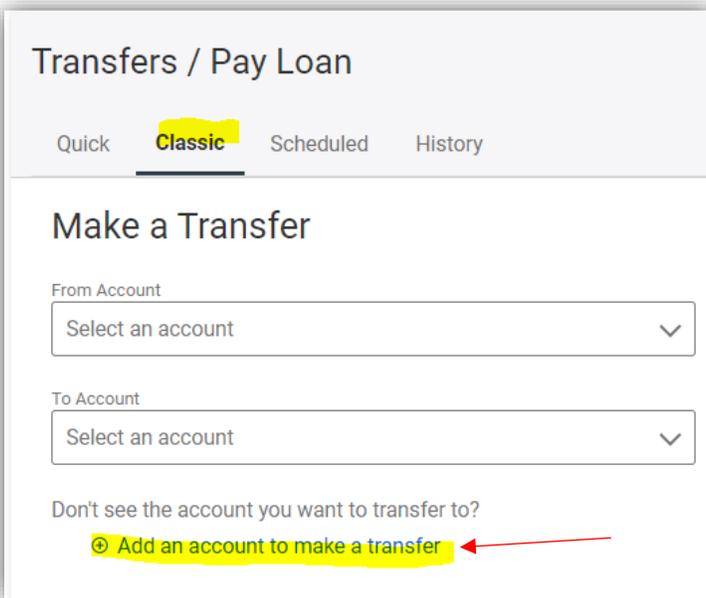


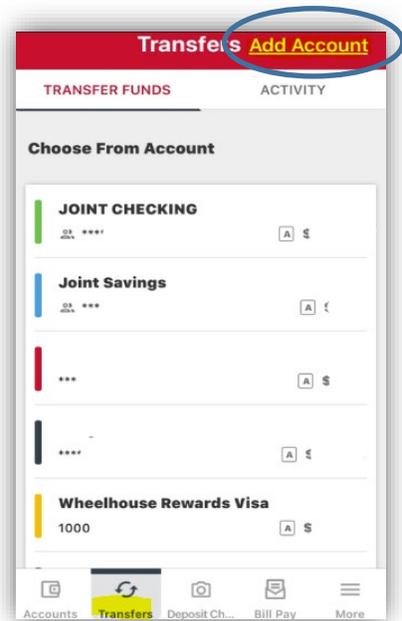
SETTING UP ACH EXTERNAL TRANSFERS

- External Accounts can be set up on a desktop/laptop or through the Wheelhouse Mobile App
 - Desktop - click on the Transfers tab then Classic then click on “Add an account to make a transfer”
 - From **Mobile App** click on Transfers, then Add Account
- Daily Limits are \$5000.00 and monthly limits are \$20,000.00

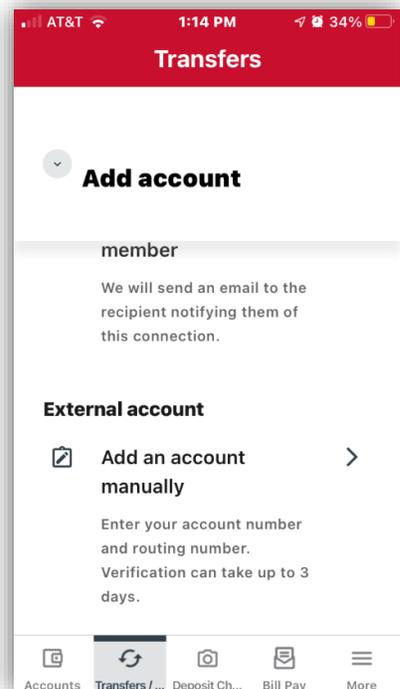
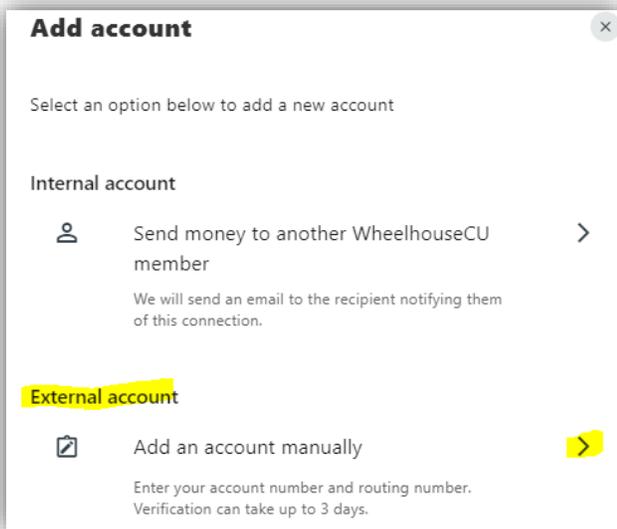
Desktop Version Screens



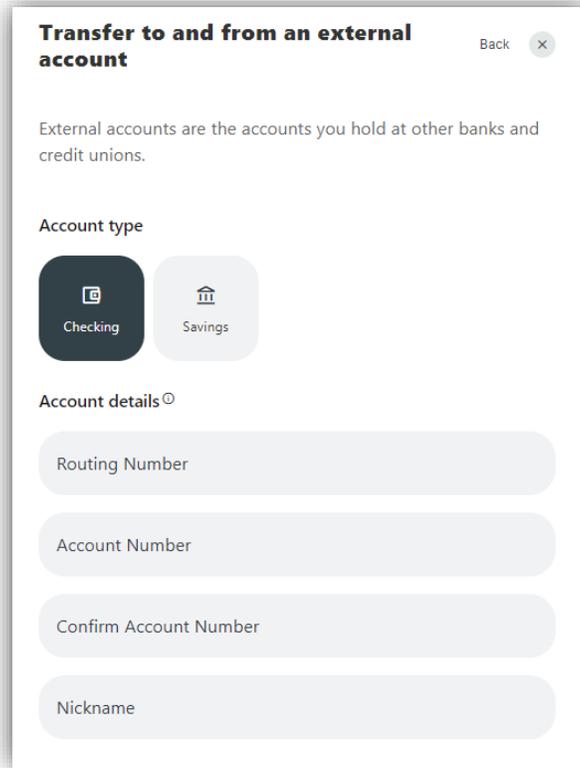
Mobile App Screens



- Select External Account/Add and account manually by clicking on the forward arrow.

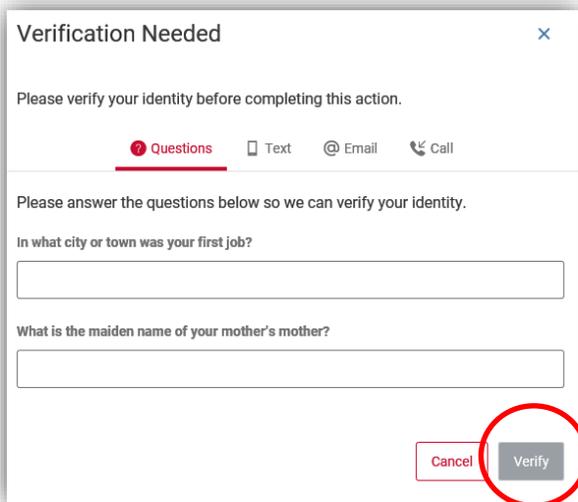


- Choose Checking or Savings
- Enter the Routing and Account Number for the external account
- It's a good idea to nickname the account the name of the External Bank, i.e. "Wells Fargo Checking" etc. so it's clear which accounts you are transferring to and from.

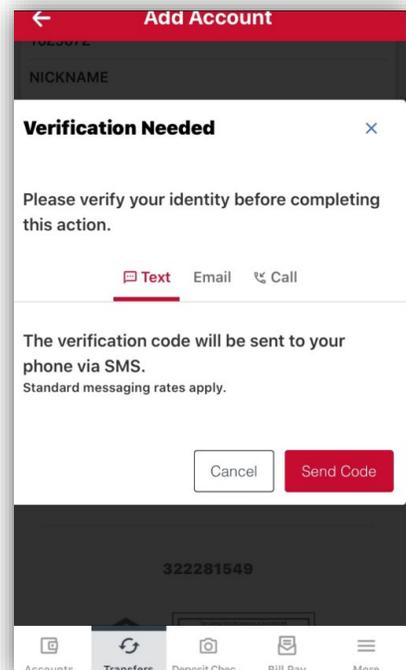


- You will be asked to verify your identity via text/email/call (as an added layer of security)

Desktop Version Screens

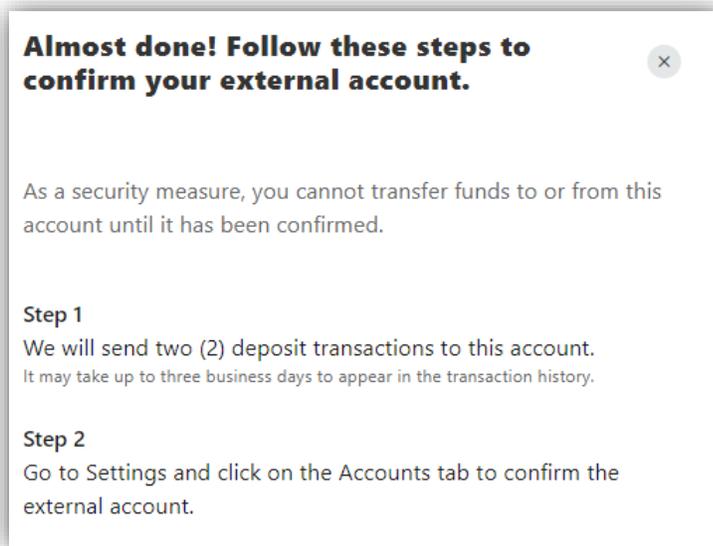


Mobile App Screens

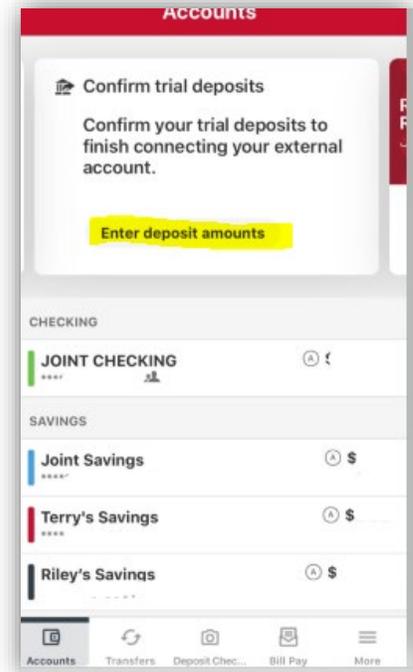


- As a security measure, you cannot transfer funds to or from the accounts until they have been confirmed.
- We will send two (2) trial deposit transactions to the external account. It could take up to three (3) business days for the trial deposit transactions to appear in your external account history.
- You will not be able to begin doing transfers to/from your external account until the process below is completed.

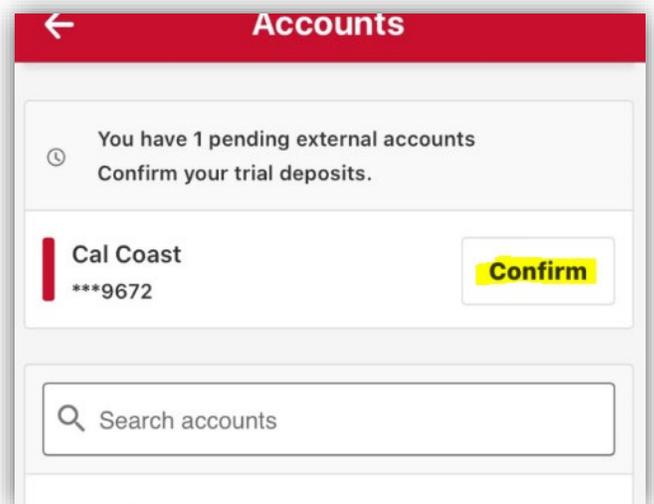
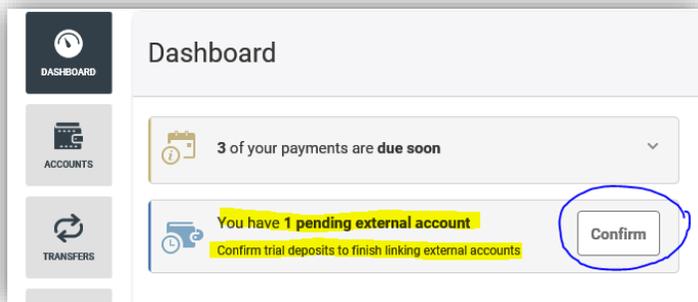
Desktop Version Screens



Mobile App Screens

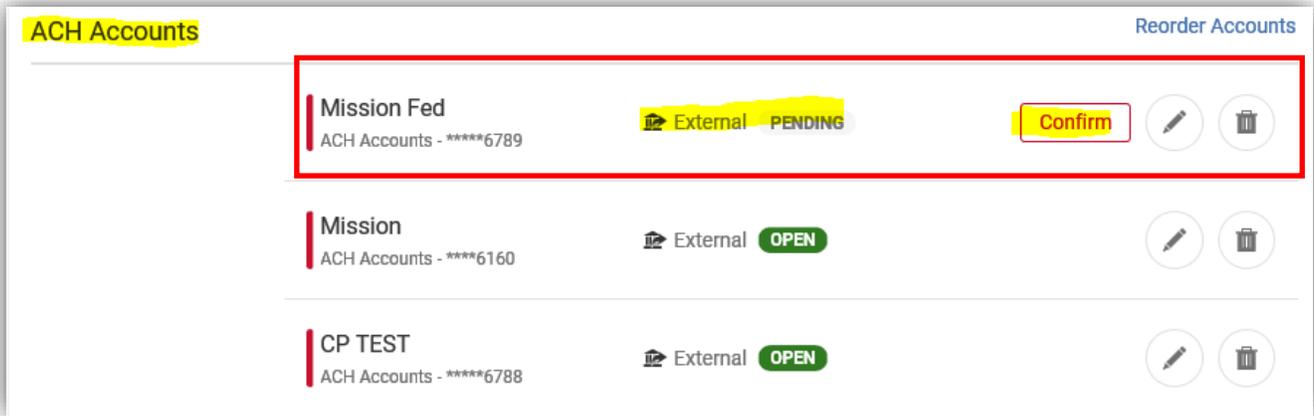


Once trial deposits have been posted to your external account, note the amounts of each deposit. Then log back into your Wheelhouse account. You will see the message shown below at the top of your Wheelhouse Dashboard (in Desktop) and above your accounts in the Mobile App. Click on the **“Confirm”** button.



- Scroll to the bottom of the page to **ACH ACCOUNTS**

- You must locate the account needing to be confirmed
- Click the **Confirm** button for the account you are adding.



(Example of what micro deposits look like in your external bank account history.)

Date	Description	Deposits/Credits	Withdrawals/Debits
Pending Transactions			
Received for Processing			
02/07/20	WHEELHOUSE 200206 13709		\$0.97
Authorized Transactions <small>Note: Debit card transaction amounts may change.</small>			
02/07/20	ONLINE TRANSFER TO XXXXXX0906	\$50.00	
02/07/20	ONLINE TRANSFER TO XXXXXX456 R	\$44.00	
02/07/20	WHEELHOUSE 200206 13708	\$0.48	
02/07/20	WHEELHOUSE 200206 13707	\$0.49	

- You will need to enter the deposit amounts in the **exact order** that the deposits were made.

Desktop Version Screens

Confirm Trial Deposits

As a security measure, we sent two transactions of different amounts to account #****6789 at _____ CREDIT UNION. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this _____ CREDIT UNION account.

First Deposit *

Second Deposit *

Cancel **Confirm**

Mobile App Screens

Confirm External Accounts

As a security measure, we sent two transactions of different amounts to account #***9672 at CALIFORNIA COAST CREDIT UNION. It may take up to three business days for those transactions to appear in your account.

We ask you to confirm the transaction amounts to ensure you're the owner of this CALIFORNIA COAST CREDIT UNION account.

FIRST DEPOSIT
Enter amount

SECOND DEPOSIT
Enter amount

Confirm

Accounts Transfers Deposit Chec... Bill Pay More

When you have added your trial deposits correctly you will receive a green **Success** bar at the top of your screen you will now be ready to perform external transfers to and from your external bank account within your Wheelhouse digital banking account.

Setting up Recurring External ACH Loan Payment Transfers via Desktop/Laptop

1. Go to the Transfers tab
2. Click on Classic
3. In the From Account field select the External Account
4. In the To Account field select the Wheelhouse Loan
5. There are two options for recurring payments:
 - Regular Payment (transfers the minimum amount due each time)
 - Other (customized payment amount for an amount other than minimum due)

Regular Payment (Minimum Amount Due)

The screenshot shows the 'Transfers' section of a digital banking interface. The 'Classic' tab is selected. The 'Make a Transfer' section is active, showing the 'From Account' as 'Mission' and the 'To Account' as 'AUTO USED'. The amount is set to '\$114.42' under the 'Regular Payment' option, which is due on '09 APR 2021'. The total amount is \$114.42.

The screenshot shows the recurring payment configuration form. The 'Start Date' is 04/09/2021. The 'Frequency' is set to 'Monthly'. The 'Ending' option is 'Never'. The 'Memo (Optional)' field contains 'Toyota Payment'. A 'Submit Transfer' button is at the bottom.

6. Select the date of your recurring payment (3-5 business days prior to actual due date is recommended)
***There are no late fees on your loan if paid within 10 calendar days of your due date**
7. Select the frequency of your recurring payment (Monthly, Weekly, Bi-Weekly etc.)
8. Select the ending date for your recurring payment if you desire.
9. Entering a Memo is optional but helpful.
10. Click "Submit Transfer"

Other Payment (Customized Payment Amount)

Quick **Classic** Scheduled History

Make a Transfer

From Account
Mission ****61C

To Account
AUTO USED ****19 -0143 \$4,659.93

Don't see the account you want to transfer to?
[Add an account to make a transfer](#)

Amount

Regular Payment *Due 22 OCT 2021*
\$114.42

Amount Due
\$114.42

Past Due Amount
\$0.00

Other 

\$ 125.00

Total **\$125.00**

[External Transfer Limits](#)

Start Date
10/20/2021

Frequency
Monthly

11. You will get a Confirm Transfer screen
12. Review your payment details and note the **Estimated Delivery Date** presented.
13. **Transfers typically post on the third business day.**
14. Transfers scheduled for non-business days will process on the next business day.
15. If all is correct, select **Confirm Transfer**

Confirm Transfer ✕

Transfer Amount \$114.42
Regular Payment

Transfer From | Mission
160

Transfer To | AUTO USED \$6,152.12
-0143

Transfer Date 09 APR 2021

Estimated Delivery Date 13 APR 2021

Frequency Monthly

Occurrences 60

Cancel **Confirm Transfer**

You should then see a **Success** screen verifying your recurring transfer has been scheduled.

✓ ✕

Success

Your recurring transfer of **\$114.42** has been scheduled.

Transfer From | Mission ****6160

Transfer To | AUTO USED ****1920-0143

Transfer Date 09 APR 2021

Estimated Delivery Date 13 APR 2021

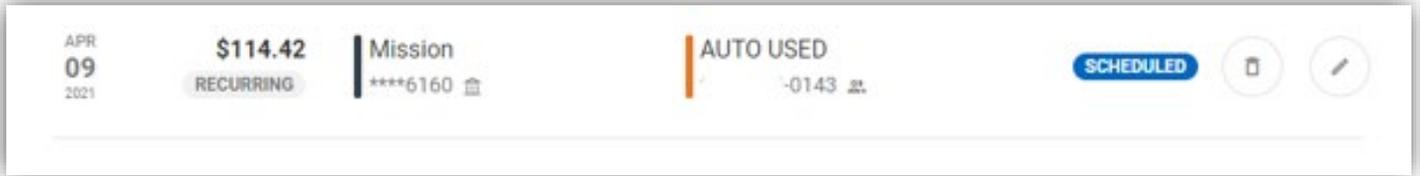
Frequency Monthly

Ending Date Never

Make Another Transfer **Go to Transfer Activity**

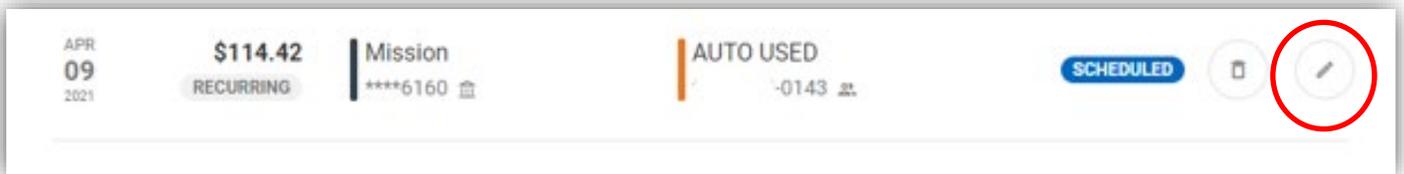
Viewing Scheduled Transfers

1. Go to Transfers, Scheduled, My Scheduled Transfers
2. At the bottom of the screen you can view upcoming scheduled transfers



To Edit or Cancel a scheduled transfer

1. Follow steps 1 and 2 above
2. To Edit the payment amount click on the pencil to the right of the scheduled payment
3. If you scheduled a Regular Payment (minimum due) in order edit the payment amount you will need to Cancel the Transfer Series and re-set up your scheduled transfer as a payment Amount of "Other" as shown on page 5.



A screenshot of the 'Edit Transfer' screen in the mobile app. The screen shows the following details:

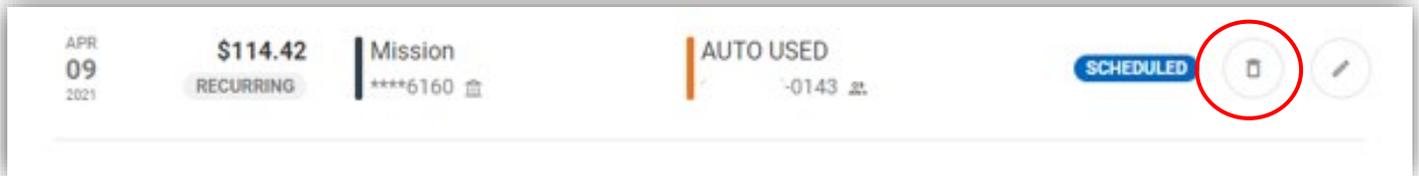
- Date: APR 09 2021
- Amount: \$10.00 (circled in red)
- Frequency: Every 2 Weeks
- Loan Payment: Other
- Start Date: July 31, 2020
- End Date: Never

At the bottom, there is a link for 'Add Memo', a 'Cancel Transfer Series' link, and 'Cancel' and 'Save' buttons.

4. To cancel a scheduled payment, there are two options:

- a. Cancel an upcoming payment but keep the subsequent series of payments or
- b. Cancel all scheduled payments in the series

5. To Cancel one upcoming scheduled transfer click on the trash can icon next to your payment

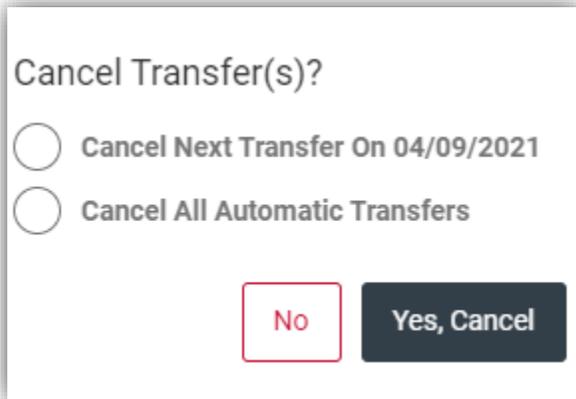


6. Select "Cancel Next Transfer On (date)"

Or to cancel all automatic transfers

7. Select "Cancel All Automatic Transfers"

8. Select "Yes, Cancel"



You will see a banner at the top of your screen indicating that your cancellation was successful.