

Internet Banking – Tutorial

To make a transfer in Internet Banking is very intuitive.

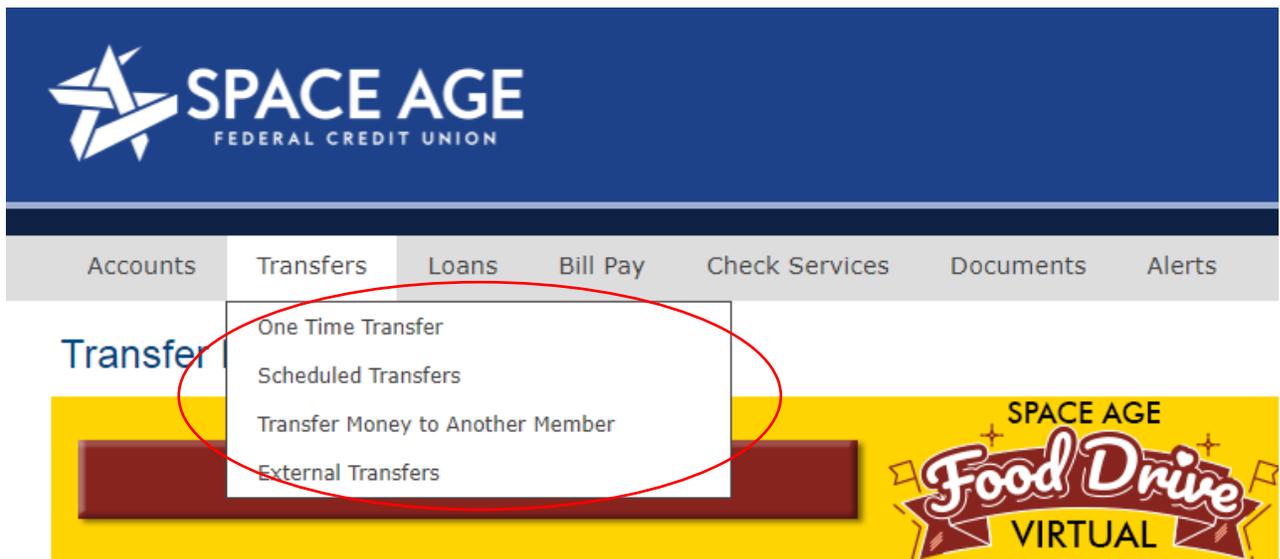
1. First Login to Internet Banking on our website www.spaceagefcu.org in the upper right hand corner of the homepage.



2. Once logged in, hover the mouse over the “Transfers” tab. This will drop down a few options



You can make a “One Time Transfer”, “Scheduled Transfer”, “Transfer Money to Another Member” or setup your “External Transfers”.



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ONE TIME TRANSFERS

1. **One Time Transfers** are just that, a one-time nonrepeating transfer. **First** you enter in the **Amount** you want to transfer.

The screenshot shows the 'Transfer Money Between Accounts' page. At the top, there are navigation tabs: Accounts, Transfers, Loans, Bill Pay, Check Services, Documents, Alerts, and Reports. Below the tabs is a banner for 'SPACE AGE Food Drive VIRTUAL' with a 'DONATE TODAY!' button. The main form area is titled 'Add Scheduled Transfer'. It contains the following fields: 'Transfer this Amount' (with a red circle around it), 'From this Account' (dropdown menu), 'To this Account' (dropdown menu), and 'With this Comment' (text input). There are 'Next' and 'Cancel' buttons at the bottom.

2. Then, **Choose** from which Account (Savings, Checking, etc.) you want to take the money out of. Next **Choose** what Account (Savings, Checking, External Account, etc.) you want to send the money to.

This screenshot is identical to the previous one, but the 'From this Account' dropdown menu is highlighted with a red circle.

This screenshot is identical to the previous ones, but the 'To this Account' dropdown menu is highlighted with a red circle.

3. You have the option to add a comment to the Transfer to label the it, such as **“Money for Mom”** or **“Saving to Checking – Car Loan”**. When you have done all the above, click on **“Next”**.

This screenshot is identical to the previous ones, but the 'With this Comment' text input field is highlighted with a red circle.

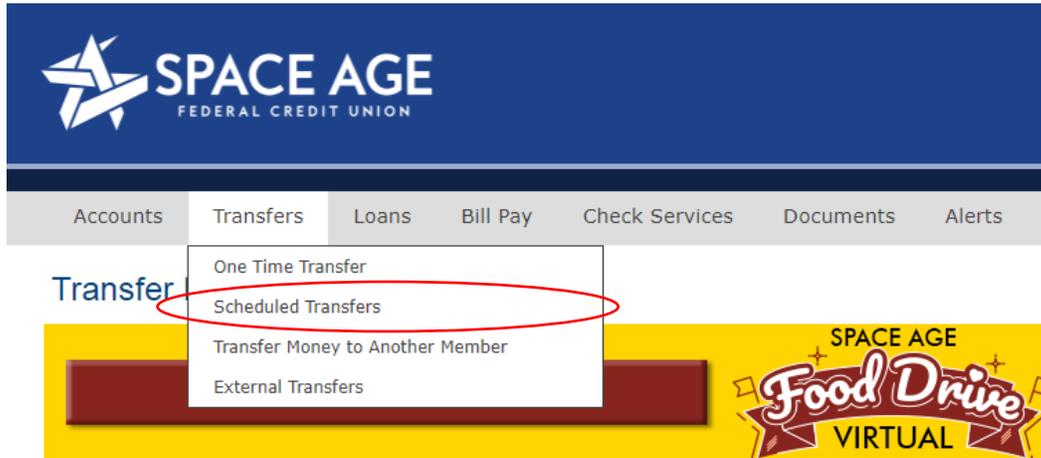
This screenshot is identical to the previous ones, but the 'Next' button is highlighted with a red circle.

Congratulations, you’ve made a One Time Transfer! 😊

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SCHEDULED TRANSFERS

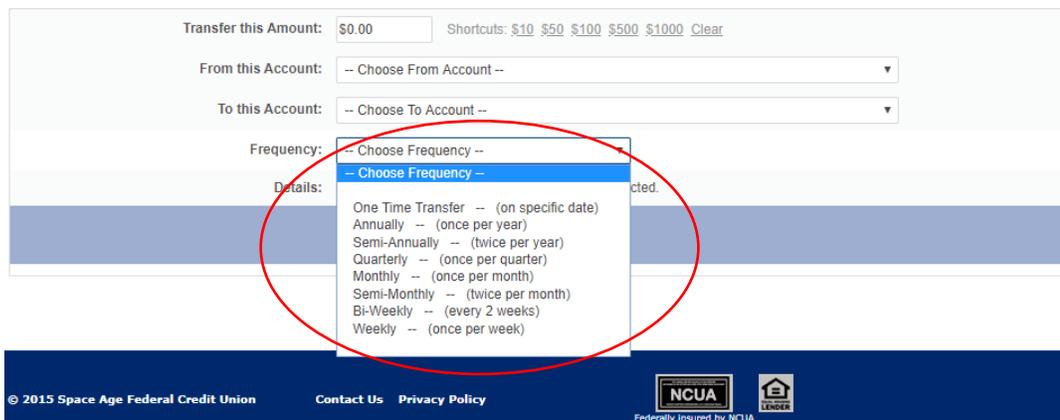
Maybe you want to make a transfer that will occur on a specific date or be a reoccurring transfer that can happen monthly, quarterly, semi-annually, etc. To do this you want to select “**Scheduled Transfers**” from the drop-down Transfers menu.



1. First click on “**Add Scheduled Transfer**” to set up a scheduled Transfer.

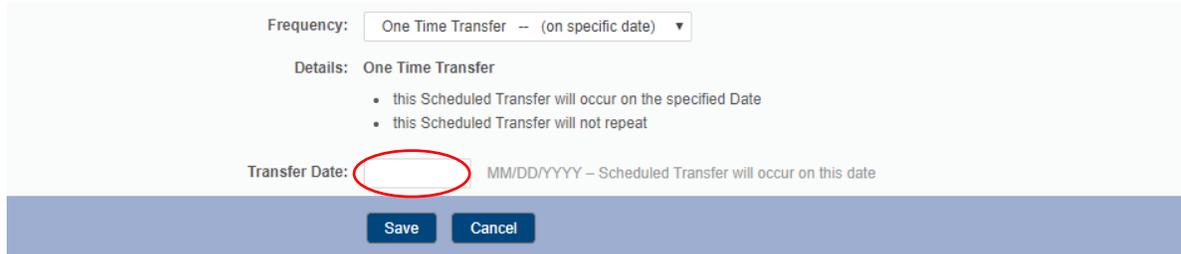


2. This transfer is setup just like the One Time Transfer except you have the option to “Choose Frequency” of the transfer. This can be a **One Time Transfer** (on a Specific Date), **Annually** (once per year), **Semi-Annually** (twice a year), **Quarterly** (once every 3 months), **Monthly** (once per month), **Semi-Monthly** (twice per month), **Bi-weekly** (every two weeks) or **Weekly** (once per week).



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3. If you Choose the “**One Time Transfer (on a Specific Date)**” you will be given the option to enter in the specific date you want the transfer to occur.



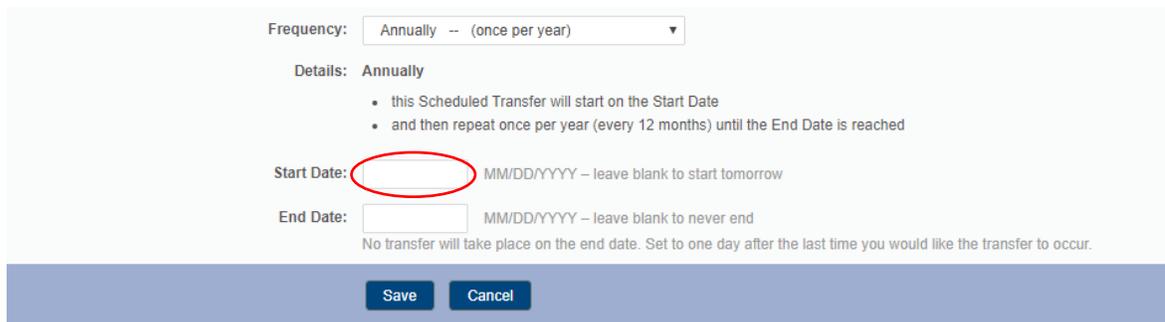
Frequency: One Time Transfer -- (on specific date) ▾

Details: One Time Transfer

- this Scheduled Transfer will occur on the specified Date
- this Scheduled Transfer will not repeat

Transfer Date: MM/DD/YYYY – Scheduled Transfer will occur on this date

4. For the “**Annual Transfer**”, you get the option to enter in a specific “**Start Date**” and the transfer will occur on that date every year. If you leave it blank it will start the following day. You can also enter in an “**End Date**” to set a specific day you want the transfers to stop. If you leave it blank, the Transfer will happen indefinitely.



Frequency: Annually -- (once per year) ▾

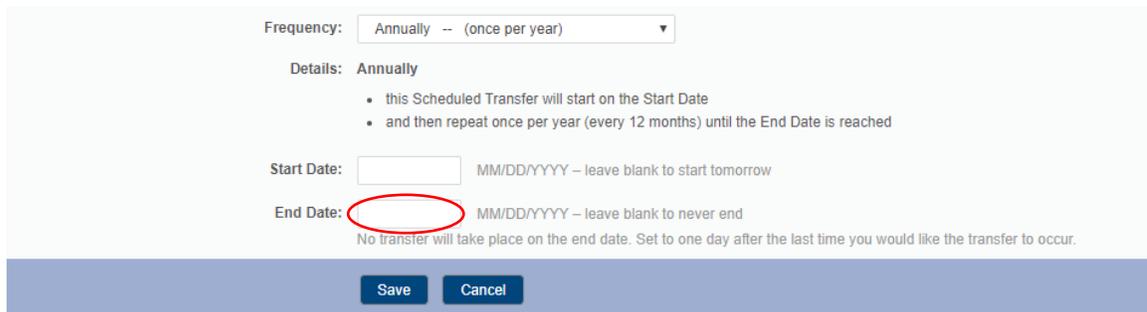
Details: Annually

- this Scheduled Transfer will start on the Start Date
- and then repeat once per year (every 12 months) until the End Date is reached

Start Date: MM/DD/YYYY – leave blank to start tomorrow

End Date: MM/DD/YYYY – leave blank to never end
No transfer will take place on the end date. Set to one day after the last time you would like the transfer to occur.

5. The same applies to Semi-Annually, Quarterly, Monthly, Semi-Monthly, Bi-Weekly and Weekly. You set a “**Start Date**” and depending on the Frequency (twice a year, twice a month, every 3 months, etc.) you choose, the transfer will occur as specified based on the “**Start Date**”. You can also choose to set a specific “**End Date**” for all these options as well.



Frequency: Annually -- (once per year) ▾

Details: Annually

- this Scheduled Transfer will start on the Start Date
- and then repeat once per year (every 12 months) until the End Date is reached

Start Date: MM/DD/YYYY – leave blank to start tomorrow

End Date: MM/DD/YYYY – leave blank to never end
No transfer will take place on the end date. Set to one day after the last time you would like the transfer to occur.

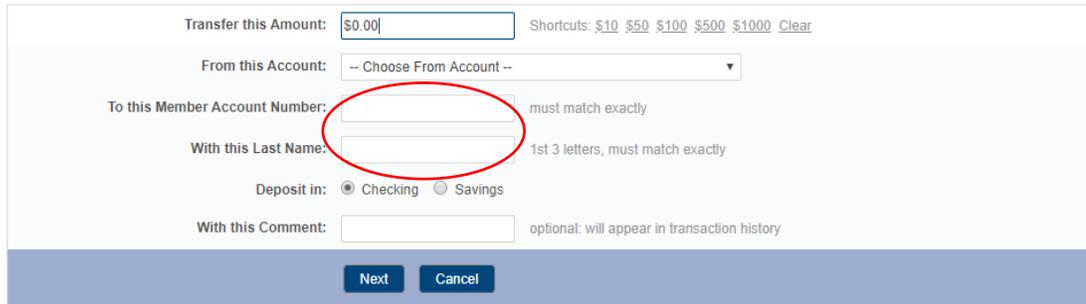
Congratulations, you have just scheduled a transfer! 😊

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TRANSFER MONEY TO ANOTHER MEMBER AT SPACE AGE

If you select “**Transfer Money to Another Member**” allows to easily do just that. This is an easy way to transfer money to a family member that is also a member of Space Age FCU (such as a Youth, Youth Certificate or Teen Account).

1. You first enter in the **Amount** and **Choose** what account you want the money transferred **From**. Then you enter in the **Account Number** and **Last Name** of the Member you want to transfer the funds **To**.



Transfer this Amount: Shortcuts: [\\$10](#) [\\$50](#) [\\$100](#) [\\$500](#) [\\$1000](#) [Clear](#)

From this Account: -- Choose From Account --

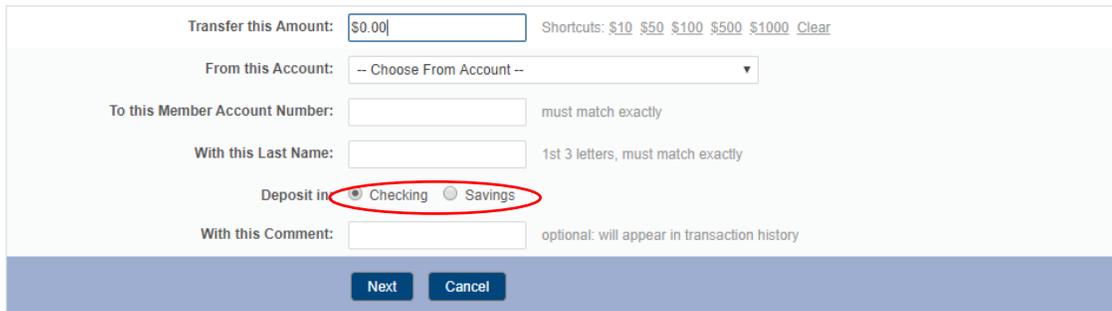
To this Member Account Number: must match exactly

With this Last Name: 1st 3 letters, must match exactly

Deposit in: Checking Savings

With this Comment: optional: will appear in transaction history

2. Next Select whether the funds are to be **Deposited In** is a **Checking** or **Savings** account.



Transfer this Amount: Shortcuts: [\\$10](#) [\\$50](#) [\\$100](#) [\\$500](#) [\\$1000](#) [Clear](#)

From this Account: -- Choose From Account --

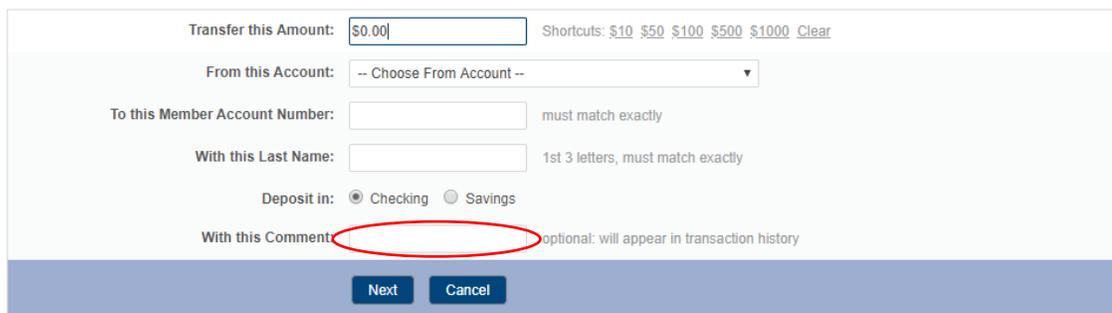
To this Member Account Number: must match exactly

With this Last Name: 1st 3 letters, must match exactly

Deposit in: Checking Savings

With this Comment: optional: will appear in transaction history

3. Just as with a normal transfer you have the option to leave a **Comment** to label the reason for the transfer, such as “**Birthday Present**” or “**Trust Account**”. When you have entered in the information, click on “**Next**”.



Transfer this Amount: Shortcuts: [\\$10](#) [\\$50](#) [\\$100](#) [\\$500](#) [\\$1000](#) [Clear](#)

From this Account: -- Choose From Account --

To this Member Account Number: must match exactly

With this Last Name: 1st 3 letters, must match exactly

Deposit in: Checking Savings

With this Comment: optional: will appear in transaction history

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- Next, you will be given the opportunity to confirm that all the information is correct. If everything is good, click on “**Confirm Transfer**”. This screen will follow every transfer to allow you a chance to review it before it goes through.

Confirmation: Please make sure the following information is correct ...

Transfer this Amount: \$1.00

From this Account: XXXXXX2106-S03 – CLASSIC CHECKING PLUS
\$1.00 (available balance)
\$1.00 (balance)

To this Member Account Number: XXXXXX2107

With this Last Name: TESxxx

Deposit in: Checking – S0000

With this Comment: Transfer

Confirm Transfer Cancel

- Lastly, you will receive a **Completion** notice to let you know that your transfer went through. All transfers will give you a confirmation screen once they are complete.

Complete: Your transfer has been completed.

Transferred this Amount: \$1.00

From this Account: XXXXXX2106-S03 – CLASSIC CHECKING PLUS
\$0.00 (new available balance)
\$0.00 (new balance)
[View Transactions](#)

To this Member Account Number: XXXXXX2107

With this Last Name: TESxxx

Deposit in: Checking – S0000

With this Comment: Transfer

Complete Date: Tuesday, April 21, 2020 2:59:47 PM

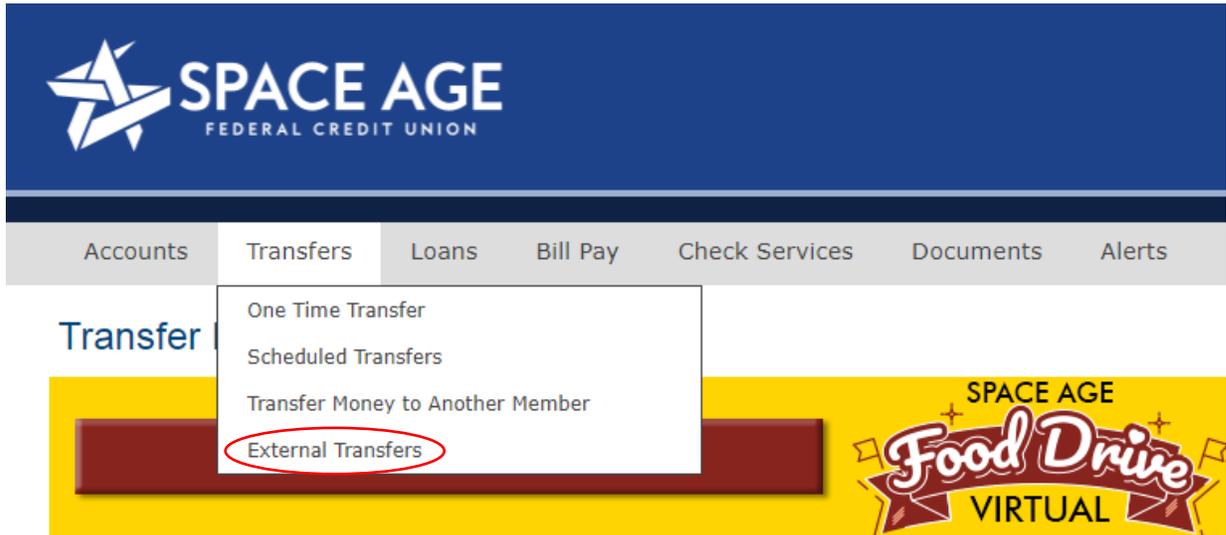
Congratulations, you have just transferred money to another Space Age Member! 😊

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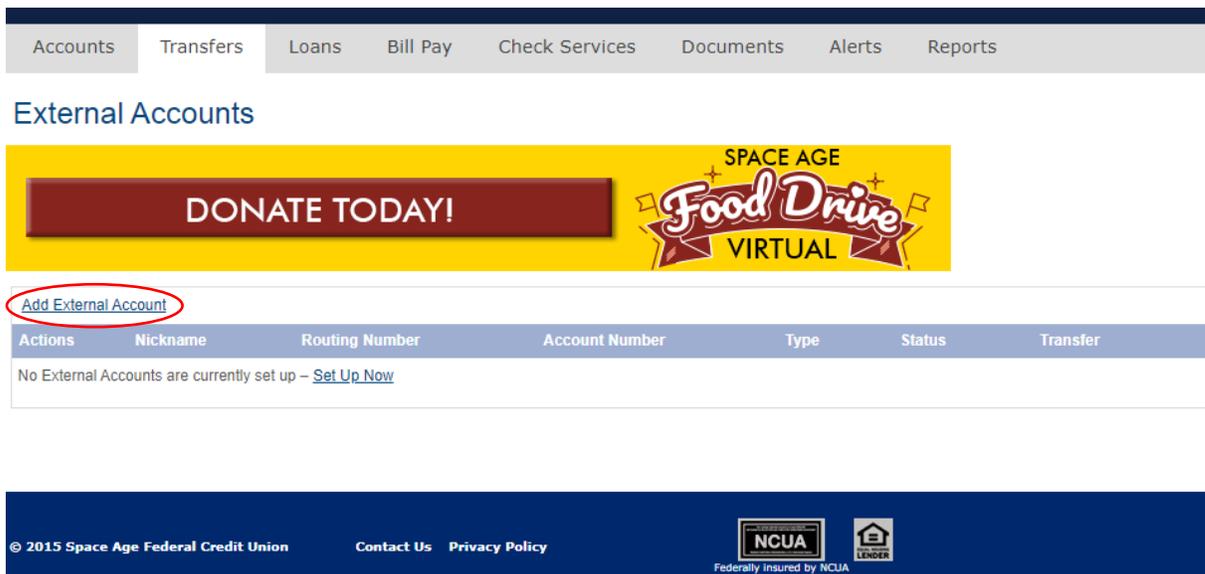
EXTERNAL TRANSFERS

If you want to send money to someone outside of Space Age or another account, you can set by using “External Transfers”.

1. First click on “External Transfers” from the drop-down menu.



2. Next, you will need to select “Add External Account” to begin the process.



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- You will be asked to verify your identity through a **Passcode** as an added security measure since you are setting up a payment to an account outside the Credit Union. Click on **Send Method** in the **Send Passcode To** box and choose the way you would like to receive the Passcode from the drop-down menu, such as a text, e-mail or phone call.

Identity Verification

Identity Verification

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Food Drive
VIRTUAL

Send Passcode To: -- Send Method --

For your security, a passcode is required to complete this process. The 6 digit passcode will be sent to your selected phone number or email. Once you receive this passcode, enter the 6 digits on the next page.

Notes:

- This passcode is valid for 10 minutes.
- Text message passcodes are only valid for mobile phones.
- Email passcodes will be sent from eservices@spaceagefcu.org.

Send Passcode Cancel

Send Passcode To: -- Send Method --

Send Text Message to: XXX-XXX-XXXX

Send Text Message to: XXX-XXX-XXXX

Call Me at: XXX-XXX-XXXX

Call Me at: XXX-XXX-XXXX

Send Email to: XXXXXXXX@yahoo.com

- Enter the Passcode you receive and then click on **Confirm Passcode**. The Passcode is randomly generated.

Identity Verification – Confirmation

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VIRTUAL

Passcode: [Resend passcode to XXX-XXX-XXXX](#)

For your security, a passcode is required to complete this process. The 6 digit passcode has been sent to your selected phone number or email. Once you receive this passcode, enter the 6 digits above and click Confirm Passcode.

Note:

Confirm Passcode Cancel

- You are now in the **Add External Accounts** screen. A mockup check is at the bottom, to let you know where to find the **Routing** and **Account** number on a Check.

Add External Accounts

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Nickname:

Routing/Transit Number:

Account Number:

Account Type: Savings
 Checking

Next Cancel Reset Form

John Smith
1234 SomeWhere Road
SomeCity, AA 12345

Check # 1234
Date 10/10/2101

Pay to the order of _____ \$

_____ Dollars

Bank of SomeWhere
1234 SomePlace
SomeCity, AA 12345

Routing Number

Account Number

⑆012345678⑆ 0123456789123⑆ 1234

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6. To add the account, you will enter a “**Nickname**”, such as the name of the person you are transferring money to , “Mom” or “Grandpa” or what the outside account is used for such as “Outside Savings”. Then enter in the accounts **Routing Number** and **Account Number**. After that, select the **type of account**, “Savings” or “Checking”. Finally, Click on “**Next**”.

The image displays four sequential screenshots of a web form used for adding an external account. Each screenshot shows the following fields: Nickname, Routing/Transit Number, Account Number, and Account Type (with radio buttons for Savings and Checking). At the bottom of each form are three buttons: Next, Cancel, and Reset Form. Red circles highlight the following elements in each screenshot: 1. The Nickname input field. 2. The Routing/Transit Number and Account Number input fields. 3. The Account Type radio buttons. 4. The Next button.

7. If all the information entered is correct, you will have now added an external account to the possible accounts available to transfer money to.

NOTE: Two micro deposits of small amounts will occur into the new external account. You will be required to verify the transactions in order to finalize the setup of external transfers.

That is all there is to Transferring Money using the Internet Banking platform. If you need help or have any questions, please give us a call at **303-369-7666** or toll free at **1-800-666-6928**