

You can link accounts you hold at other financial institutions like credit cards, loans, checking and savings accounts, so that all your information is available in one handy view on any device.

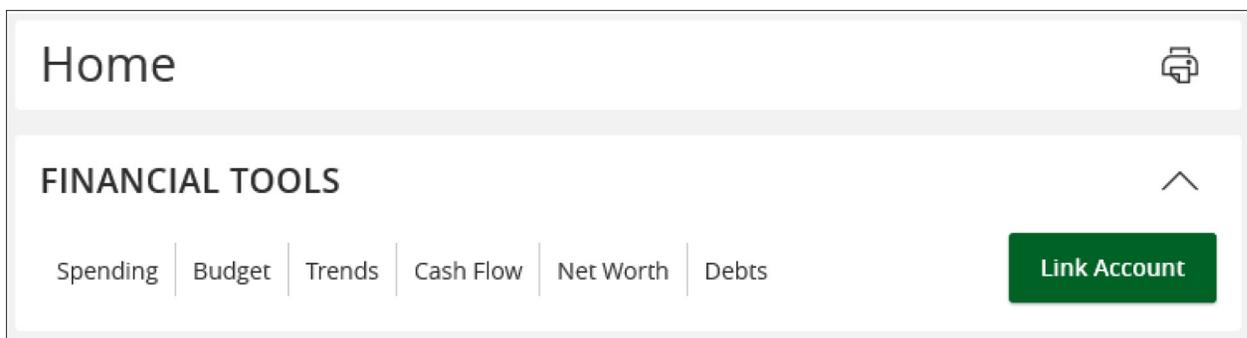
There are two ways to link accounts.

You can link accounts to **view them in the Home View** and use the data to get a complete view of assets and debts in **Financial Tools**.

You can also link external accounts so that you can make convenient **transfers** right from your HHCU Mobile or Online Banking.

Linking an Account to Include in Home View and Financial Tools

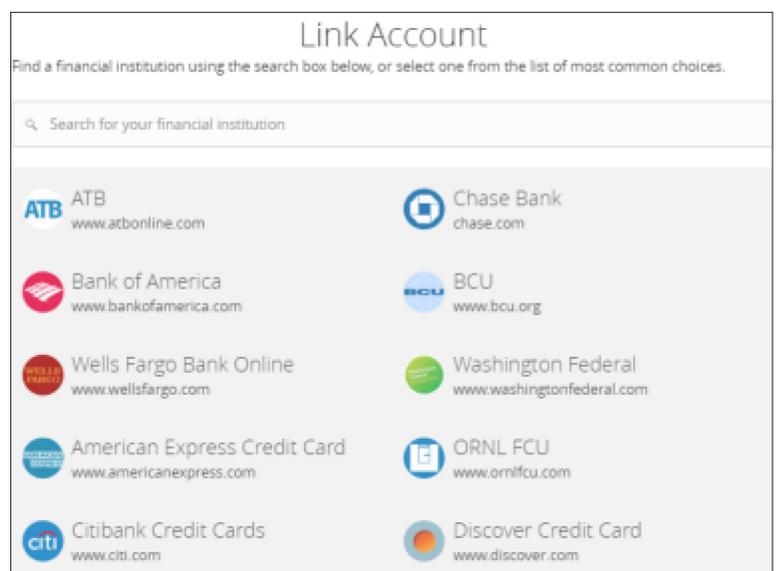
1. On the Home page, click or tap the green **Link Account** button in the Financial Tools section.



2. When a list of popular Financial Institutions appears, you can select one by either:

- Clicking or tapping the name or logo, or
- Typing the name or URL in the Search box. As you type, matching FIs appear.
Click an FI name to select it.

3. Provide your online banking credentials for the external FI and click **Continue**. If the FI requires multi-factor authentication (MFA), you will be prompted to supply more information to complete the login.



Note: The time needed to aggregate accounts depends on many factors, including the Financial Institution, number of accounts, and server speed. When aggregation is complete, external accounts appear on the Link Account page.

After you link accounts, they appear in a Linked Accounts group on the Home page, providing a full financial picture. You can reorder and group accounts to create your preferred view.

Linking an Account to Make Transfers

You can also link external accounts to your Online Banking profile to make convenient transfers between your HFCU and outside accounts all from Online and Mobile Banking.

Adding an external transfer account

1. From the menu, choose **Link Outside Accounts** and then **Add External Account**.
2. On the Add External Accounts page, enter the requested information.
 - In the Account Number field, enter the account number at the other FI.
 - In the Routing Number field, enter the routing number of the other FI. The image on the screen illustrates where the routing number is located on a check. If the account is not a checking account, verify the correct routing number with the other FI.
 - From the Account Type drop-down list, select the external account type.
3. Click or tap Submit to complete the addition of the account.

To verify that we are connecting the right account, HFCU will make two small deposits of random amounts into your account at the other institution. (The amounts will later be withdrawn.) When the deposits are complete, you will need to verify your access to the account by entering the deposit amounts in Online or Mobile Banking.

Deposits can take up to five business days to appear in your linked account.

Verifying an external transfer account

1. From the menu choose **Link Outside Accounts**, and then **Verify External Account**.
2. Click or tap the account that needs to be verified
3. In the Verify Deposit Amounts area, enter the amounts of the two deposits that we made to the external account.
4. Click or tap Continue.

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

Amount #1:

Amount #2:

Continue

After verification, the external transfer account appears in the list of accounts that can be used in transfers.