

DIGITAL BANKING

QUICK GUIDE



ADD EXTERNAL ACCOUNTS

ADD EXTERNAL ACCOUNTS TO DESKTOP DIGITAL BANKING

1. Hover over **Transfer & Pay** and click **Transfers**
2. Click **More Actions**, then **Add Account**
3. Select **Link a Savings or Checking Account You're Authorized to Use**
4. Search for your other financial institution

If instant connection wasn't available for your external account, it will initiate a process of adding the account manually and walk you through the verification of **microdeposits**. During the initial setup, it may take a few days for the microdeposits to reach your external account.

1. When you see the **microdeposits** in your external financial institution account, **log into TRUECCU Digital Banking**
2. Click **Confirm** on the pending external account
3. Enter the **microdeposits**
4. **Save**

Remember: Transferring to/from an external financial institution does not happen instantly. It may take 2–3 business days to complete. For immediate transfers between institutions, shared branching is available for participating financial institutions.

**At TRUE Community Credit Union, our ACH cutoff time is 2:00 p.m. EST. Every financial institution will have their own unique processes and cutoff times daily.*

ADD EXTERNAL ACCOUNTS TO MOBILE DIGITAL BANKING

1. Go to **Transfers** and click **Add Account**
2. Select **Link a Savings or Checking Account You're Authorized to Use**
3. Search for your other financial institution

If instant connection wasn't available for your external account, it will initiate a process of adding the account manually and walk you through the verification of **microdeposits**. During the initial setup, it may take a few days for the microdeposits to reach your external account.

1. When you see the **microdeposits** in your external financial institution account, **log into TRUECCU Digital Banking**
2. Choose **More**
3. Choose **Settings**
4. Choose **Accounts**
5. Click **Confirm** on the pending external account
6. Enter the **microdeposits**
7. **Save**

Remember: Transferring to/from an external financial institution does not happen instantly. It may take 2-3 business days to complete. For immediate transfers between institutions, shared branching is available for participating financial institutions.

**At TRUE Community Credit Union, our ACH cutoff time is 2:00 p.m. EST. Every financial institution will have their own unique processes and cutoff times daily.*