Skowhegan Savings
Straight Talk. Fair Deals.

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Bank to Bank Transfers Quick Reference

ENROLLMENT

1. Login to your Online Banking.
2. Click **Bank to Bank Transfers** under the Accounts tab.

3. Review the Enrollment Introduction and click **Enroll**.
4. Review the Bank to Bank Transfers Agreement, select the **I Agree** checkbox and click **Accept**.
5. Enroll an external account by completing the New Bank to Bank Transfer External Account form required fields. Click **Submit** when complete.
   - **Account Name:** Create an external account nickname.
   - **Financial Institution Name**: External bank name.
   - **Routing Number**: External bank 9 digit routing number.
   - **Account Number**: External account number.
   - **Account Type**: Select Checking or Savings.
6. New accounts require validation before transfers may be requested. You will receive a couple of penny transactions deposited into your external account within 1-3 business days.
7. Once you have the exact amounts of the penny deposits, login to Online Banking and access **Enrolled Accounts** for Bank to Bank Transfers.
8. Enter the two verification amounts in the fields provided and click **Submit**. Once the account status changes to Verified, you may begin utilizing it for Bank to Bank Transfers.
9. To enroll additional accounts, click **Add an Account** from the sub-menu and repeat steps 1-8.

VIEW/EDIT ENROLLED ACCOUNTS

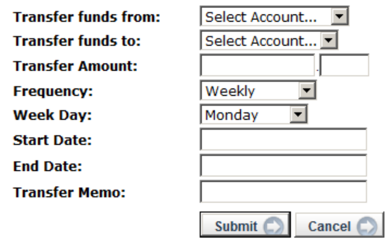
1. Click **Enrolled Accounts** from the Bank to Bank Transfers sub-menu.

Alias:	FI Name:	Routing Number:	Account Number:	Status:		
External Checking	External Bank	011500120	***********8825	Verified	Edit	Delete

2. A listing of all enrolled external accounts will display.
   - **Status:** Options are Pending Approval or Verified. Accounts must be in Verified status to initiate transfers.
   - **Edit**: Only the account nickname may be changed.
   - **Delete**: Select to permanently delete the account.

ADDING A NEW TRANSFER

1. Click **New Transfers** from the Bank to Bank Transfers sub-menu.
2. Complete all required fields.



- **Transfer funds from:** Select the account to be debited.
- **Transfer funds to**: Select the account to be credited.
- **Amount**: Enter dollar amount of the transfer.
- **Frequency**: How often should the transfer be processed.
  - **One Time**: Single occurrence.
  - **Weekly**: Once per week on a specified day.
  - **Bi-Weekly**: Every other week on a specified day.
  - **Semi-Monthly**: Twice per month on specified dates.
  - **Monthly**: Once per month on a specified date.
- **Month Day/Week Day:** Date or day of the week transfer is scheduled to process. (if recurring)
- **Start Date/End Date:** Date range for recurring transfers.
- **Memo:** Comments regarding the transfer. (optional)

PENDING TRANSFERS

1. Click **Pending Transfers** from the Bank to Bank Transfers sub-menu.
2. A listing of all pending and scheduled transfers will display with the following options.
   - **View:** Displays transfer details.
   - **Edit**: Change transfer date, amount and frequency.
   - **Delete**: Delete the requested transfer.

*** Transfers are processed every 30 minutes and cannot be edited or deleted after processing.**

HISTORY

1. Click **History** from the Bank to Bank Transfers sub-menu.
2. A listing of all processed transfers will display with the following options.
   - **View Activity:** Select the past 7, 15, 30 or All Days.
   - **View**: Display transfer details.