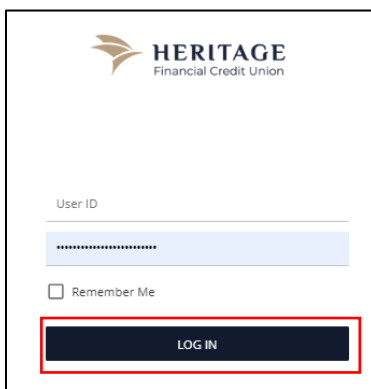


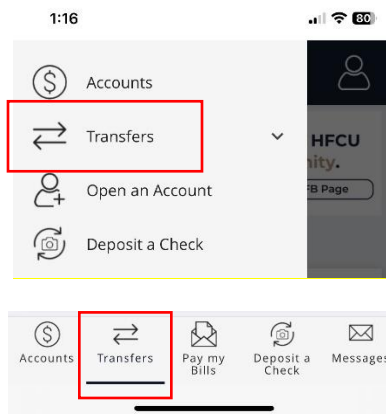
HOW TO ADD AN EXTERNAL TRANSFER ACCOUNT IN ONLINE & MOBILE BANKING

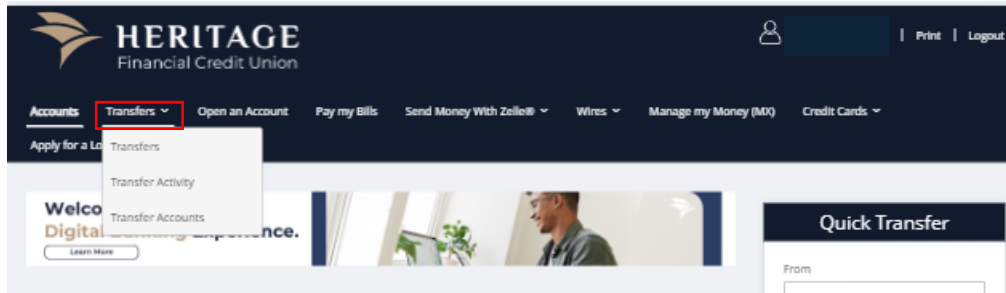
1. To get started, visit <https://heritagefcu.com/>. Click on the **“Login”** button located on the top right of the homepage, or login to your HFCU Mobile app on your personal device.

Routing Number 221978791 | Need assistance? Please call 845-561-5607 | [Recursos en español](#) | [Find an ATM or Branch](#)

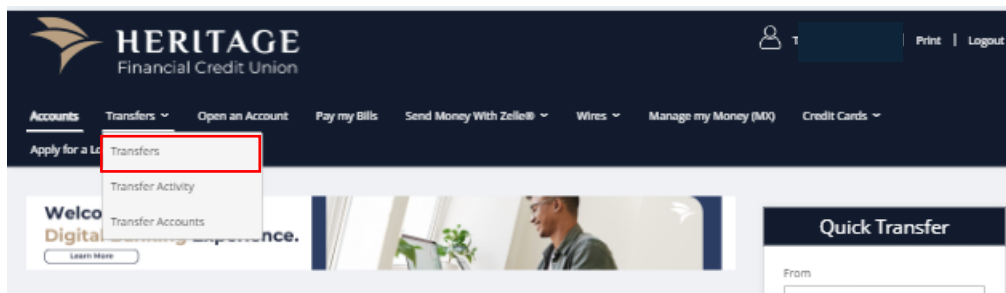
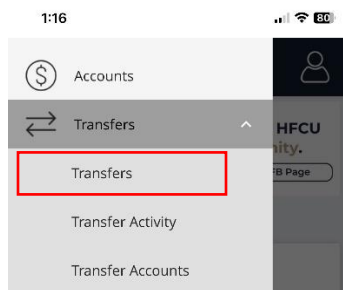


2. When logged into online banking, navigate to the **“Transfers”** page by clicking **“Transfers”** at the left-side top menu or on the bottom menu in the mobile app or the top menu in online banking.

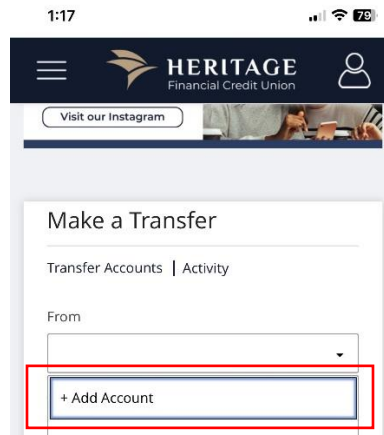




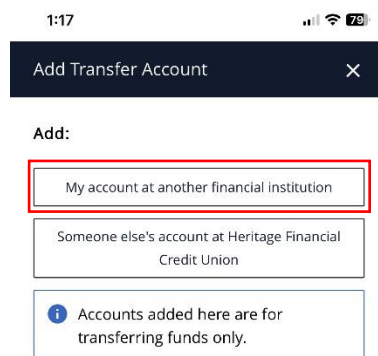
3. Then click on **“Transfers”**.



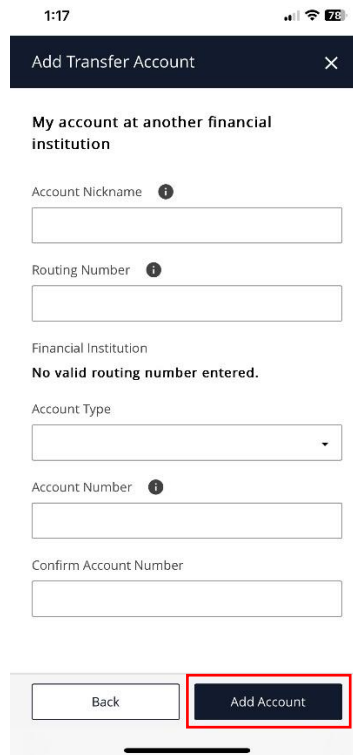
4. On the **“Make a Transfer”** screen click on **“From”** and then **“Add Account”**.



5. Next, under **“Add,”** click on **“My Account at another financial institution”**.



6. On the following screen, enter in all of the information pertaining to your account at your other financial institution (Account Nickname, Routing Number, Account Type, Account Number, Confirm Account Number), and click **“Add Account.”**



1:17

Add Transfer Account

My account at another financial institution

Account Nickname ⓘ

Routing Number ⓘ

Financial Institution

No valid routing number entered.

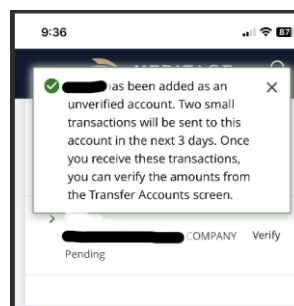
Account Type

Account Number ⓘ

Confirm Account Number

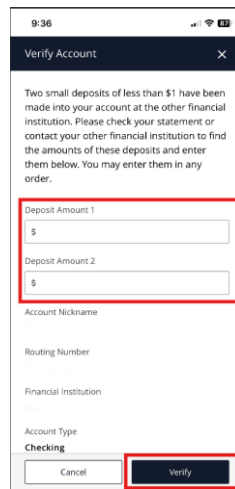
Back Add Account

7. After, navigate back to the **“Transfers”** screen as noted in steps 2 & 3.
8. Once the information has been added, and the **“Add Account”** button has been selected, you will see a pop up which states, “in order for this new external account to be verified, two small transactions will be sent to this account within the following 3 days.” Once the transactions have been received, you will need to verify the amounts within the **“Transfer Accounts”** screen.



9. After this, please navigate back to the **“Transfer Account”** tab to verify.

10. Once the deposited amount has been made to your external financial institution within 3 business days, click the **“Verify Pending”** verbiage next to the added account to be taken to the **“Verify Account”** page. On this page, you will need to add the two deposited amounts, and click the **“Verify”** button once completed.



11. Once completed, navigate to the **“Transfer Accounts”** page, and you will see your added, and now verified, external account listed!

Transfer Accounts				
Add Account				
External Accounts				
Nickname ↑	Financial Institution ↕	Account Type ↕	Account	Status ↕
>	[REDACTED]	Checking	[REDACTED]	Active