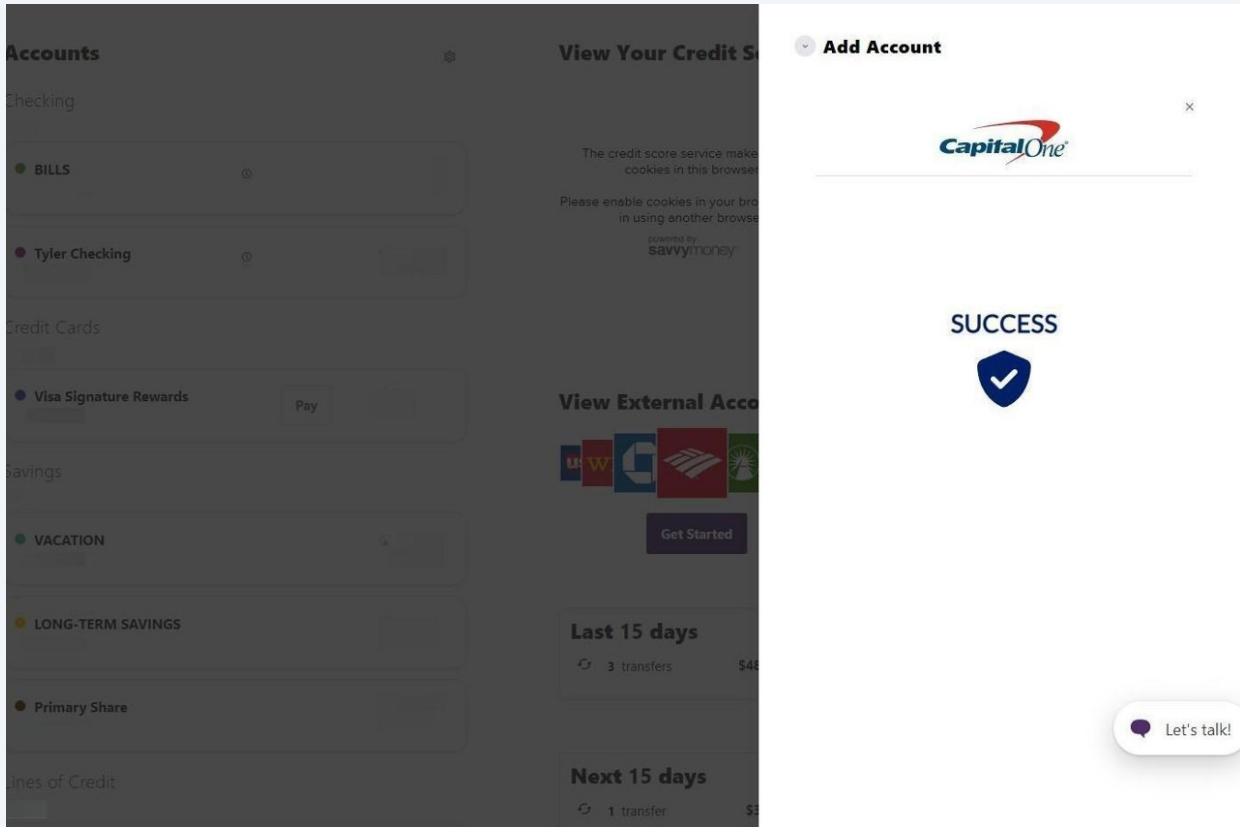
By clicking Authorize below, you agree to the Terms & Conditions and are specifically directing Capital One to send your account information to Vermont Federal Credit Union via Investnet | Yodlee on your behalf whenever requested by Vermont Federal Credit Union.

Back

Authorize

7 Method 1: Automated Account Linking

- You will receive a success message if things connected properly.

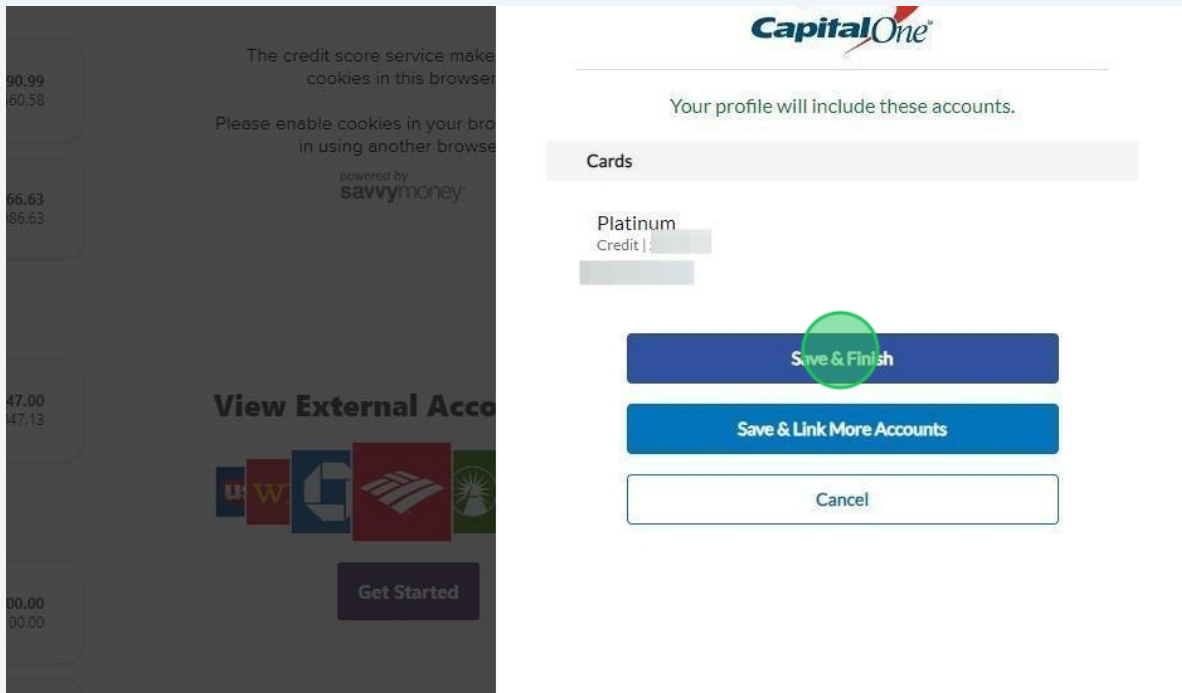


The image shows a financial dashboard with a modal window for adding an account. The dashboard background is dimmed and shows sections for 'Accounts' (Checking, Credit Cards, Savings), 'View Your Credit Score' (powered by savvy money), and 'View External Accounts' (with logos for Wells Fargo, Chase, Bank of America, and Sun Life). A 'Get Started' button is visible under 'View External Accounts'. Below that, there are sections for 'Last 15 days' (3 transfers, \$44) and 'Next 15 days' (1 transfer, \$2).

The modal window, titled 'Add Account', features the Capital One logo at the top. Below the logo, the word 'SUCCESS' is displayed in large, bold, blue letters, accompanied by a blue shield icon with a white checkmark. At the bottom right of the modal, there is a speech bubble icon and the text 'Let's talk!'.

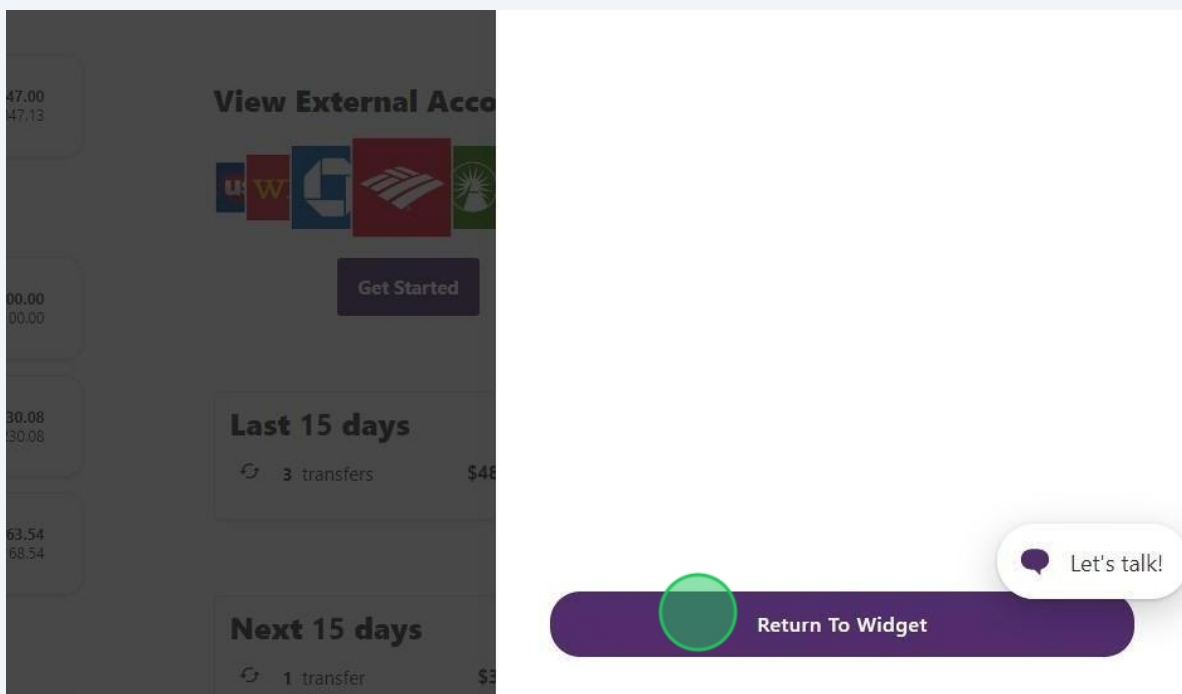
8 Method 1: Automated Account Linking

- Click **Save and Finish**



9 Method 1: Automated Account Linking

- Click **Return To Widget** to return to the Dashboard.



10 Method 2: Manual Account Linking

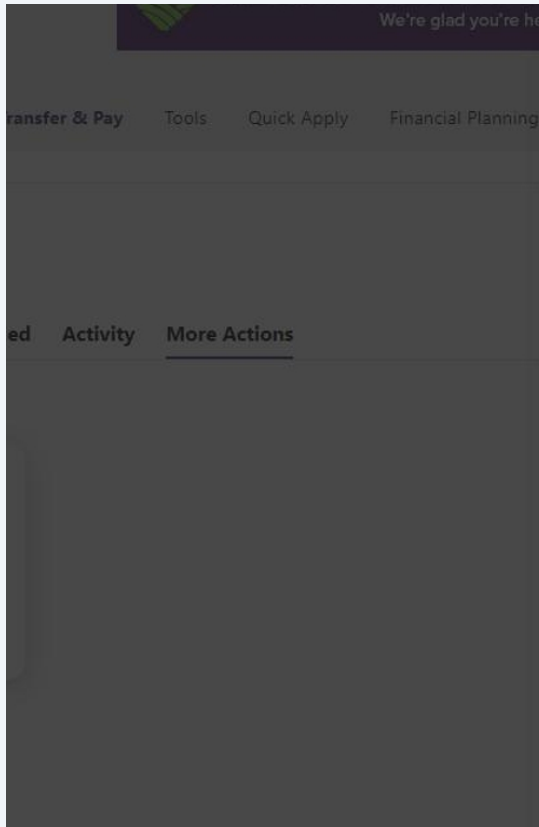
- Select "**Manually Add an External Account**"
 - Choose either checking or savings account.
 - Enter the routing and account number from your other financial institution.
 - Click **Continue**
- **Micro-deposit verification:** Micro-deposits will be sent to your other bank account. **Note:** Once received (this may take 2–3 business days), return to your VFCU online banking, locate the pending external account notification, input the micro-deposit amounts, and verify your account.

The screenshot displays the VFCU online banking interface. On the left, a dark sidebar contains navigation options: "Transfer & Pay", "Tools", "Quick Apply", and "Financial Planning". Below these, there are sections for "Scheduled", "Activity", and "More Actions". The main content area is titled "WELCOME TO VERMONT'S" with a logo and the text "We're glad you're here". The primary focus is a modal window titled "Transfer to and from an external account". This window includes a close button (X) in the top right corner. Below the title, a brief explanation states: "External accounts are the accounts you hold at other banks and credit unions." The form is organized under the heading "Account details" with a dropdown arrow. The fields include: "Account type" (set to "Checking"), "Routing Number", "Account Number", "Confirm Account Number", and "Nickname (25 Character Max Length)". A "Continue" button is positioned at the bottom of the form.

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1. Method 3: Member-to-Member Transfer

- Click on "**Member to Member Transfer**"
- Enter the other person's last name, select the account, and input the person's VFCU account number.
- Save the information and verify your account via text or email.



Internal accounts are within your current financial institution. We will send an email to the recipient, notifying them of this connection.

Recipient information

Last Name (Or Business Name)

Account details

Verification method
Account

Account Number
60382

Nickname (25 Character Max Length)

Save

12 Step 3: View External Accounts On The Dashboard (View Only)

- On the dashboard, you will see the "**View External Account**" header and the **Get Started** button.
- Press the **Get Started** button.
- You will be prompted to follow the same workflow as **Method 1: Automated Account Linking** above.
- **Note:** Linking an account here will let you view your external account balances and the transactions on those accounts. Linking here will **NOT** let you transact against the accounts. To do that please follow the earlier step in the guide: **Step 2: Add an External Account for Transfers.**

The screenshot displays a financial dashboard with several sections:

- BILLS:** A category with a balance of -\$47.00, containing items like "Tyler Checking" and "Visa Signature Rewards" (with a "Pay" button).
- Credit Cards:** A section showing a balance of -\$47.00.
- Savings:** A section showing a balance of \$493.62, containing items like "VACATION", "LONG-TERM SAVINGS", and "Primary Share".
- Lines of Credit:** A section showing a balance of \$188.45.
- View External Account:** A prominent section with a "Get Started" button and a "Last 15 days" summary showing 3 transfers for a total of \$489.95.
- Next 15 days:** A summary showing 1 transfer for a total of \$30.00.

A cookie consent message is visible at the top right: "The credit score service makes use of cookies in this browser. Please enable cookies in your browser, or log in using another browser. powered by savvymoney."

13 If you have any questions or need further assistance, please reach out to the call center team (888) 252-0202. Thank you!