

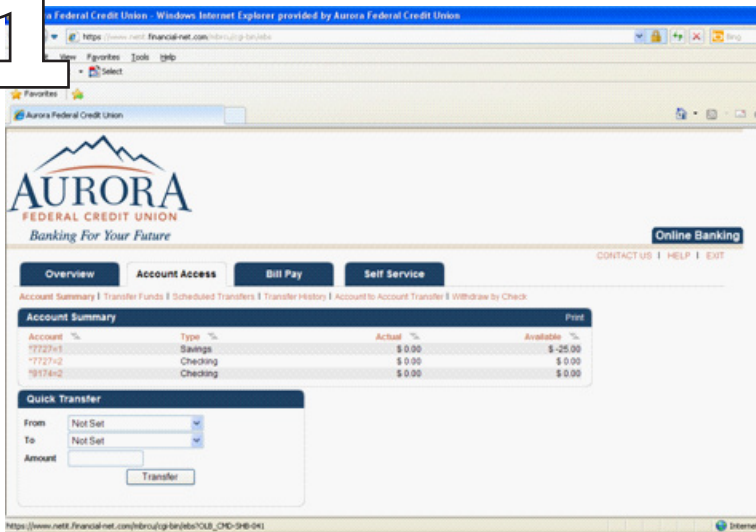
Account to Account Transfers

Aurora Federal Credit Union recognizes you may have accounts with multiple financial institutions. On occasion, you need to transfer funds between those accounts.

Within Virtual Branch you can do just that—for free! Account to Account (A2A) Transfer allows you to move funds between your AFCU account and accounts at other institutions.

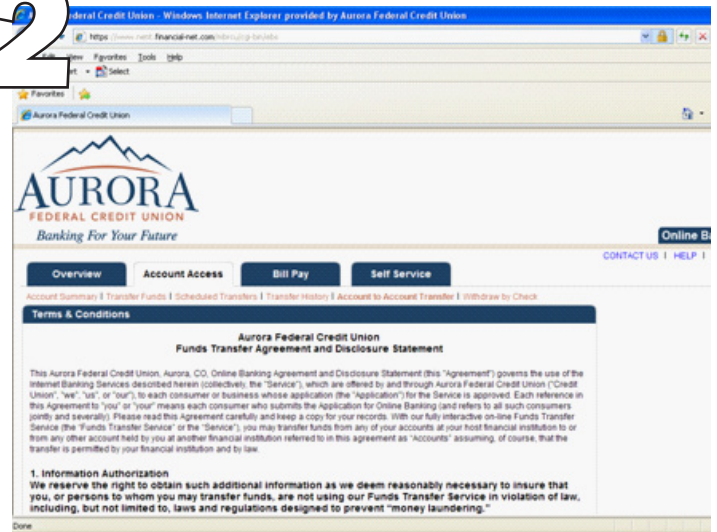
It's easy to sign up and use A2A—let's get started!

1



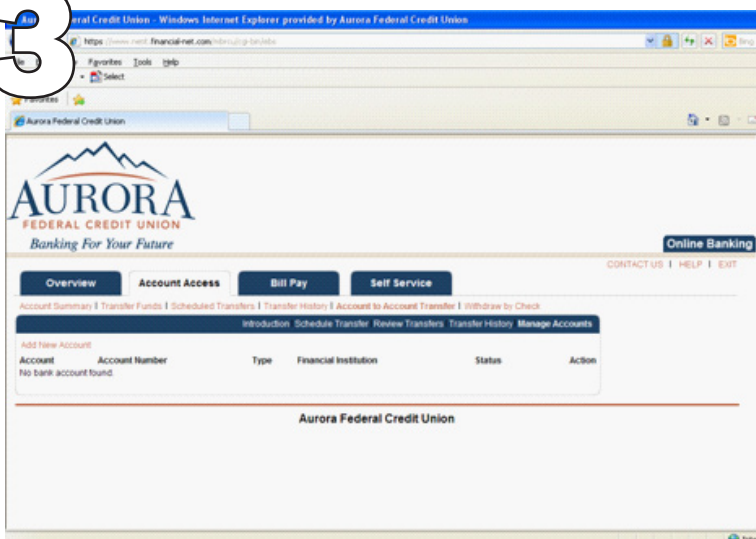
In Virtual Branch, click on the Account Access tab. Then click on the Account to Account Transfer link. You will be asked to review and accept Terms & Conditions.

2



Once you have read and accepted the Terms & Conditions, you will be taken to the introduction page (shown above). Please notice the sub-menu for A2A in the green horizontal bar.

3

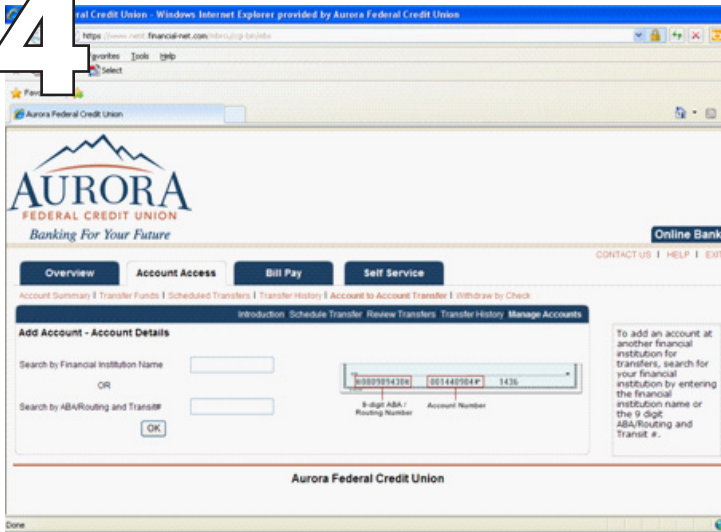


From the Account to Account Transfer screen (from the sub-menu) go to Manage Accounts then click on Add New Account.

note

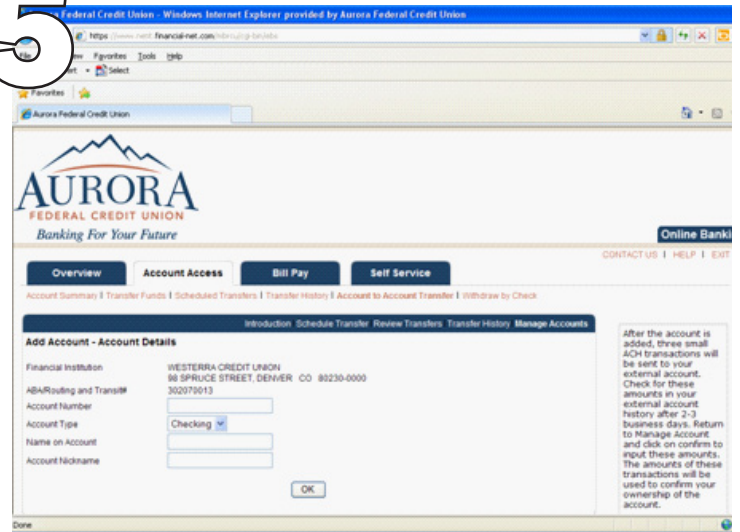
You will need to have your financial institution information and account number(s) to add new accounts. When adding an institution, you will be able to search by the routing number or by the name of the financial institution to pre-populate the address.

4



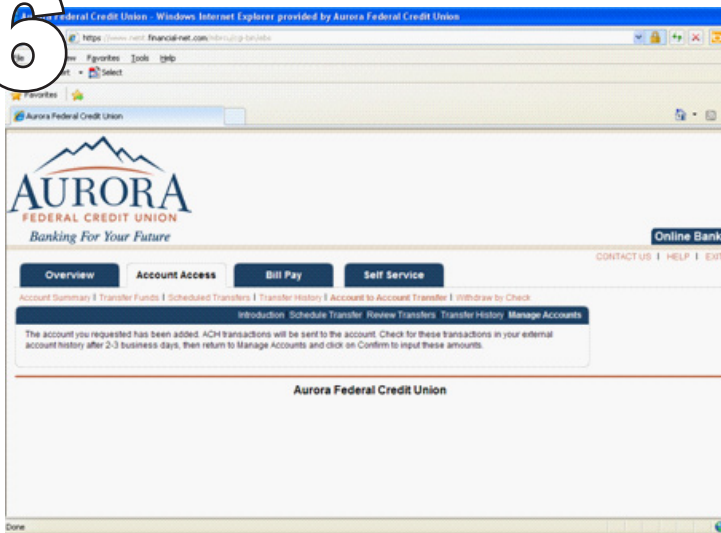
Enter your institution's name or routing number to begin adding the account to A2A. The routing number can be found in the lower left corner of your checks.

5



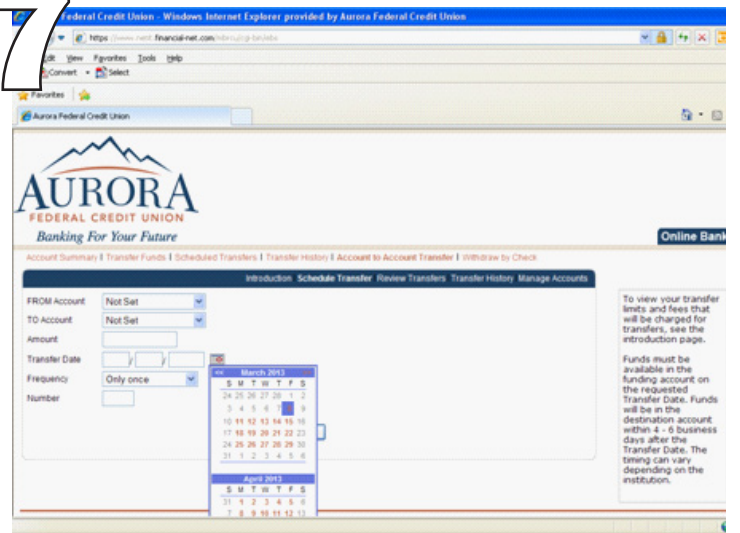
Verify the institution name, address, and routing number are correct. Type in your account number with that institution and select account type from the drop down. Type in the full name on the account and any nickname you would like to identify the account.

6



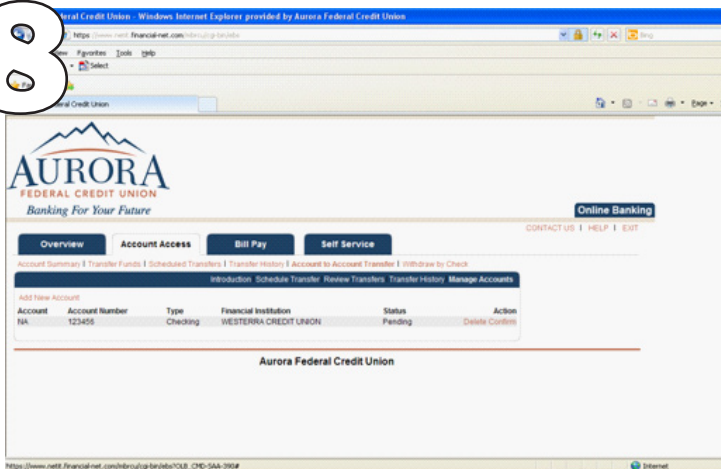
You will receive a message that ACH transactions will be sent to the account. You will need to check your external account history after 2-3 business days then return to Virtual Branch A2A Manage Accounts, click Confirm and enter the amounts.

7



Once the account has been confirmed via ACH transactions, you can begin using A2A to transfer funds. Click on Schedule Transfer from the sub-menu. Select your From Account from the drop down and the To Account. Enter the amount of transfer, the date, frequency, and number of time you want the transfer to occur. This can be used to schedule a recurring transfer of \$200 on the 20th of the month for six months, for example.

8



Use the Manage Accounts to confirm ACH transactions on new accounts, and to delete existing accounts.

A2A

Congratulations, you now know how to set up and manage accounts for **free** transfers! If you have any questions with A2A or the setup process, please call the credit union at 303-755-2572 or toll-free at 1-877-755-2572.