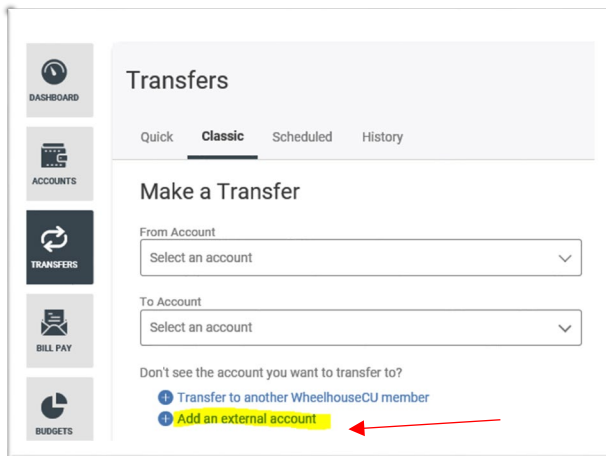


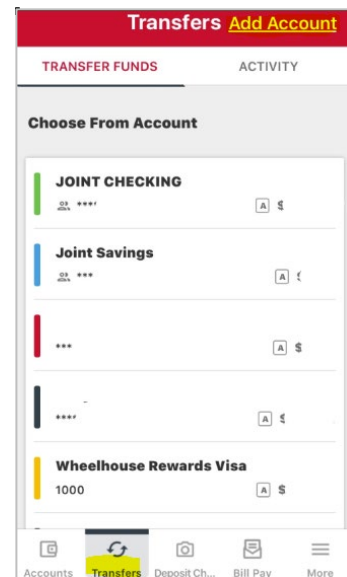
SETTING UP ACH EXTERNAL TRANSFERS

- External Accounts can be set up on a desktop/laptop or through our Mobile App
 - **Desktop** - click on the Transfers tab then Classic then click on “Add an external account”
 - 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



1. Agree to ACH Transfer Policy then click **Continue**.

ACH Transfer Policy

About Account Transfers

You may use the account transfer service to transfer funds between your Wheelhouse accounts, to the account of another Wheelhouse member, or to your account at another financial institution (“external account”).

Initiating Account Transfers

To transfer funds from your account to another Wheelhouse member, you will need to provide the recipient’s last name, member number and the account or loan to which you are transferring the funds.

- The information entered must match our records in order for us to locate the account.
- You cannot initiate transfers from another Wheelhouse member’s account into your account.

I Agree *

Cancel Continue

2. Complete the form below using external account and routing number information, you can choose to set up ACH Transfers from a Checking OR Savings.

A desktop web form titled "Add Account" with a red header. It has two tabs: "INTERNAL ACCOUNT" and "EXTERNAL ACCOUNT", with the latter selected. The form contains several input fields: "Account Type" (a dropdown menu with "Checking" selected), "Routing Number" (a text field with "9 digits" as a placeholder), "Account Number" (a text field), "Confirm Account Number" (a text field), and "Nickname" (a text field). At the bottom right, there are "Cancel" and "Save" buttons. A red arrow points to the "Save" button.

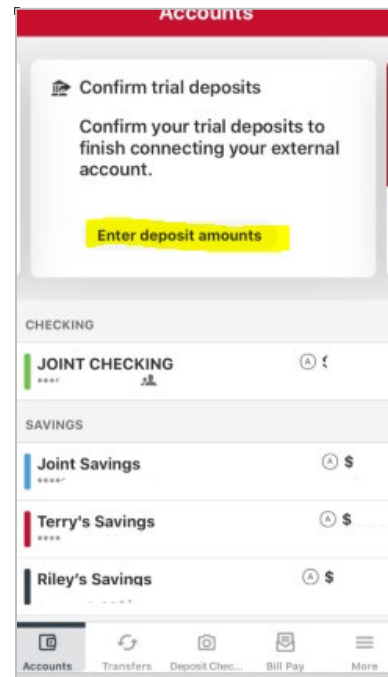
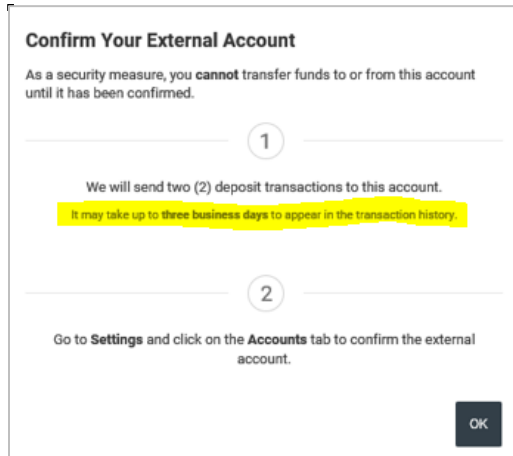
A mobile app screenshot of the "Add Account" screen. It features a red header with a back arrow and the title "Add Account". Below the header are two tabs: "INTERNAL ACCOUNT" and "EXTERNAL ACCOUNT", with "EXTERNAL ACCOUNT" selected. The screen displays a list of fields: "ACCOUNT TYPE" (with "Checking" selected and a checkmark), "ROUTING NUMBER" (with "9 digits" as a placeholder), "ACCOUNT NUMBER", "CONFIRM ACCOUNT NUMBER", and "NICKNAME". At the bottom, there is a "Continue" button and a navigation bar with icons for "Accounts", "Transfers", "Deposit Chec...", "Bill Pay", and "More".

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

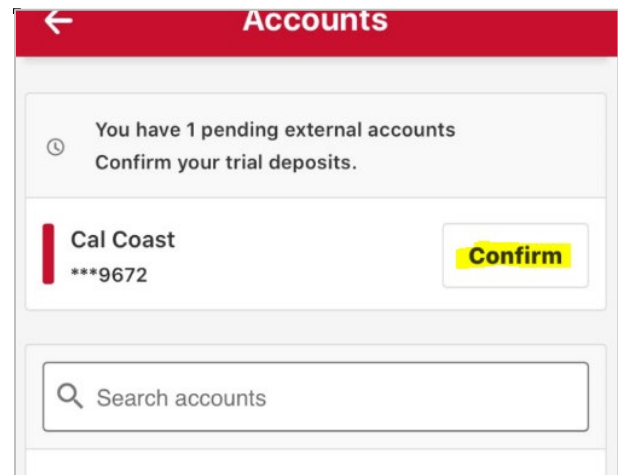
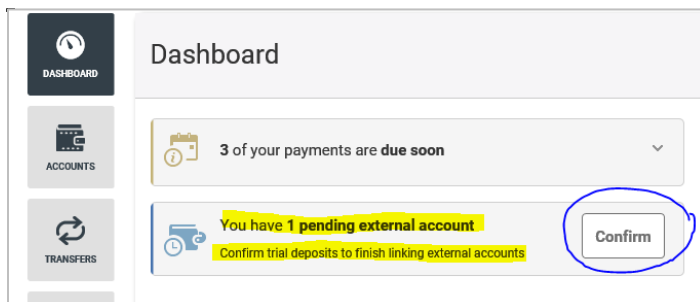
A desktop dialog box titled "Verification Needed" with a close button (X) in the top right. The text inside reads: "Please verify your identity before completing this action." Below this, there are three options: "Questions" (highlighted with a red underline), "Text", and "Email". A red arrow points to the "Please verify your identity..." text. Below the options, it says "Please answer the questions below so we can verify your identity." and lists two questions: "In what city or town was your first job?" and "What is the maiden name of your mother's mother?". Each question has a corresponding text input field. At the bottom right, there are "Cancel" and "Verify" buttons.

A mobile app screenshot of the "Verification Needed" dialog box. It has a red header with a back arrow and the title "Add Account". The dialog box contains the text: "Please verify your identity before completing this action." Below this, there are three options: "Text" (highlighted with a red underline), "Email", and "Call". Below the options, it says: "The verification code will be sent to your phone via SMS. Standard messaging rates apply." At the bottom right, there are "Cancel" and "Send Code" buttons. At the very bottom of the screen, the number "322281549" is displayed.

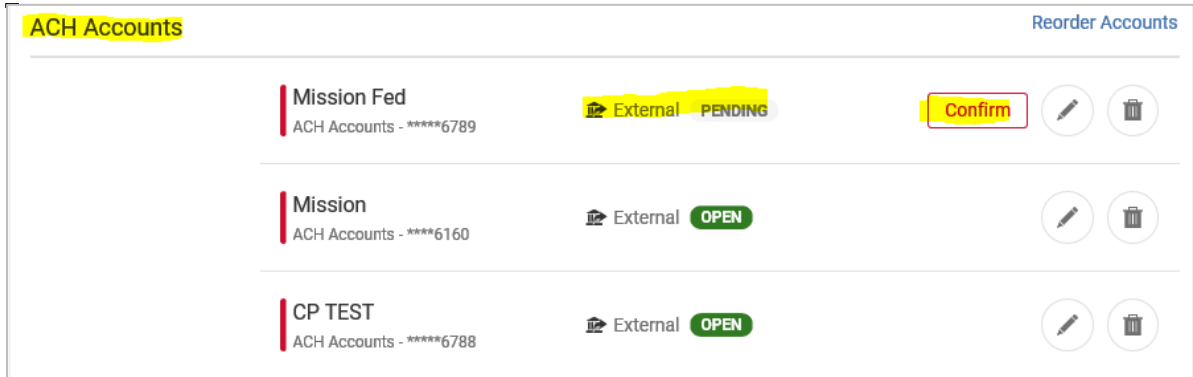
4. Once you click “Verify” above, you are presented with the window below to confirm your external account.
- As a security measure, you cannot transfer funds to or from the accounts until they have been confirmed.
 - We will send two (2) trial deposit transactions to the external account. It can take up to three (3) business days for the trial deposit transactions to appear in your external account history.
 - You will not be able to conduct transfers to/from your external account until the confirmation process is completed. Once the trial deposits (which can take up to 3 business days) are in your external account and you confirm them in your Wheelhouse accounts, you may start transferring right away.



5. Once trial deposits have been posted to the external account you will see this message at the top of your Wheelhouse Dashboard (in Desktop) and above your accounts in the Mobile App (see above). Then click **CONFIRM**.



6. Scroll to the bottom of the page to **ACH ACCOUNTS**.
 - You must locate the account needing to be confirmed:



- Example of what micro deposits look like in your external account (Wells Fargo, B of A etc..)

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 XXXXXX5456 R		\$44.00
02/07/20	WHEELHOUSE 200206 13708	\$0.48	
02/07/20	WHEELHOUSE 200206 13707	\$0.49	

7. You will see the screen below. You will **enter in the exact order** that the deposits were made. **First deposit** amount \$.49, **Second deposit** amount \$.48 and select **CONFIRM**.

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 *

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

Accounts Transfers Deposit Chec... Bill Pay More

8. When you get the green **SUCCESS** bar at the top of your screen you are now ready to perform external transfers to and from your external bank 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)**Select the option for Regular payment ONLY.**

Regular Payment (Minimum Amount Due)

Other Payment (Customized Payment Amount)

N/A

The screenshot shows the 'Transfers' page with the 'Classic' tab selected. The 'Make a Transfer' form is displayed with the following details:

- From Account:** Mission (160)
- To Account:** AUTO USED (-0143) with a balance of \$6,152.12
- Don't see the account you want to transfer to?**
 - Transfer to another WheelhouseCU member
 - Add an external account
- Amount:**
 - Regular Payment *Due 09 APR 2021* \$114.42
 - Amount Due \$114.42
 - Past Due Amount \$0.00
 - Other (input field with '\$')
- Total:** \$114.42

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.
8. Select the **ending date** for your recurring payment.
9. Entering a Memo is *optional*.
10. Click **"SUBMIT TRANSFER"** (see below).

Start Date
04/09/2021

Frequency
Monthly

Ending
 Never
 On MM/DD/YYYY
 After Occurrences

Memo (Optional)
Toyota Payment

Submit Transfer

- You will then receive a confirmation screen to confirm your recurring transfer.
- Review your payment details and note the **Estimated Delivery Date**.
 - Transfers scheduled for non-business days will process on the next business day.
 - 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

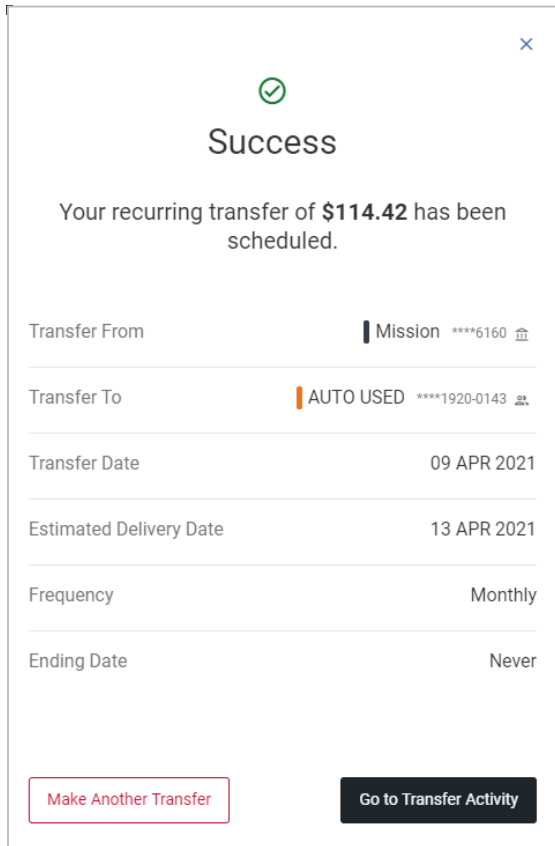
Estimated Delivery Date  13 APR 2021

Frequency Monthly

Occurrences 60

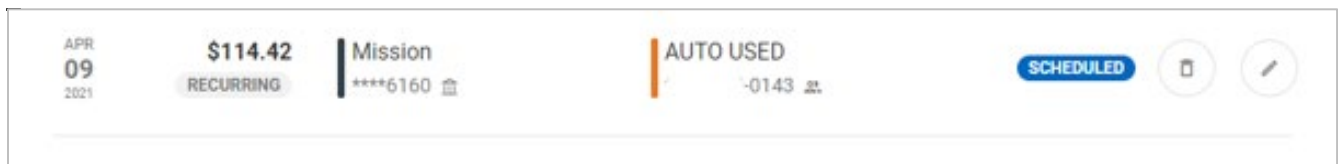
Cancel Confirm Transfer

- You will now see a **SUCCESS** screen verifying your recurring transfer has been scheduled.



Viewing Scheduled Transfers

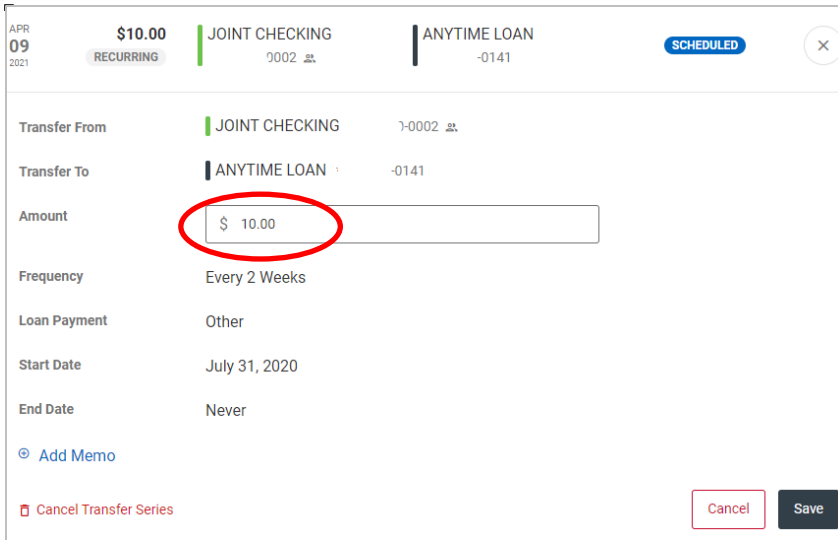
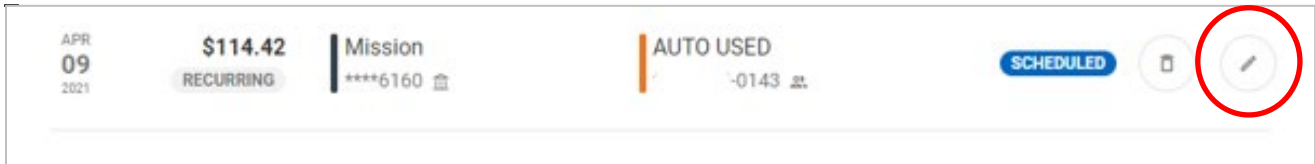
1. Go to **Transfers > Scheduled > My Scheduled Transfers**.
 - At the bottom of the screen, you can view upcoming scheduled transfers.



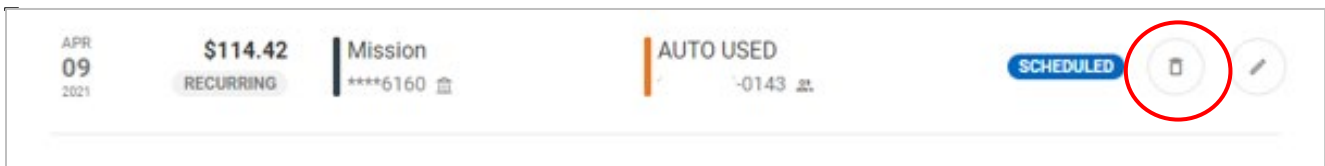
To Edit or Cancel a Scheduled Transfer

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

- To **EDIT** the payment amount, click on the **PENCIL ICON** to the right of the scheduled payment.
 - If you scheduled a **Regular Payment** (minimum due), 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](#).



- To **CANCEL** a scheduled payment there are two options:
 - Cancel an upcoming payment** but keep the subsequent series of payments, or;
 - Cancel all scheduled payments** in the series.
- Click on the **TRASH ICON** next to your payment:



- To cancel **ONE** upcoming scheduled transfer, select **“Cancel Next Transfer On [date]”**

To cancel **ALL** automatic transfers select **“Cancel All Automatic Transfers”**

- Select **“Yes, Cancel”**
 - You will see a banner at the top of your screen, indicating the cancellation was **successful**.

