

## Linking Accounts

### Linking Accounts within MSDFCU

Create a one-time or permanent link to another user's account to make one-time and recurring transfers to that account. You have the option to link to another user's account using their account number (along with the credit union share or loan ID associated with that account number) or by using the user's email address or phone number.

### Linking External Accounts for Transfers

To add an external transfer account:

- 1) Select *Transfers* and click on the **More Action** transfers tab. Click **Add Account**.
- 2) Under External account, choose to **Add an account instantly**- To sign in with the credentials you use for your external account. **OR Add an account manually**- Enter your account number and routing number. Verification can take up to 3 days.
- 3) Select **Add an Account Manually** from the menu. Accept the **Terms and Conditions**.
- 4) Next, the *Add Account* window is displayed.
- 5) Enter an **Account Type**.
- 6) Enter a **Routing Number**.
- 7) Enter an **Account Number**.
- 8) **Confirm** the **Account Number**.
- 9) Enter a **Nickname**.
- 10) Click the **Continue** button to add the account or click the **Cancel** button to close the window.

The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

### Linking External Accounts for Account Aggregation

Adding accounts from other financial institutions makes it convenient to view assets and liabilities in one place.

From the **Dashboard**

- 1) Select **Link External Accounts**
- 2) Click the **Get Started** button
- 3) The window will open. Use the search "Institution name" to find other institutions.
- 4) Enter your **Username** and **Password** credentials for online access to the other institution's platform.
- 5) Next, view and select the account you wish to add.