

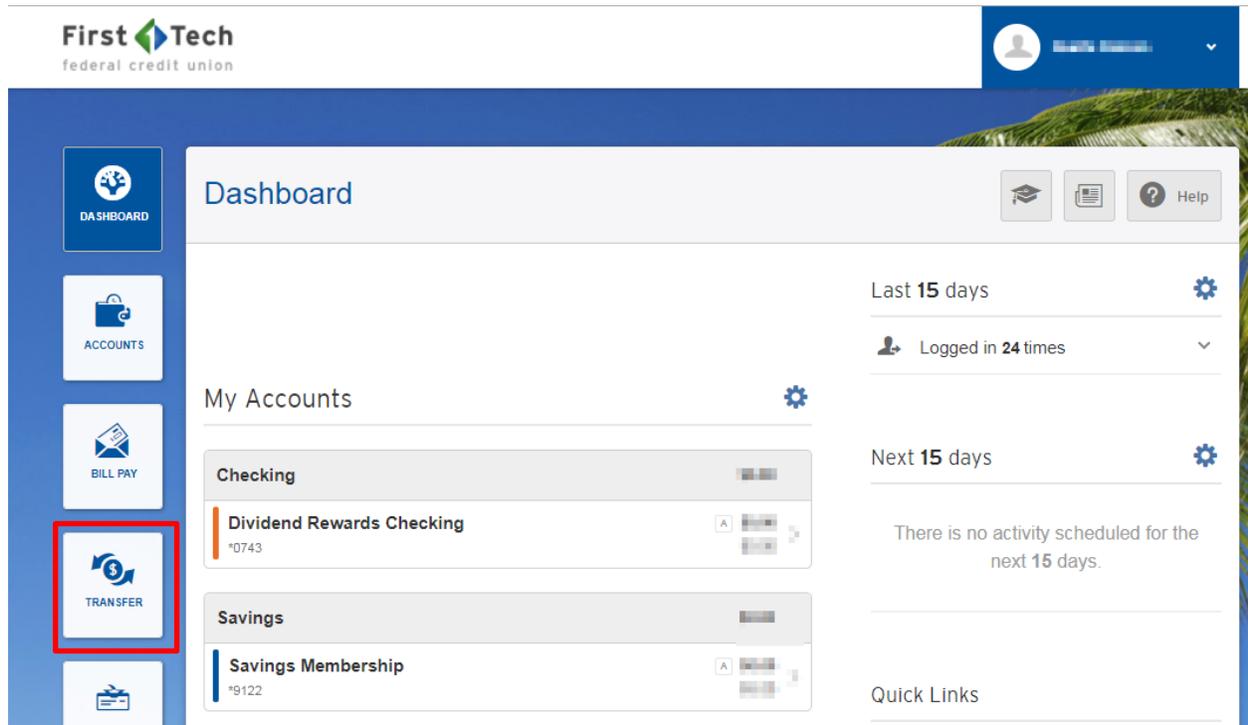


STEP-BY-STEP GUIDE: Online Banking

Adding an External Account

The following step-by-step guide was developed to assist you in adding an external account to your First Tech Online Banking. If you have any questions, please contact us at 855.855.8805.

- 1) Log in to First Tech Online Banking and select "TRANSFER":





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2) Under “Add Account,” choose “at another bank” in the dropdown menu:

The screenshot shows the First Tech online banking interface. The main heading is "Transfer" with tabs for "Classic", "Scheduled", and "History". The "Classic" tab is active. The "Transfer Details" section includes fields for "From Account" (Select Account), "To Account" (Select Account), "Amount" (0.00), "Date" (8/24/2017), "Frequency" (One Time), and "Reason". The "Add Account" dropdown menu is open, showing options: "at First Tech Federal Credit Union" and "at another bank". The "at another bank" option is highlighted. The "Transfer Confirmation" section shows "From Account" and "To Account" as "None Selected", "Amount" as "\$0.00", "Occurs" as "One Time", and "On" as "8/24/2017". A "Confirm Transfer" button is visible at the bottom right. A sidebar on the left contains icons for Dashboard, Accounts, Bill Pay, Transfer, Deposit, and More... The top right corner shows a user profile for "Kaitlin [Name]".



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3) Type in your external account information:

The screenshot displays the 'Add Account at another bank' modal form overlaid on the 'Transfer' page of the First Tech online banking interface. The modal form contains the following fields and options:

- Account Type:** A dropdown menu with 'Checking' selected.
- Routing Number:** A text input field containing '314074269', with 'USAA FEDERAL SAVINGS BANK' listed below it.
- Account Number:** A text input field with masked characters.
- Confirm Account Number:** A text input field with masked characters.
- Nickname:** A text input field containing 'USAA'.

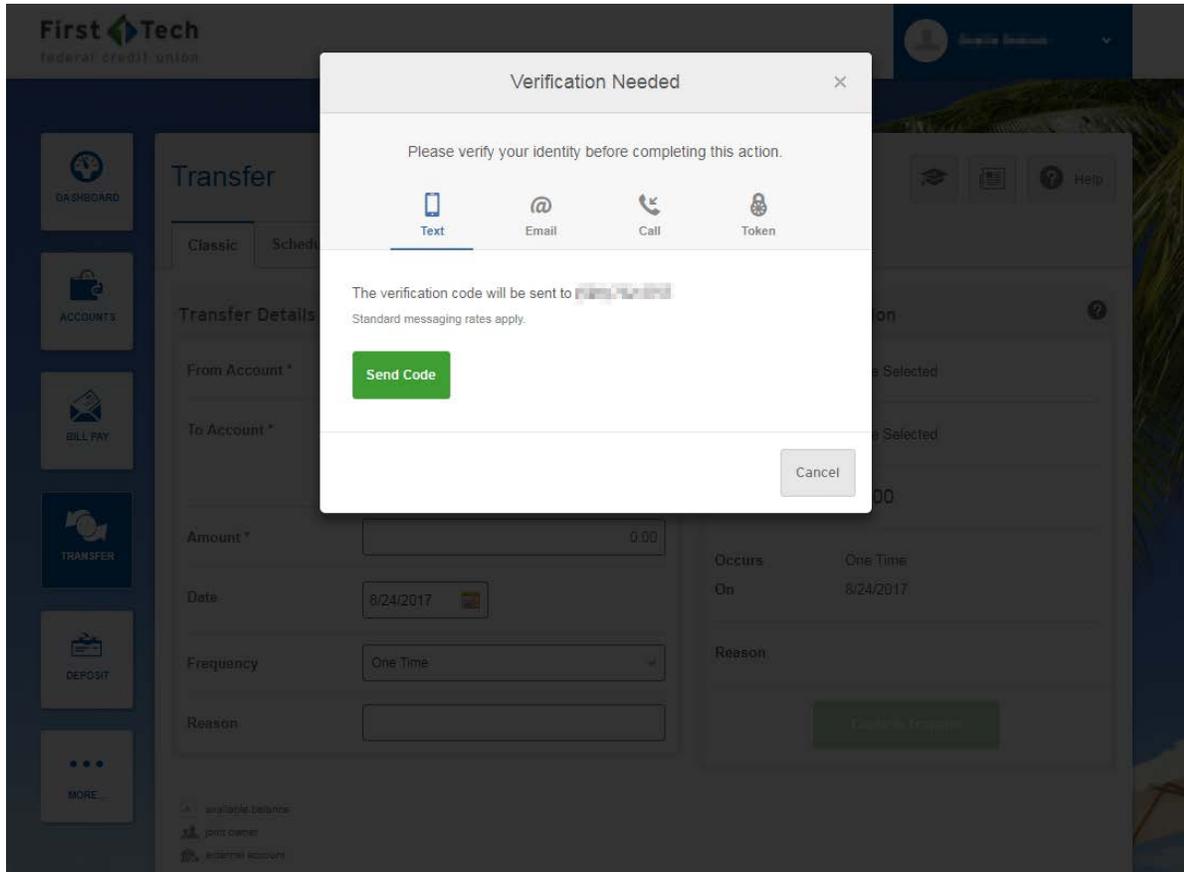
At the bottom right of the modal, there are two buttons: 'Cancel' and 'Save'.



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- 4) After you fill out each field, you will be asked to verify your identity via a text message, an email, a phone call, or a token. Choose a channel, then you'll receive a code:

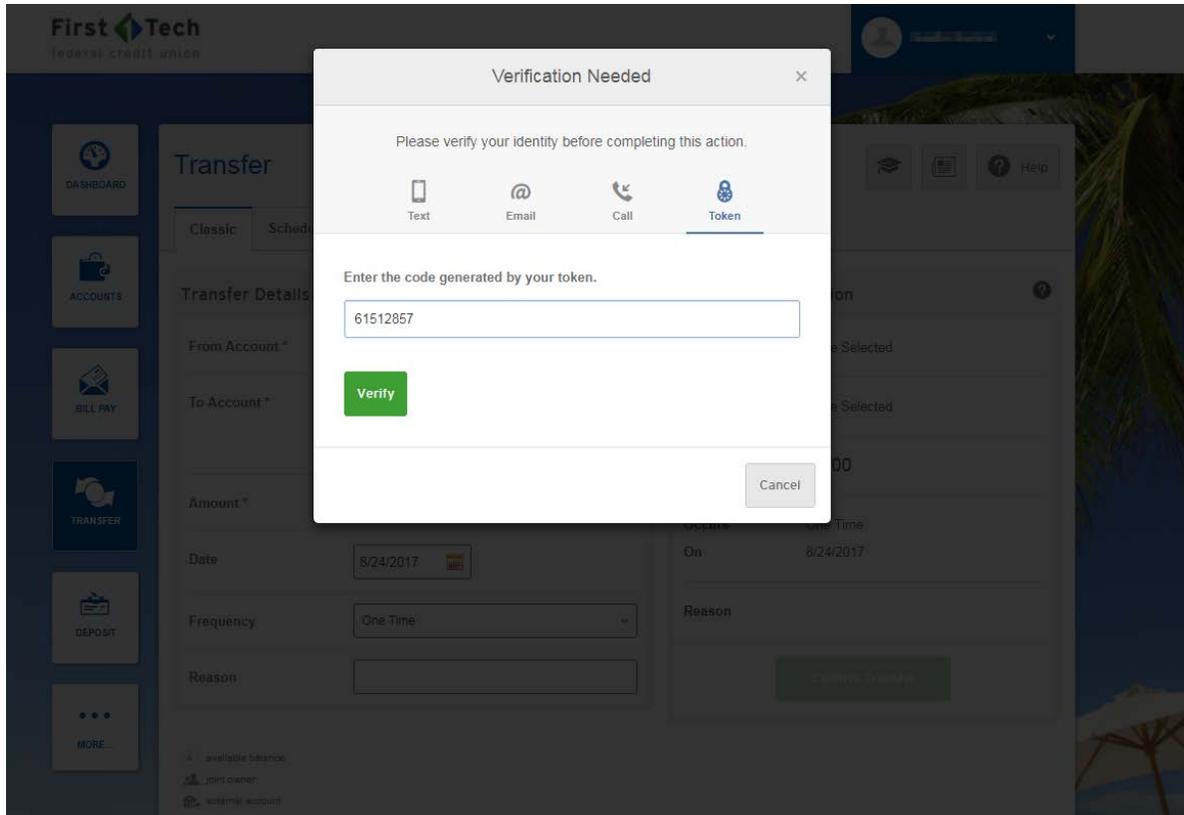




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5) In the example below, the user has selected “Token” to receive an identity verification code:

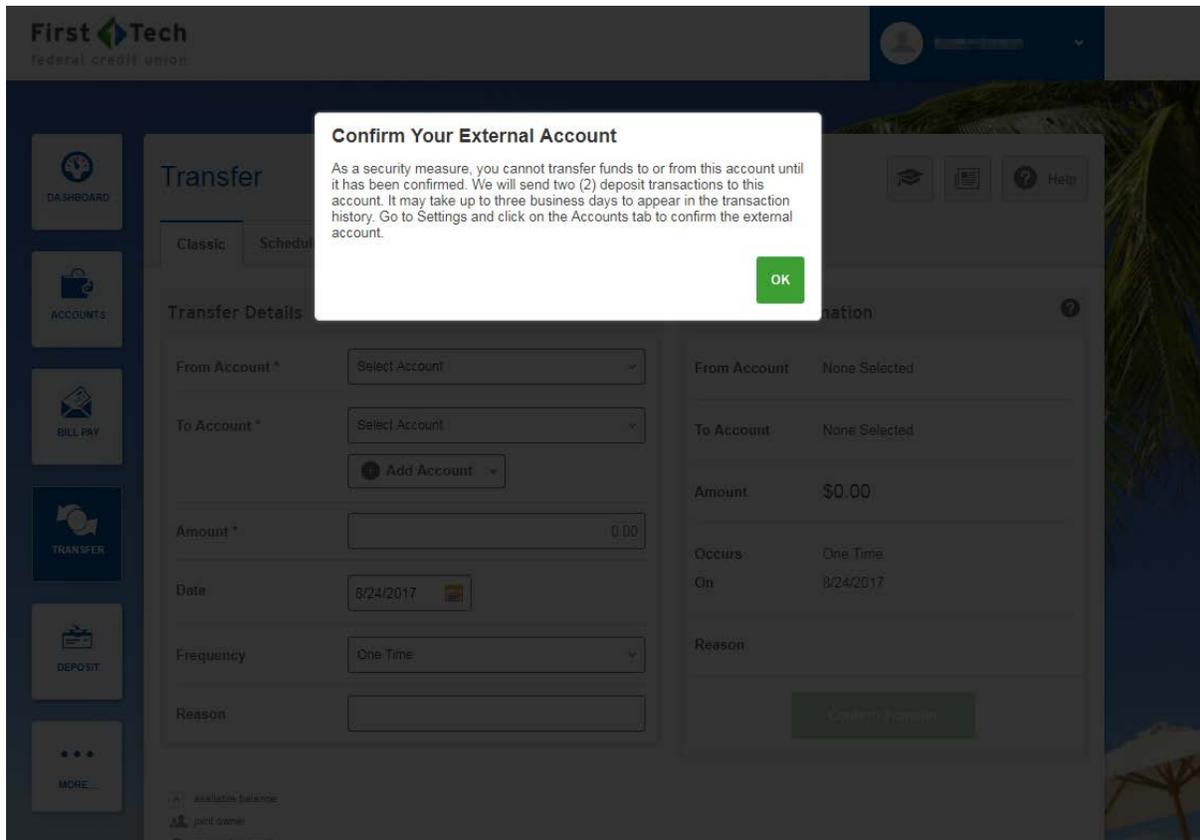




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- 6) Confirm that your external account belongs to you by entering the two deposit transactions First Tech sends to your external account (Note: This process may take up to three business days):





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- 7) Once the deposit transactions are posted to your external account, go to “Settings” in your First Tech Online Banking again:

The screenshot displays the First Tech Online Banking interface for the 'Transfer' page. The top left features the First Tech logo and a sidebar with navigation icons for Dashboard, Accounts, Bill Pay, Transfer (selected), Deposit, and More. The main content area is titled 'Transfer' and includes tabs for Classic, Scheduled, and History. The 'Transfer Details' section contains the following fields:

- From Account *: Select Account
- To Account *: Select Account (with an 'Add Account' button)
- Amount *: 0.00
- Date: 8/24/2017
- Frequency: One Time
- Reason: (empty text box)

The 'Transfer Confirmation' section displays the following information:

- From Account: None Selected
- To Account: None Selected
- Amount: \$0.00
- Occurs: One Time
- On: 8/24/2017
- Reason: (empty text box)

A green 'Confirm Transfer' button is located at the bottom of the confirmation section. A user menu in the top right corner shows options for Messages, Settings (highlighted with a mouse cursor), and Log Out.



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- 8) Under the “Accounts” tab, scroll to the bottom of the page to find the “pending” external account(s) you have recently added but still need(s) to be confirmed:

The screenshot shows the 'Settings' page with the 'Accounts' tab selected. The 'ACH Accounts' section contains the following data:

Account Type	Account Name	Account Number	Owner	Status	Actions
Savings Membership	Savings — *9122		Primary Owner		Edit
Savings	Savings — *6586		Cross Account		Edit
Savings	Savings — *2262		Cross Account		Edit
Credit Card					
Credit Card	Credit Card — *6391		Joint Owner		Edit
ACH Accounts Reorder Accounts					
ACH Checkings	ACH Checkings — *0957		External	OPEN	Edit Delete
ACH Checkings	ACH Checkings — *0417		External	PENDING	Confirm Edit Delete
USAA ACH Savings	USAA ACH Savings — *0409		External	PENDING	Confirm Edit Delete



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- 9) Enter the two deposit amounts (“Trial Transfers”) that show up in your external account’s transaction history and click “Confirm.” This step completes the process:

