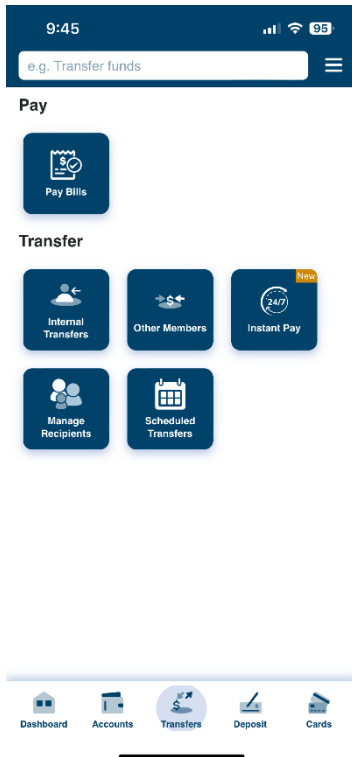


Transfer Tool Instruction Guide

We are excited to introduce Instant Pay! This is a simple and quick way to transfer funds between your AAGCU and external accounts.

NOTE: Only financial institutions that participate in the FedNow® Service will be eligible for Instant Pay transactions. View the list of participating institutions here: [FedNow Service Participants and Service Providers \(frbervices.org\)](#). If a financial institution does not participate, you can add them as a Payee and transfer through the Pay Bills tab.

Mobile Banking:



Pay Bills: links to BillPay where you can set up one-time transfers and automatic payments to external accounts and recurring bill payments.

Internal Transfers: Move money between your own AAGCU accounts.

Other Members: Transfer money to another AAGCU member.

Instant Pay: Transfer money in real-time to external accounts.

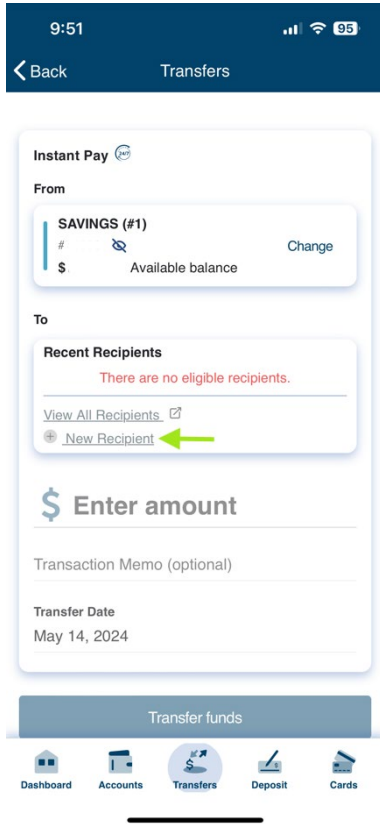
Manage Recipients: Edit, view, and add transfer recipients.

Scheduled Transfers: View your scheduled transfers to other AAGCU accounts.

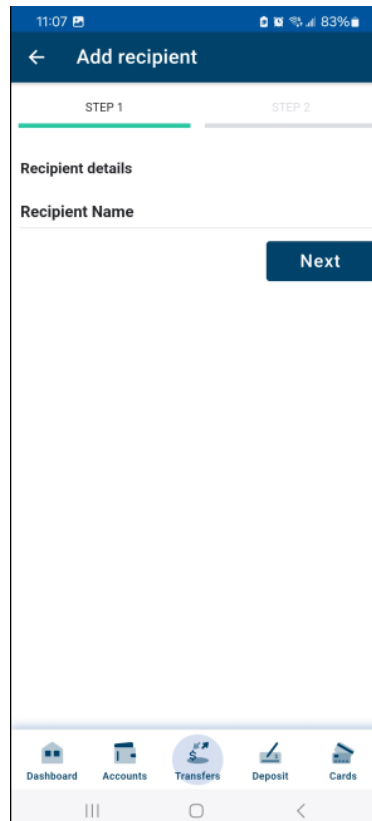
Instant Pay Instructions:

The first time you make a transfer to a new account you will have to add them as a recipient even if they are already set up in BillPay.

Adding a new recipient:

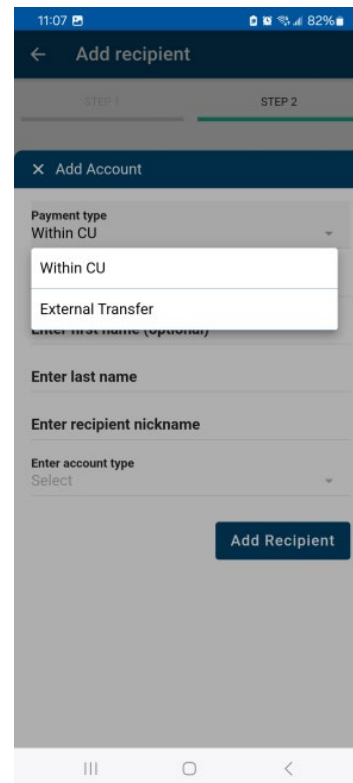


1. Select “New Recipient”



2. Name the account

3. Select if it is within AAGCU or External



Note: Only financial institutions that participate in the FedNow® Service will be eligible for Instant Pay transactions. View the list of participating institutions here: [FedNow Service Participants and Service Providers \(frbsecurities.org\)](https://frbsecurities.org). If a financial institution does not participate, you can add them as a Payee and transfer through the Pay Bills tab.

4. Fill out the account name, nickname, number, and type. Select the search icon to search the institution routing number.

5. Search for the participating financial institution by name or routing number. Click on the name of your financial institution.

3:15 Add recipient

Step 1 Step 2

× Add Account

Payment type
External Transfer

Name on account

Recipient nickname

Account number

Account type
Select

Routing number
Click search icon to search routing number.

Q

Add Recipient

11:08 Add recipient

STEP 1 STEP 2

× Search routing number

Enter routing number (optional)
121000248

Or

Financial institution name

Search

WELLS FARGO BANK, NA
121000248 Instant Pay Enabled
255 2ND AVE SOUTH, MINNEAPOLIS, MN, 5547

Note: If your financial institution does not appear, please ensure you use the full financial institution name (i.e., “Alaska Air Group Credit Union”, not “AAGCU”). If you are unsure, call your financial institution and ask for their routing number.

6. Add the recipient. **Note:** Look for the “Instant Pay Enabled” icon. If your recipient does not say “Instant Pay Enabled”, they are not a participating financial institution and are not eligible for Instant Pay. View the list of participating financial institutions here: [FedNow Service Participants and Service Providers \(frb.org\)](https://www.frb.org/services/participants) You can transfer funds to non-participating financial institution through BillPay.

11:08

← Add recipient

STEP 1 STEP 2

× Add Account

Payment type
External Transfer

Name on account
Donald Duck



Recipient nickname
Test

Account number
123456789

Account type
Checking

Routing number
121000248

Click search icon to search routing number.

WELLS FARGO BANK, NA
Instant Pay Enabled  
Routing Number: 121000248
Address: 255 2ND AVE SOUTH, MINNEAPOLIS, MN, 5547

Add Recipient

11:08

← Add recipient

STEP 1 STEP 2

× Add Account

Payment type
External Transfer

Name on account
Donald Duck

Recipient nickname
Test

Confirm Payee

Please confirm the details to add the payee

Account holder name
Donald Duck

Account number
123456789

Recipient nickname
Test

Bank name
WELLS FARGO BANK, NA

Account type
Checking

Save

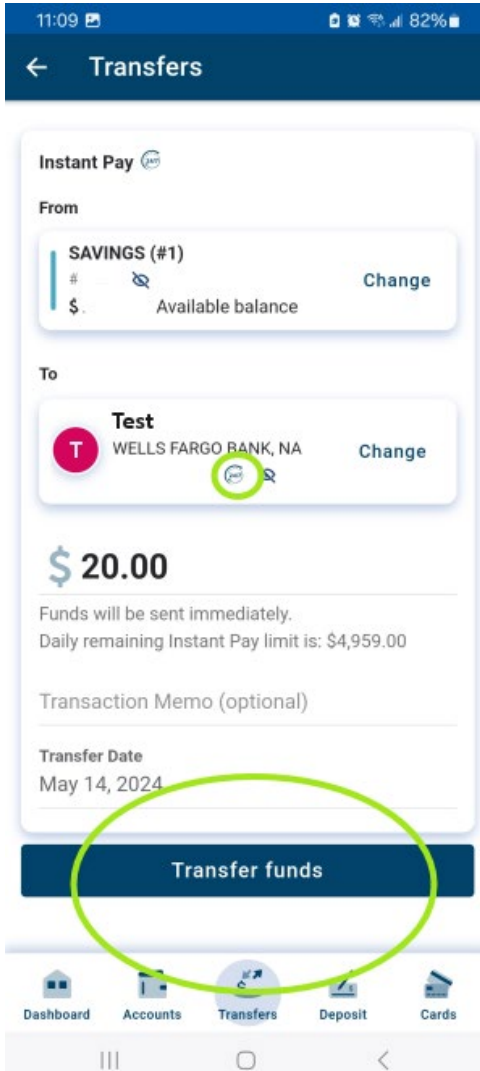
7. Review and save recipient.

BEWARE OF SCAMS. ONLY SEND MONEY TO PEOPLE YOU KNOW. IF YOU FEAR YOU MAY BE A VICTIM OF A SCAM, CALL AAGCU AT 206-824-9800 BEFORE INITIATING A TRANSFER.

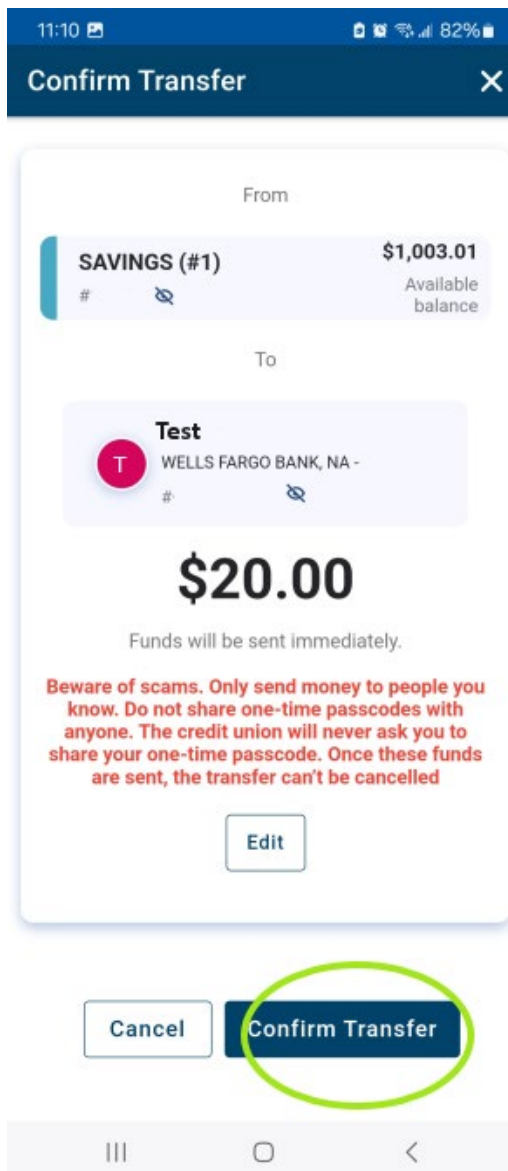
Sending Money:

1. Select the account you would like to send money from and the recipient you would like to send money to. Enter the amount you wish to transfer, and select “Transfer funds”.

Note: Look for the “Instant Pay Enabled” icon. If your recipient does not say “Instant Pay Enabled”, they are not a participating financial institution and are not eligible for Instant Pay. View the list of participating financial institutions here: [FedNow Service Participants and Service Providers \(frb.services.org\)](https://www.frb.services.org). You can transfer funds to non-participating financial institution through BillPay.



2. Review and confirm transfer.



BEWARE OF SCAMS. ONLY SEND MONEY TO PEOPLE YOU KNOW. IF YOU FEAR YOU MAY BE A VICTIM OF A SCAM, CALL AAGCU AT 206-824-9800 BEFORE INITIATING A TRANSFER.

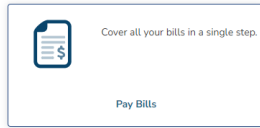
ONCE THE FUNDS ARE SENT, THE TRANSFER CANNOT BE CANCELLED AND THE FUNDS CANNOT BE RECOUPED.

Online Banking:

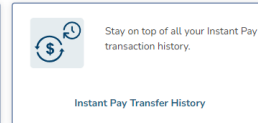
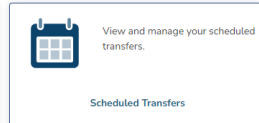
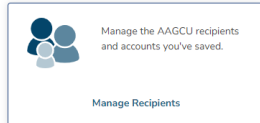
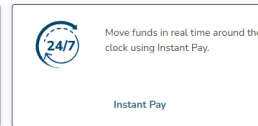
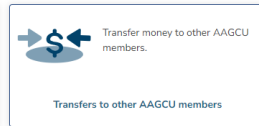
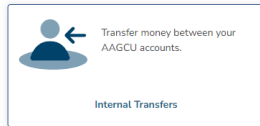
Payments

Make this screen as landing page

Pay



Transfer



Pay Bills: links to BillPay where you can set up one-time transfers and automatic payments to external accounts and recurring bill payments.

Internal Transfers: Move money between your own AAGCU accounts.

Other Members: Transfer money to another AAGCU member.

Instant Pay: Transfer money in real-time to external accounts.

Manage Recipients: Edit, view, and add transfer recipients.

Scheduled Transfers: View your scheduled transfers to other AAGCU accounts.

Instant Pay Transfer History: View your previous Instant Pay transfers.

Instant Pay Instructions:

The first time you make a transfer to a new account you will have to add then as a recipient *even if they are already set up in BillPay*.

Adding a new recipient:

Instant Pay

All fields are required unless specified as (Optional).


1. Set up Transfer

2. Review

3. Finish


1


From


SAVINGS (#1)
#26968  Available Balance
\$15,025.93
Change

Make this my preferred source account

To

Select an external recipient 

 Search for a recipient

+ New recipient 

Select an external recipient

Add Recipient

Recipient Details

Name

Accounts

+ Add Account

Save Recipient

1. Select "New recipient"
2. Name the account and select "Add Account"

Add Account

Payment type

Account holder's name

Account number

Account type

Routing number

or Search for a Financial Institution

Nickname

3. Select if the account is external or an internal AAGCU account. Fill out the account name, number, type, and nickname, then either fill out the routing number or search for your financial institution.

Search for Institution

Financial Institution Name

State (Optional)

City (Optional)

ZIP Code (Optional)

Search

ABA routing No: 091215626	Bank name: PEOPLES STATE BANK OF WELLS	Address: 98 3RD ST. SE, WELLS, MN, 5609	Select
ABA routing No: 101205131	Bank name: THE WELLS BANK OF PLATTE CITY	Address: P O BOX 380, PLATTE CITY, MO, 6407	Select
ABA routing No: 053101273	Bank name: WELLS FARGO BANK	Address: MAC N9301-041, MINNEAPOLIS, MN, 5547	Select
ABA routing No: 101205940	Bank name: WELLS BANK	Address: P O BOX 380, PLATTE CITY, MO, 6407	Select
ABA routing No: 101219415	Bank name: WELLS BANK OF PLATTE CITY	Address: PO BOX 380, PLATTE CITY, MO, 6407	Select
ABA routing No: 114900685	Bank name: WELLS FARGO	Address: 255 SECOND AVE, MINNEAPOLIS, MN, 5547	Select

Cancel

Save Account


4. Search for the institution and select the correct one.
Note: If your financial institution does not appear, please ensure you use the full financial institution name (i.e., "Alaska Air Group Credit Union", not "AAGCU"). If you are unsure, call your financial institution and ask for their routing number.


Recipient Details

1 account(s) have been successfully added to this recipient. [Click here](#) to view details.

D Demo Edit recipient

Accounts

Nickname	Payment method	Financial institution	
Demo	Instant Pay Enabled 	WELLS FARGO BANK, NA	Transfer Funds ⋮

 For the next 24 hours, the maximum transfer amount is restricted to \$500.00.

+ Add Account


Remove recipient

5. Save recipient.

Note: Look for the “Instant Pay Enabled” icon. If your recipient does not say “Instant Pay Enabled”, they are not a participating financial institution and are not eligible for Instant Pay. View the list of participating financial institutions here: [FedNow Service Participants and Service Providers \(frb.services.org\)](https://frb.services.org) You can transfer funds to non-participating financial institution through BillPay.

BEWARE OF SCAMS. ONLY SEND MONEY TO PEOPLE YOU KNOW. IF YOU FEAR YOU MAY BE A VICTIM OF A SCAM, CALL AAGCU AT 206-824-9800 BEFORE INITIATING A TRANSFER.

Sending Money:

Instant Pay 

All fields are required unless specified as (Optional).

1. Set up Transfer 2. Review 3. Finish


1

From


SAVINGS (#1) Available Balance \$ 7.00 Change

Make this my preferred source account

To

D demo WELLS FARGO BANK, NA #123456  Change

2

Amount to be transferred \$ Enter amount  Maximum you can send instantly today is: \$5,000.00

Transaction memo (optional) Characters left: 23

3

Transfer Date 05/15/2024

[Cancel](#) [Continue](#)

1. Select the account you would like to send money from and the recipient you would like to send money to. Enter the amount you wish to transfer, and select “Continue”.

Note: Look for the “Instant Pay Enabled” icon. If your recipient does not say “Instant Pay Enabled”, they are not a participating financial institution and are not eligible for Instant Pay. View the list of participating financial institutions here: [FedNow Service Participants and Service Providers \(frb.services.org\)](https://frb.services.org) You can transfer funds to non-participating

financial institution through BillPay.

2. You will be prompted to approve the Instant Pay Terms and Conditions
3. Review and confirm transfer.

Transfer

\$1.00

From TEST CHECKING 1 (#100) Available Balance \$ To Jassy WELLS FARGO BANK, NA

Funds will be sent immediately.
Transfer date: May 14, 2024

Beware of scams. Only send money to people you know. Do not share one-time passcodes with anyone. The credit union will never ask you to share your one-time passcode. Once these funds are sent, the transfer can't be cancelled.

Back

Cancel

Confirm Transfer

BEWARE OF SCAMS. ONLY SEND MONEY TO PEOPLE YOU KNOW. IF YOU FEAR YOU MAY BE A VICTIM OF A SCAM, CALL AAGCU AT 206-824-9800 BEFORE INITIATING A TRANSFER. ONCE THE FUNDS ARE SENT, THE TRANSFER CANNOT BE CANCELLED AND THE FUNDS CANNOT BE RECOUPED.