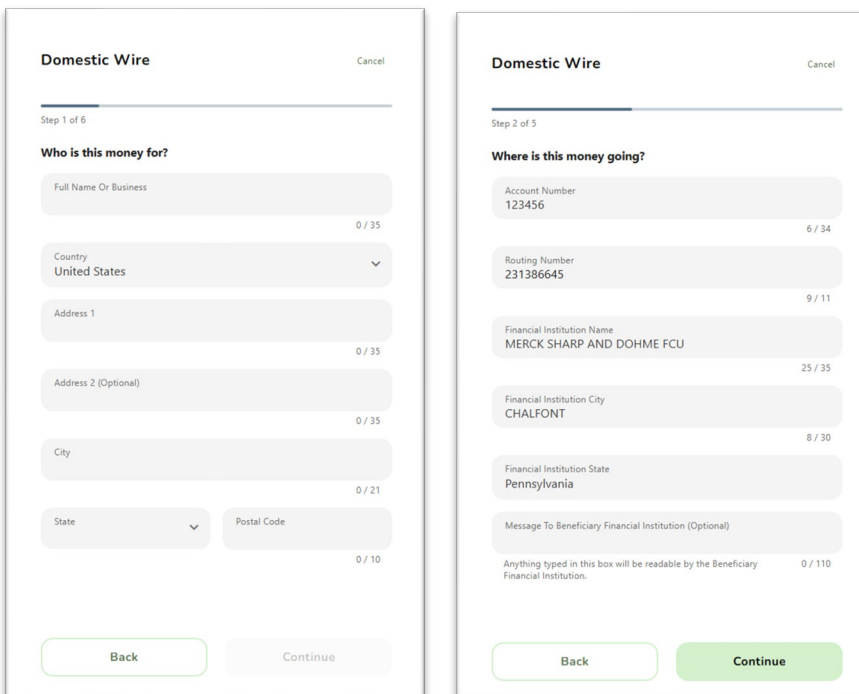


How to Send Wires

Submitting a Domestic Wire Transfer

On the top menu under **Transfer & Pay**, click on **Wire Transfer**.

1. This will open on the **Wire Transfer** menu.
2. Click **New Wire Transfer**. Read the pop-up warning and hit **Continue**
3. **Choose Domestic**
4. The **Add a recipient** page opens.



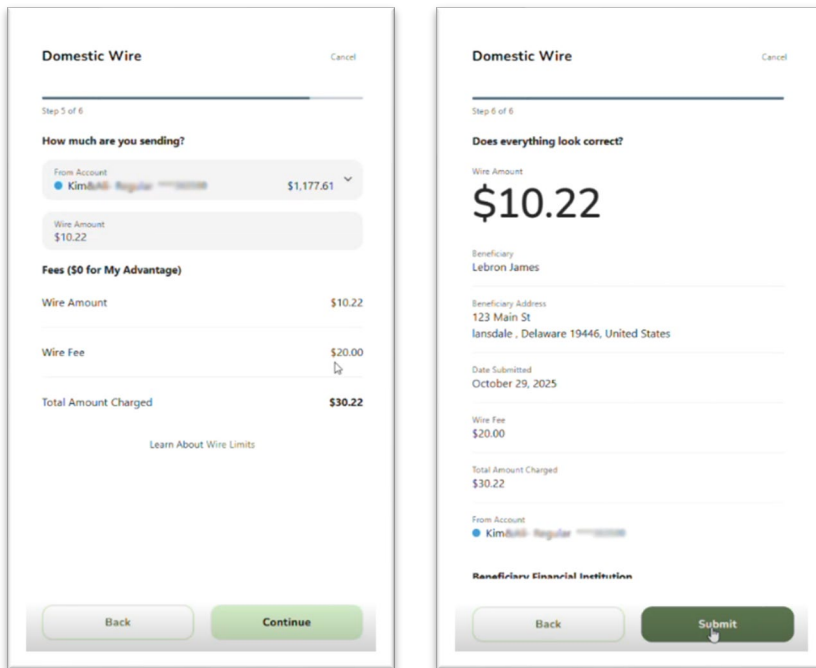
The image displays two screenshots of the 'Domestic Wire' transfer form. The first screenshot, labeled 'Step 1 of 6', is titled 'Who is this money for?' and contains input fields for: Full Name Or Business (0 / 35), Country (United States), Address 1 (0 / 35), Address 2 (Optional) (0 / 35), City (0 / 21), State, and Postal Code (0 / 10). The second screenshot, labeled 'Step 2 of 5', is titled 'Where is this money going?' and contains input fields for: Account Number (123456, 6 / 34), Routing Number (231386645, 9 / 11), Financial Institution Name (MERCK SHARP AND DOHME FCU, 25 / 35), Financial Institution City (CHALFONT, 8 / 30), Financial Institution State (Pennsylvania), and Message To Beneficiary Financial Institution (Optional) (0 / 110). Both screenshots include 'Back' and 'Continue' buttons at the bottom.

5. In the **Who is this money for?** section, enter the Full Name Or Business, Street Address, City, State, and ZIP Code
6. In the **Where is this money going?** section, enter the **Account Number** and **Routing Number**. The Financial institution name automatically fills. You can add additional reference information if desired. If the routing number isn't valid, a message prompts you to enter an institution's name manually and to enter its routing number. You can also send a Message To Beneficiary Financial Institution (Optional), information.
7. Click **Continue**. You have another chance to add Additional Information (Optional).
8. Click **Continue**.

9. Choose **Yes** or **No** from the: **Do you need to add an intermediary financial institution?**

Complete the appropriate fields

- Yes> **Add Intermediary Financial Institution** Enter the: **Routing Number** and **Financial Institution Name**
- No > Answer **How much are you sending?** Enter the: **From Account** and **Wire Amount**
- Review the fees and/or **Learn About Wire Limits (NOTE: My Advantage members will have the fee refunded to their account.)**
- Next, click **Continue**.



10. Review: **Does everything look correct?**

- Use the **Back** button to make any needed adjustments
- Or Click the **Submit** button

11. The **Confirm Your Identity** page opens.

12. Verify your identity by text or a call, choose and click **Send Code**

13. **Enter the code**, and click the **Verify** button

14. You can choose to **View Wire Detail** or click **Done**

15. You will be returned to the Wire Transfer page and will now see the wire as **pending**

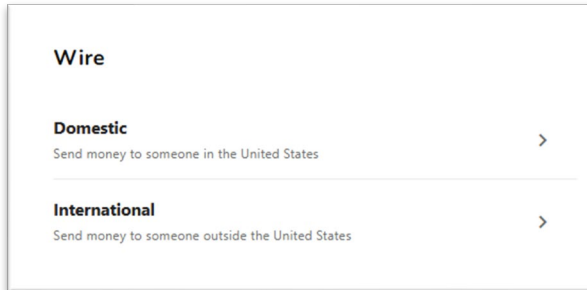
16. **For security purposes**, you will receive a call from the **Credit Union** prior to the wire being sent.

Submitting an International Wire Transfer

How to transfer funds where the request is initiated in one country and settled in another.

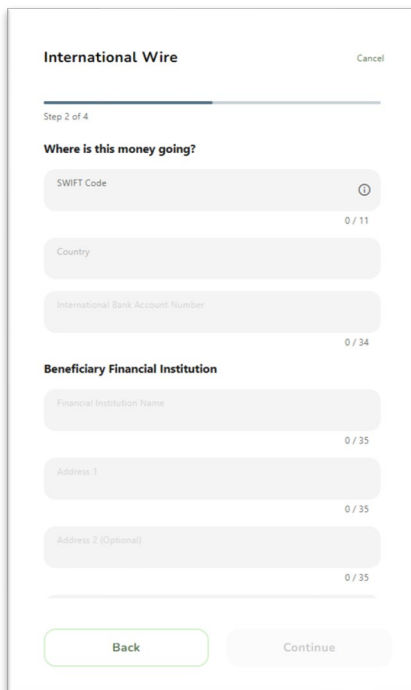
On the top menu under **Transfer & Pay**, click on **Wire Transfer**.

1. This will open on the **Wire Transfer** menu.
2. Click **New Wire Transfer**. Read the pop-up warning and hit **Continue**
3. Click **International**.



The screenshot shows a menu titled "Wire" with two options: "Domestic" (Send money to someone in the United States) and "International" (Send money to someone outside the United States). Both options have a right-pointing chevron icon.

4. In the **Who is this money for?** section, enter the Full Name Or Business, Country, Street Address, City, and Zip Code
5. In the **Where is this money going?** section, enter the **SWIFT Code, Country, and International Bank Account Number**.
6. In the **Beneficiary Financial Institution** section, enter the **Financial Institution Name, Street Address, City, Postal Code**, and any reference information (Optional)



The screenshot shows the "International Wire" form, Step 2 of 4. It is divided into two main sections: "Where is this money going?" and "Beneficiary Financial Institution".

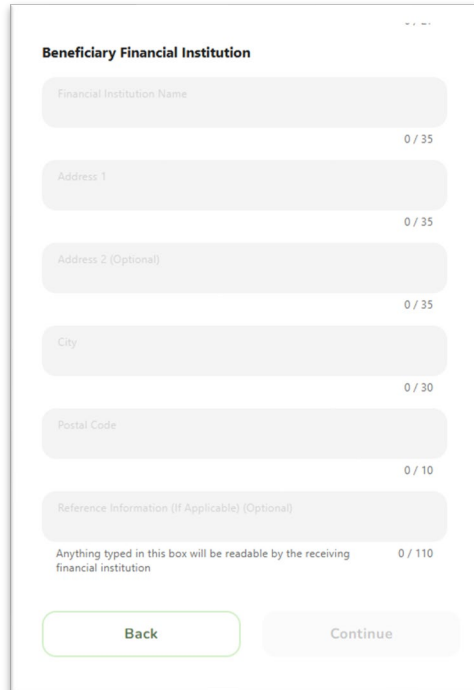
Where is this money going?

- SWIFT Code (0 / 11)
- Country (0 / 34)
- International Bank Account Number (0 / 34)

Beneficiary Financial Institution

- Financial Institution Name (0 / 35)
- Address 1 (0 / 35)
- Address 2 (Optional) (0 / 35)

Buttons: Back, Continue



The screenshot shows the "Beneficiary Financial Institution" form. It contains the following input fields:

- Financial Institution Name (0 / 35)
- Address 1 (0 / 35)
- Address 2 (Optional) (0 / 35)
- City (0 / 30)
- Postal Code (0 / 10)
- Reference Information (If Applicable) (Optional) (0 / 110)

Below the fields, there is a note: "Anything typed in this box will be readable by the receiving financial institution".

Buttons: Back, Continue

Depending on the country selected in the **Recipient Financial Information** section, you may need to complete additional fields based on that specific country's requirements.

These additional fields include:

- **IBAN** (International Bank Account Number) or country-specific account number
 - **Routing Code**
 - **Beneficiary Contact**
 - **Phone Number**
7. Optional: Click **Add intermediary** to add a domestic or international intermediary wire transfer.
 8. If you added an intermediary, enter information into the **Intermediary wire transfer** section. Enter **Routing number** if it is a domestic intermediary, and **SWIFT code, Financial Institution Name, Street Address 1, Street Address 2 (Optional), Postal Code, City, and Country** if it is an international intermediary.
 9. Click **Next**.
 10. Enter the amount of money to transfer into the **Wire amount** field. Foreign currency isn't supported. Wire requests can only be submitted in US dollars.
 11. In the **Funding account** list, select the account from which to transfer the money.
 12. Click **Next**. A **Summary** screen appears.
 13. Review the information.
 14. Read the disclosures.
 15. Click **Accept and submit**.

Send Wire Transfers to the Same Recipient

If you previously sent a wire transfer, you can send another wire transfer to that same recipient.

1. From the **Wire Transfer** screen
2. From the **Recent recipients** list, click **Send again**. You can also go to **History** and click a recipient name, then click **Send Another Amount**.
A new wire request opens with the information of the selected recipient already in the fields.
3. In the **Recipient information** and **Recipient financial information** sections, the user can review and edit the information in the fields if needed.
4. Click **Next**. The **Wire amount** page opens.
5. In the **Wire Transfer Amount** field, enter the amount of money to transfer.
6. In the **Funding account** list, select the account from which to transfer the money. The fee for submitting a wire transfer isn't added to the NSF calculation, so an end user can overdraft their account.
If the transfer amount is greater than the funds in the account, an insufficient funds (NSF) error message informs the end user. This error message updates as necessary if the end user selects another account.
7. Click **Next**. A **Summary** page opens.
8. Review the information, read the disclosures, and click **Accept and submit**.

Send the Same Amount Again

If you previously sent a wire transfer, you can send another wire transfer in the same amount to that same recipient.

1. From the **Wire Transfer** screen
2. In the **History** section, click the name of the recipient to whom you want to send another transfer.
3. Under **Send new wire transfer to the same recipient**, click the amount of the wire transfer. A new wire request opens and skips to the **Wire amount** page. The **Recipient** information, **Wire transfer amount**, and **Funding account** fields are pre-filled with the recipient's information based on the previous transaction.
To return to the **Add a recipient page**, click **Back**.
4. Review and edit the information on the **Wire amount** page.
5. Click **Next**. A **Summary** page opens.
6. Review the information, read the disclosures, and click **Accept and submit**.