



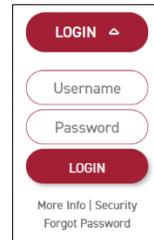
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E-BRANCH ONLINE BANKING: ADDING EXTERNAL FUNDS TRANSFER ACCOUNTS

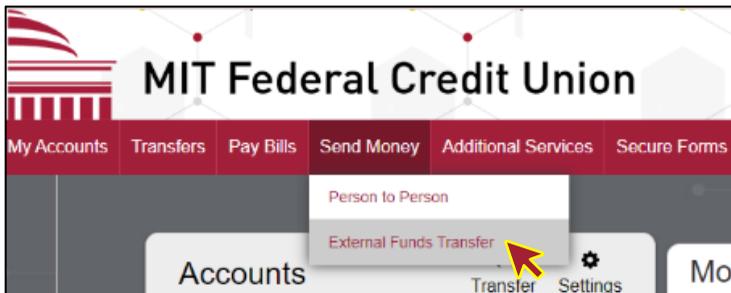
MIT Federal Credit Union offers convenient and secure Person-to-Person and External Funds Transfer services online through our e-Branch Online Banking platform. External Funds Transfers are transfers of money from your MIT FCU account and your account at an external financial institution.

NOTE: An external bank routing and account number are **required** to complete this one-time process.

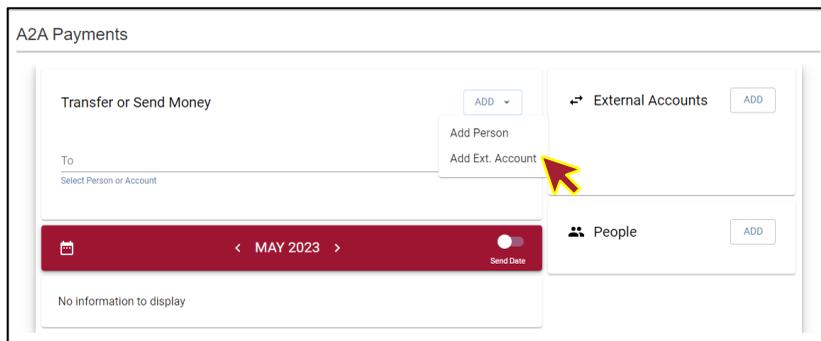
Step 1. Log in to your e-Branch Online Banking account via the mitfcu.org website.



Step 2. Hover over the “Send Money” tab, then click “External Funds Transfer.”



Step 3. On the “A2A Payments” screen, click “Add,” then “Add Ext. Account” to add a new external account.





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Step 4. Enter the routing and account number for the external account select the “Account Type” from the drop-down menu and enter an “Account Nickname” (optional).

Review the *External Transfer Agreement for Consumer Accounts*, then check the box to confirm and accept the terms and conditions outlined, then click “Save” to proceed.

NOTE: You must be the owner of the external bank account to use it for transfers. *Never send funds via External Funds Transfer to accounts you do not have ownership of.*

Step 5. The following confirmation message will be displayed outlining your next steps. Please wait 1 to 2 business days for two (2) small trial deposits (under \$1.00) to be made to your external account.

You’ll need to verify these deposits by returning to the “External Funds Transfer” page and entering the deposit amounts to activate the external accounts for use.

Click “Continue” to return to the “A2A Payments” screen.

NOTE: *To add additional external accounts, repeat the steps.*



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Step 6. Once you have received the small trial deposits into your external account, log in to your e-Branch Online Banking account, hover over the “Send Money” tab, and click “External Funds Transfer.” On the “A2A Payments” page under “External Accounts” click “Activation Required” to verify the deposits and activate your external transfer account.

External Accounts ADD

Bank of America, N.A. (BoFA)
Checking Activation Required

Step 7. Enter the first and second trial deposit amounts then click “Activate.”

External Accounts ADD

Bank of America, N.A. (BoFA)
Checking

Financial Institution
Bank of America, N.A.

Routing Transit Number
011000138

Account Number

Account Type
Checking

Account Nickname (optional)
BofA

Enter Deposit Amounts

First	Second
\$0.05	\$0.25

DELETE ACTIVATE

Step 10. Congratulations! A confirmation message will be displayed if the activation is successful, and your external funds transfer account is now available for use.

EXTERNAL FUNDS TRANSFER DISCLAIMER: All External Funds Transfers are subject to the terms and conditions outlined in MIT Federal Credit Union’s *External Funds Transfer Agreement for Consumer Accounts*, as well as the rules and regulations governing your accounts at external financial institutions, such as savings account transfer limitations. MIT Federal Credit Union is not liable or responsible for any costs or losses incurred as a result of External Funds Transfer requests.