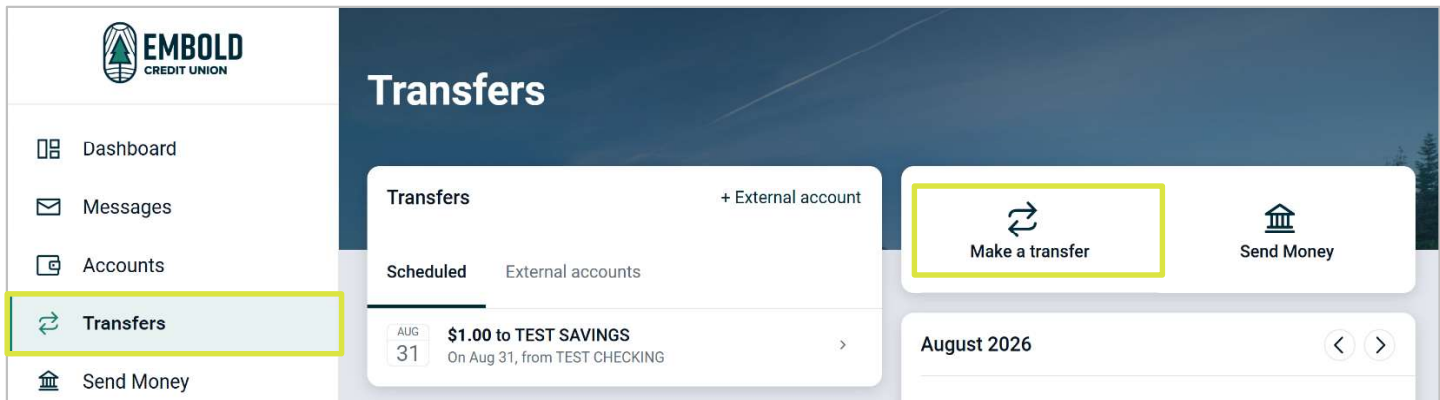


Transfers

Move money between your Embold Credit Union accounts or other external financial institutions.

Submit a Transfer

1. From the Dashboard, click **Transfers** on the left-hand menu. Click **Make a Transfer** from the **Transfers** page. You may also click **Transfer** from the Dashboard **Quick Action** buttons.



2. Select your **From** and **To** accounts and enter the amount to transfer.
3. Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable.
4. Click **Submit**.

Future dated or recurring transfers will appear on the Transfers page under the Scheduled tab. They will also appear on the Transfers card on the Dashboard.

<

Transfer

From

TEST CHECKING

\$900.00

>

↕

To

TEST SAVINGS

\$0.00

>

Amount

\$

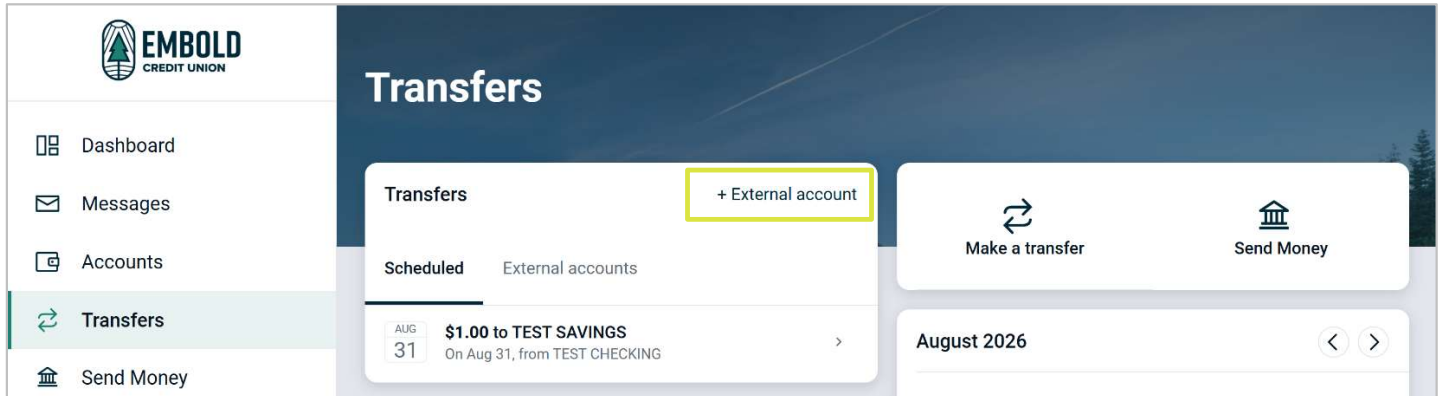
1.00

More options

Submit

Add an External Transfer Account

1. Select **Transfers** from the navigation pane.
2. Click **+ External Account** in the Transfers card.
PLEASE NOTE: You will be prompted to complete multi-factor authentication. The MFA options will vary depending on which verification method(s) you have established.



3. Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

<

Add external account

Account name

Enter

Routing no. ⓘ

Enter

Account no. ⓘ

Enter

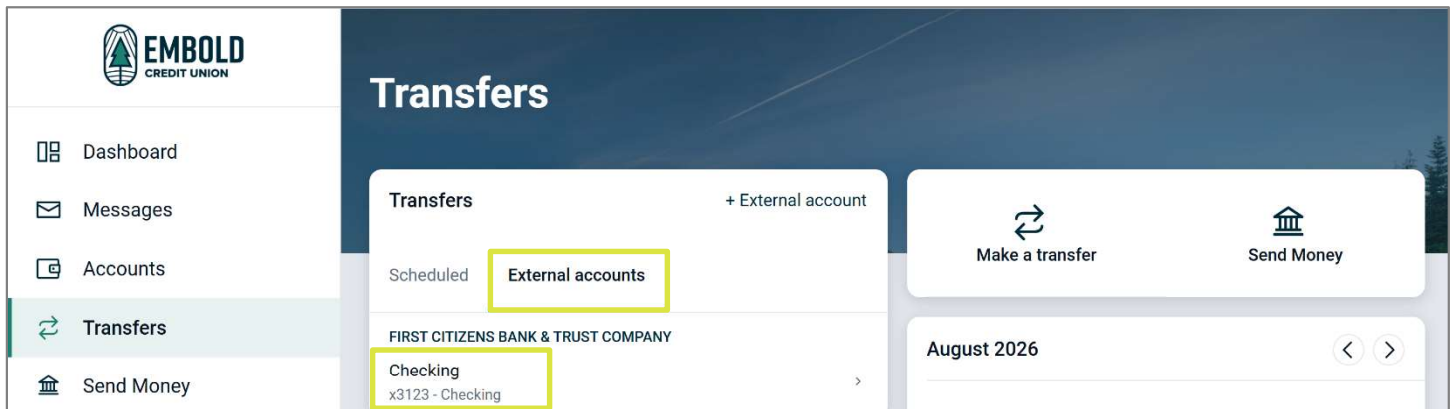
Account type

Select >

Account Verification Required: Two micro deposits will be sent to your external account in 1-3 business days. Upon receipt of the micro deposits, you will need confirm the deposit amounts to acknowledge you are entitled to access the external account. Please see the Verifying an External Transfer Account section for more information.

Verifying an External Transfer Account

1. Navigate to the Transfers page and click the **External accounts** tab. Click the account to verify.



2. Enter the micro deposit amounts received in the external account and click **Confirm**. The account will now appear as a From or To account when creating a transfer.

Checking

FIRST CITIZENS BANK & TRUST COMPANY

Rename

TYPE	ACCOUNT NUMBER	ROUTING NUMBER
Checking	123123132	124084834

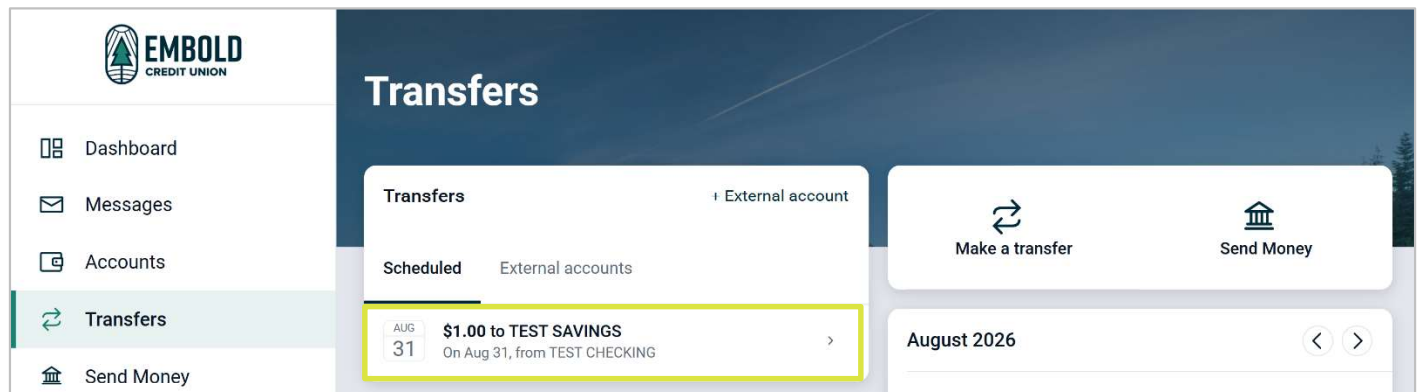
We've sent two small deposits to verify your account. When they arrive in 1-3 business days you'll need to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account. You have until August 1 to confirm the deposit amounts.

\$ 0.00

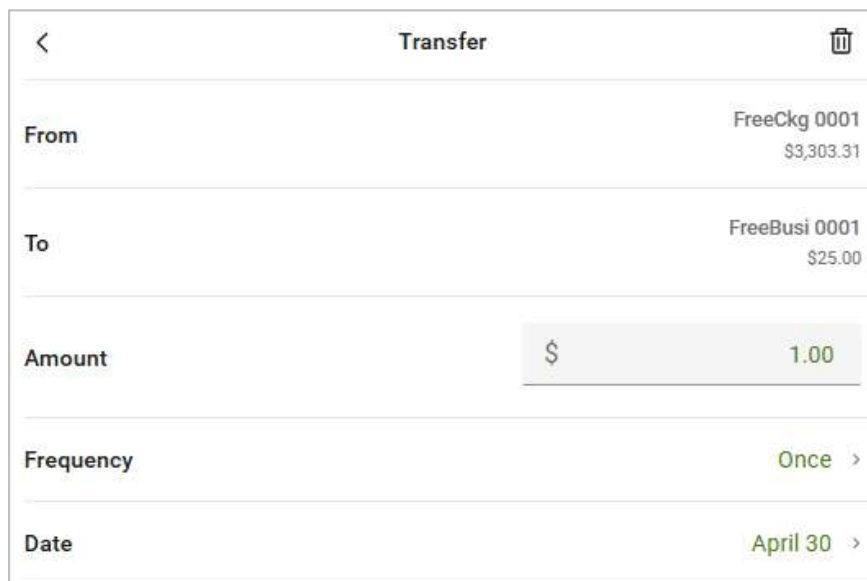
\$ 0.00

Edit or Delete a Scheduled Transfer

1. Navigate to the **Transfers** card on the Dashboard or the **Transfers** page and select the transfer to edit or delete.



2. Modify details and click **Save** or select the **trash can** icon to delete.



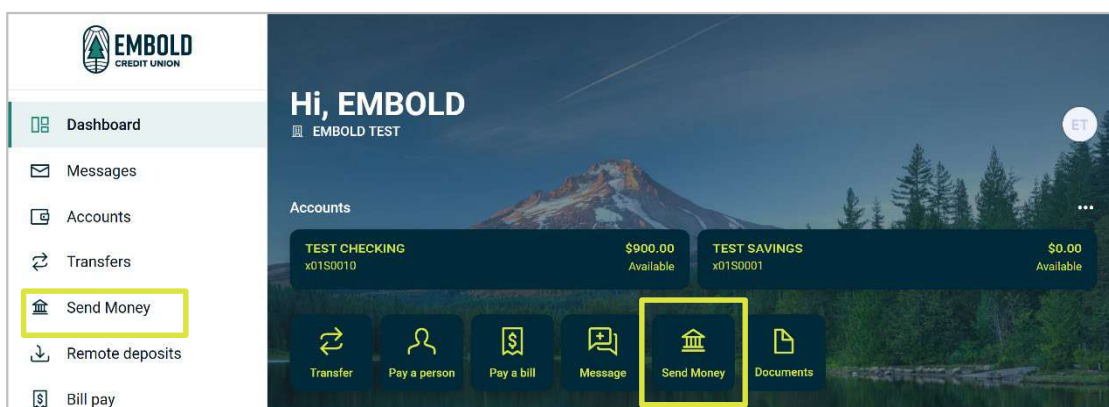
Transfer	
From	FreeCkg 0001 \$3,303.31
To	FreeBusi 0001 \$25.00
Amount	\$ 1.00
Frequency	Once >
Date	April 30 >

Send Money

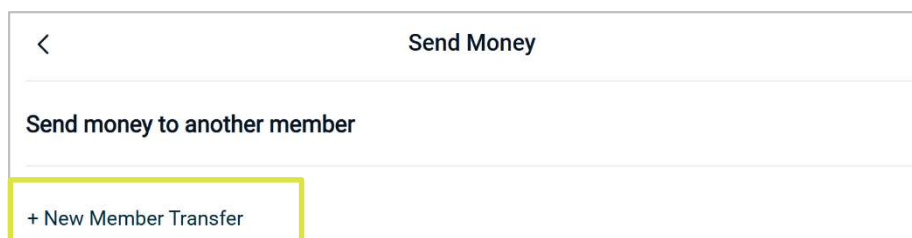
Use this feature to transfer money to another Embold Credit Union member.

Send Money to Another Embold Credit Union Member

1. Click Send Money from the navigation pane or from the Dashboard Quick Action buttons.



2. Click + New Member Transfer



Send Money	
Send money to another member	
+ New Member Transfer	

3. Enter the Embold Credit Union Member's information.
4. Check the box next to **Save for future use** and enter a nickname for the member if you plan to send money to them again.
5. Click **Next**.
6. Select the account to transfer from, enter the amount, choose a recurring frequency if applicable, and select the date to transfer the funds. Click **Next**.

Send Money

Member name

First 3 letters of last name or business name

Enter

Member #

Enter

Type

Select >

ID

4-digit ID without the leading S or L

Enter

☐ Save for future use

Next

Send Money

Transferring to Embold User

Edit Recipient >

From

Select account >

Amount

\$ 0.00

Frequency

Once >

Date

Soonest available >

Memo (optional)

For immediate, one time transfers only 0/20

Next

7. Review the details and click **Submit**.

Future dated transfers will appear on the Send Money page under Scheduled transfers. If you saved the member's information, they will appear as a template for future use.

Send Money

Verify that the information for your member transfer is correct before continuing.

Transfer Information

Edit >

From

TEST CHECKING

Member name

Member #

Type

Share

Share ID

0014

Amount

\$1.00

Frequency

Once

Date

Friday, Sep 18

Submit

Send Money

Send money to another member

Embold User

x1S0014

+ New Member Transfer

Scheduled transfers

\$1.00 to Embold User

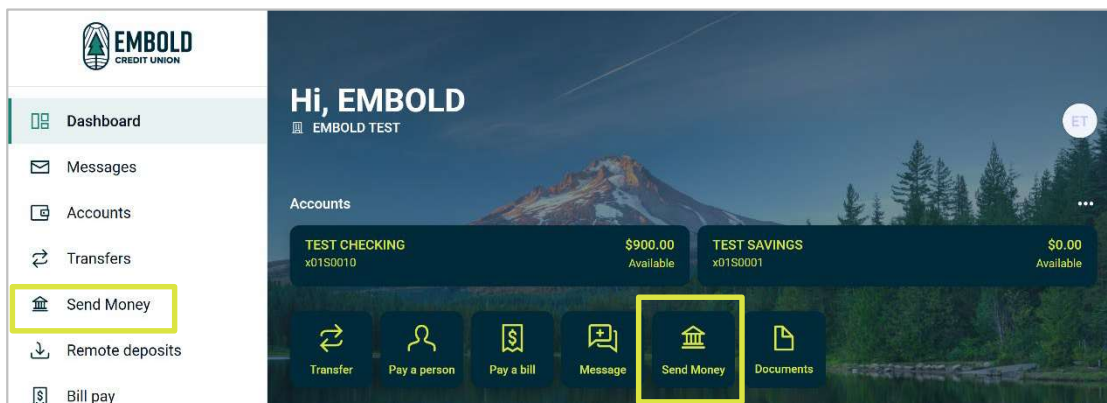
On 09/18/2026 from TEST CHECKING

>

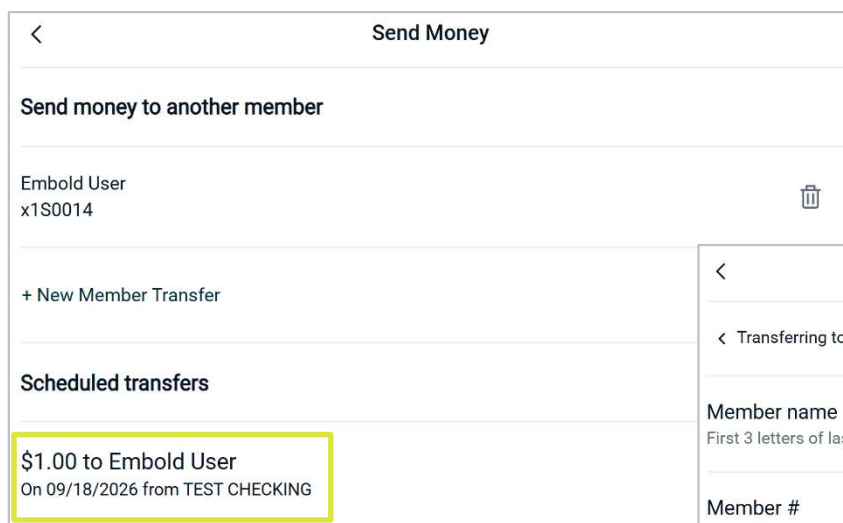
Edit or Delete a Send Money Transfer

Please note that only future dated or recurring transfers can be edited or deleted.

1. Click Send Money from the navigation pane or from the Dashboard Quick Action buttons.



2. Select the scheduled transfer.
3. Modify the details and click **Save** or click **Delete Transfer** to stop the transfer.



Send Money

Transferring to Embold User

Member name

First 3 letters of last name or business name

Member #

Type

Share

From

TEST CHECKING

x01S0010

Available balance: \$900.00

Amount

\$

10.00

Save

Delete Transfer