

How To: Cross Account Transfer

A “cross account” is an account belonging to another individual at your financial institution. The Transfer to an account that is not yours page allows you to immediately transfer funds from one of your deposit accounts (i.e., a checking or savings account) to a cross account. To access this page, click the Transfer Funds tab at the top of any online banking page and select the Transfer to an account that is not yours navigation link.

Note: You cannot view balances and other details related to cross accounts.

Transferring Funds to a Cross Account

1. On the **Transfer to an account that is not yours page**, an error message may display indicating cross accounts are not set up.
2. If you receive an error indicating cross accounts are not set up:
 - a. Click the **setup your accounts** link to create your (cross) accounts.
 - b. When the Transfer – Add Cross Account page displays:
 - i. Type the ACCOUNT NUMBER for the account to which you want to transfer funds, the LAST NAME of the individual holding the account, and the ACCOUNT NICKNAME (what you would like the display name to be in your online banking).
 - ii. Click Submit to submit the cross account data or Cancel to go to the Cross Account Transfer – List page.
 - iii. When a Confirmation pop-up displays, click Confirm.
 - iv. Either a Completed or a Failed message displays. In either case, click OK to go to the Cross Account Transfer – List page. You may then add more cross accounts as described in the Setting Up Cross Accounts section or go to Step 1 (if one or more cross accounts are available) to transfer funds to an account that is not yours.
3. When the Step 1 page displays **without an error message**:
 - a. In the FROM ACCOUNT dropdown list, select the account from which funds will be withdrawn. Note: Only the types of accounts that support transfers as defined by your financial institution displays in the FROM ACCOUNT and TO ACCOUNT lists.
 - b. In the TO ACCOUNT dropdown list, select another individual’s account to which funds will be deposited.
 - c. Type the AMOUNT of the transfer in dollars (and cents if appropriate). You cannot enter a dollar sign.



- d. If appropriate, type an optional description of the transfer transaction in the ADDITIONAL TRANSACTION DESCRIPTION field.
 - e. Type your PASSWORD, if shown.
 - f. Click Continue to go to the next step or Cancel to go to the Accounts Overview page.
4. When the Step 2 page displays, **click Confirm & Transfer** to go to the next page, **Edit to return** to the Step 1 page to review/change the transfer data, or **Cancel to return** to a cleared Step 1 page.
 5. When the Step 3 page displays, if the transfer was successful, **“Transfer Complete”** displays above the date of the transfer. Click Make another Transfer to go to the Step 1 page and enter data for another transfer or click View All Scheduled to view the Scheduled Transfers page listing all of your scheduled fund transfers.

Note: If the transfer is unsuccessful, **“Transfer NOT Completed”** displays with a detailed error message. You may click: a) Edit to return to the Step 1 page and change the transfer data; b) Make Another Transfer to go to a cleared Step 1 page and enter data for a new transfer; or c) View All Scheduled to view the Scheduled Transfers page.

Available Account Balances

When you set up a fund transfer from one of your deposit accounts to a cross account, you can only view the available balance for the accounts listed in the FROM ACCOUNT field on the initial transfer page. If an account has a negative balance, the amount displays in parentheses, for example, (272.64).

Immediate Transfers

This type of fund transfer processes immediately unless the cutoff time set by your financial institution assigns the post date of the transfer to the next business day following nightly processing.