

ENROLLING IN EXTERNAL TRANSFERS

From the home page, click the 3 lines above ALL.

WESTERN STATE BANK Sign Off

All | Accounts | Activity | Transfer | Bill Pay | External Transfer | Loan Payment | Documents | More

Anita Dahler | anitadahler@gmail.com | Last online session: July 21, 2021 | View messages

Accounts

Customize accounts

Deposit	Available Balance	Current Balance
WEST SAVINGS INDIVIDUAL, * 5598	\$1,103.62	\$1,103.62
Total Deposit:	\$1,103.62	\$1,103.62

Loans	Current Balance
-------	-----------------

Choose the drop down arrow next to Move Money, then click Getting Started with External Accounts

The screenshot shows the Western State Bank mobile app interface. On the left, a navigation menu is open, listing various services. The 'Move Money' option has a red circle around its dropdown arrow, and 'Getting Started With External Transfers' is circled in red. The main screen displays the user's name 'Anita Dahler' and a list of accounts with their available balances.

Account Name	Available Balance	Currency
SAVINGS INDIVIDUAL, *5598	\$1,103.62	
Total Deposit:	\$1,103.62	

Read through the External Transfer details and click on the “Disclose Terms and Conditions” link at the bottom of the page.
THIS WILL OPEN A NEW TAB.

What are the benefits of external transfers?

External transfers are a fast, easy, and safe way to move funds between accounts at different financial institutions. At any time from any computer you can transfer funds to one of your accounts.

What types of accounts are eligible for external transfers?

You can use checking, savings and money market accounts on which you are an individual or joint account holder.

How does it work?

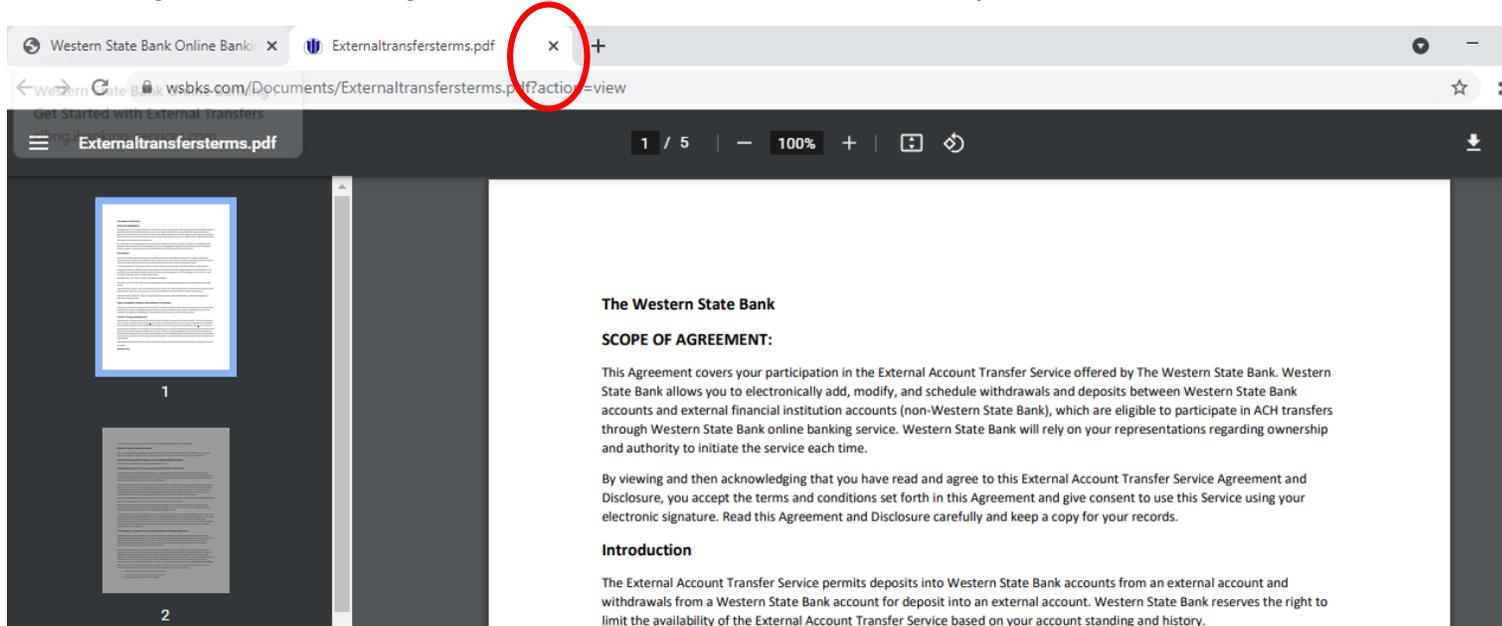
First, you tell us about the other account. We will then verify the external transfer account information with the other financial institution.

Once this process is complete, you are ready to make one-time or recurring external transfers when needed.

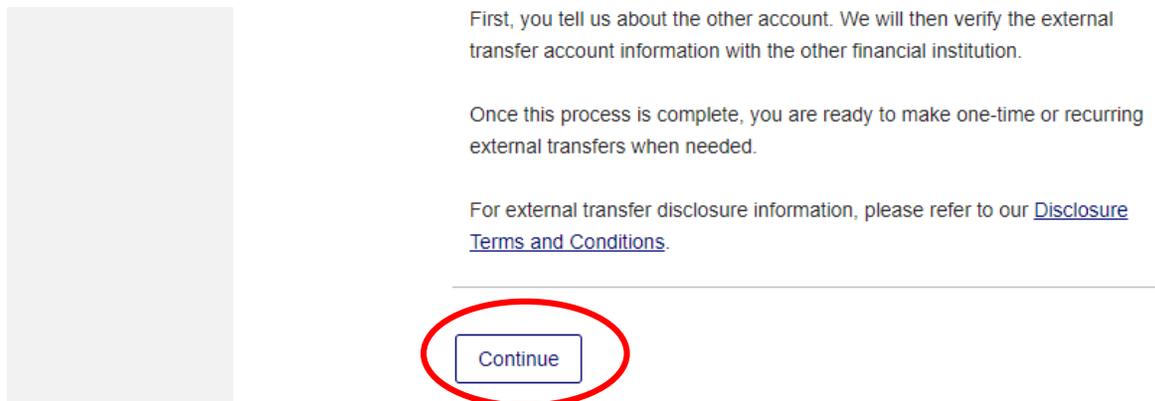
For external transfer disclosure information, please refer to our [Disclosure Terms and Conditions](#).

Continue

After clicking the link and viewing the document, click the X on the tab at the top of the screen to exit out of this window.



Now select “continue” at the bottom of the screen:



Next, you'll need to set up the external accounts that you'll want to transfer to and from.

Click "Add External Account"

WESTERN STATE BANK [Sign Off](#)

Transfer

Transfer Money

To get started, you need to add an external account to transfer funds from. [Add external account](#)

Note: Transfers scheduled for today will process immediately and will not be able to be cancelled or modified. Transfers initiated after 5:00 PM CT may be processed on the next **business day**. Transfers scheduled for non-business days will be processed on the next business day. We cannot guarantee when your financial institution will process the transfer and post the transaction to your account; however, in most cases, the transaction will be posted within 1 to 2 business days. [Disclosure Terms and Conditions.](#)

Amount:

Transfer from:

Transfer to:

Type: One-time

Transfer Resources

+ Add external account

Transfer FAQ

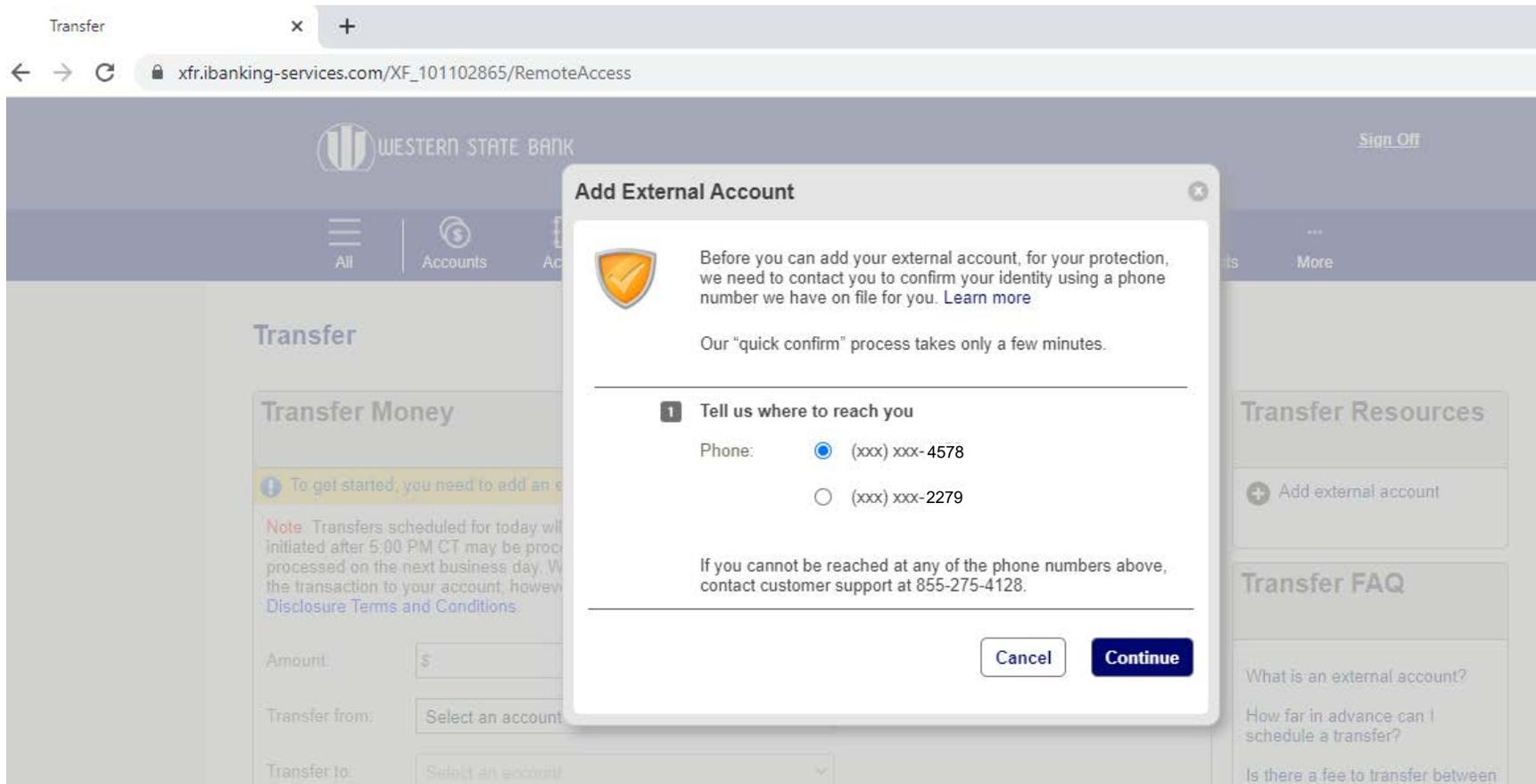
What is an external account?

How far in advance can I schedule a transfer?

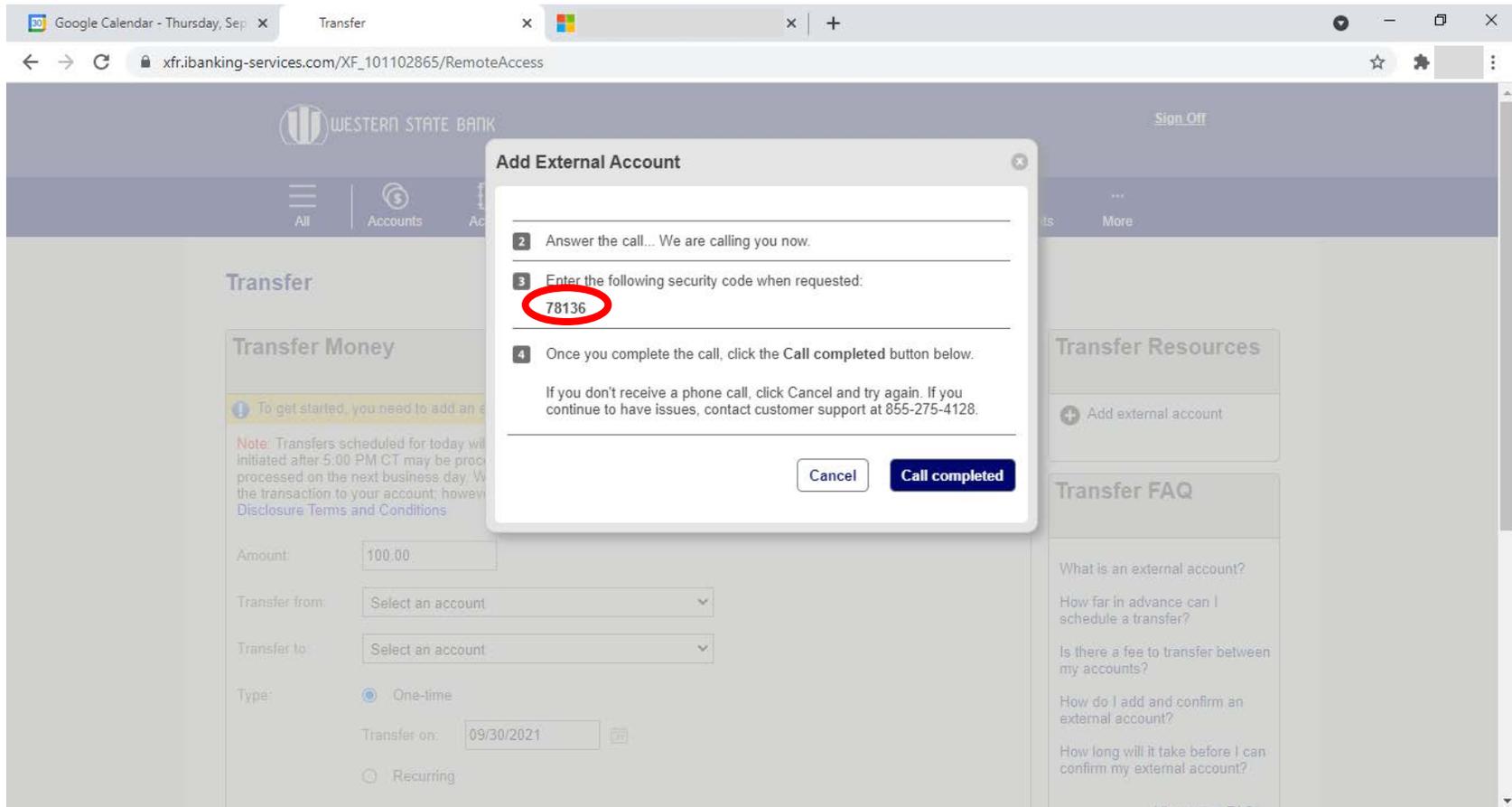
Is there a fee to transfer between my accounts?

How do I add and confirm an external account?

Verify your identity using one of the phone numbers listed:



Enter the code and follow the prompts. Then click "Call completed."

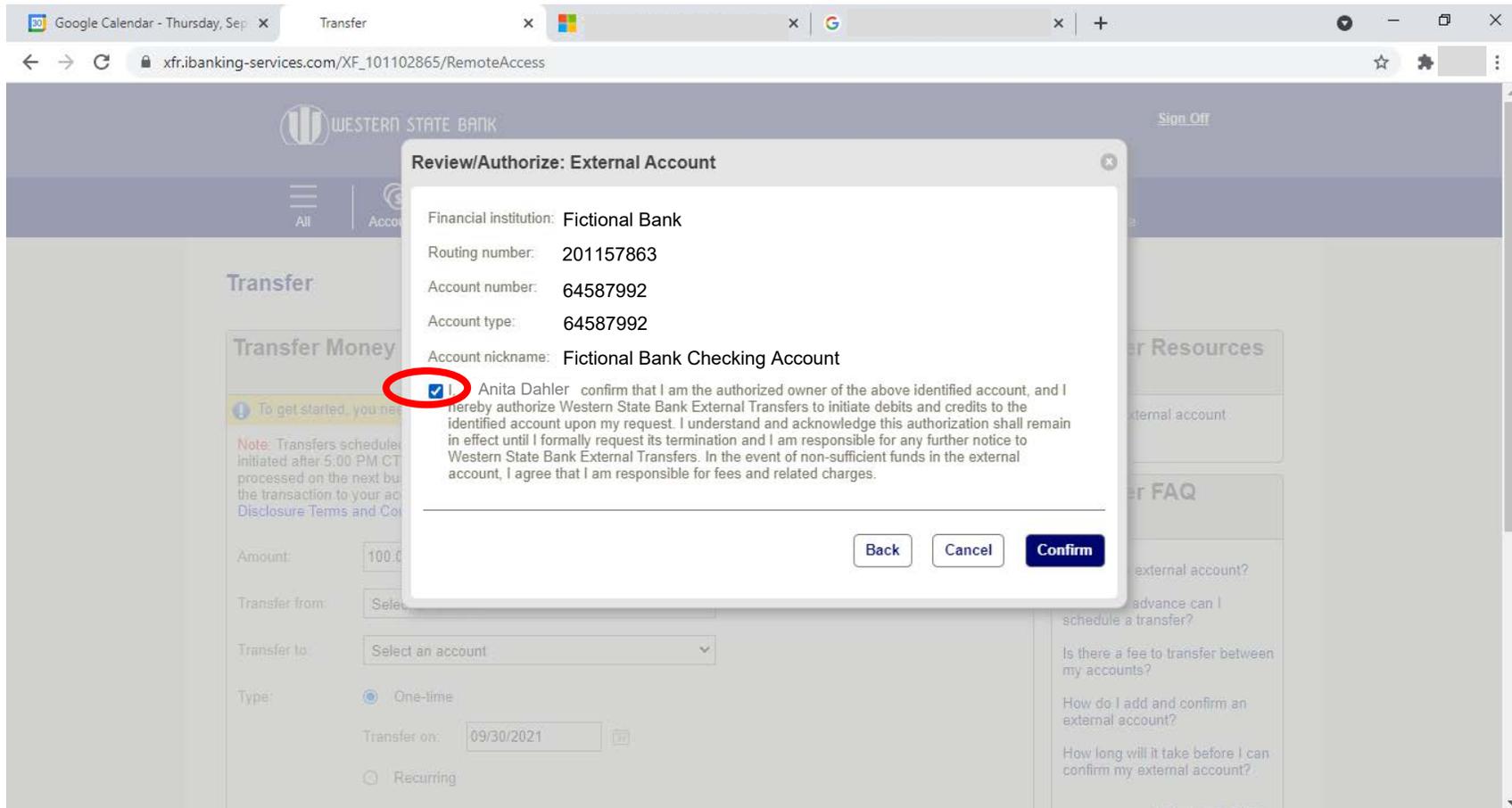


Fill in the information for the account you'd like to connect:

The screenshot shows a web browser window with the following details:

- Browser tabs: Google Calendar - Thursday, Sep; Transfer
- Address bar: xfr.ibanking-services.com/XF_101102865/RemoteAccess
- Page header: WESTERN STATE BANK, Sign Off
- Page title: Transfer
- Modal title: Add External Account
- Modal content:
 - Text: Please provide the following information about your account and click Add.
 - Note: Please be advised that in order to add an account, the account must be located in the United States and you must be authorized to transact business on the account. Any funds transferred to/from an account may not be immediately available.
 - Text: Before you can use an account to make an external transfer, you'll complete a few steps.
 - Form fields:
 - Routing number: 201157863 (with a "Help me find this" link)
 - Financial institution: Fictional Bank
 - Account number: 64587992
 - Re-enter account number: 64587992
 - Account type: Checking (dropdown menu)
 - Account nickname: Fictional Bank Checking Account
 - Buttons: Cancel, Continue

Verify that you are the authorized owner of this account:



Next: Confirm Account. Once an external account is added it will be required to be verified by **confirming the dollar amounts of 2 deposits.** External accounts that are ready to be verified, will be in a "Confirm" status and a link will be provided so that the 2 deposit amounts can be provided and confirmed.

New external accounts can be verified after 2 business days from the day it was added.