

## Transfer & Payments

### One-time or Recurring Transfers

**Transfers** allow you to perform both one-time and recurring transfers and loan payments (including payments to credit cards).

- 1) Select **Transfer type** “Single Transfer” or “Multi Transfer.”
- 2) Select the source Account from the **From Account** dropdown menu.
- 3) Select the destination Account from the **To Account** dropdown menu.
- 4) **How Much** Enter the amount to transfer or select from the list of convenient predetermined accounts.
- 5) **When** Select the **Frequency** the transfer will repeat on. Select the **Ending** date of the recurring transfer if prompted. (Depending on which frequency you chose.)
- 6) Add **Memo** (optional).
- 7) Click the **ReviewTransfer** button.

You can set up transfers or payments to move funds between account types you have ownership of (i.e. primary or joint ownership). You can create any of the following four transfer scenarios:

#### *One-Time Immediate Transfer*

Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.

#### *One-Time Future-Dated Transfer*

Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.

#### *Immediate Recurring Transfer*

Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when *the recurring transfer should end*.

#### *Future-Dated Recurring Transfer*

Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

### Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.