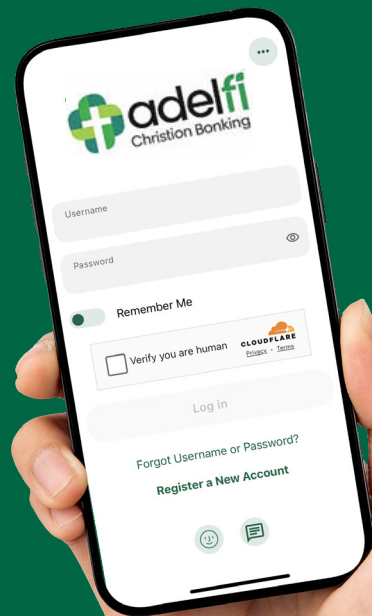


AdelFi's Online Banking User Guide: Linking Accounts



Welcome to the AdelFi Online Banking User Guide!

We're excited to introduce our upgraded online banking platform, designed to enhance your digital banking experience. Our goal is to provide you with a convenient, user-friendly environment that allows you to manage your personal and business finances anytime, anywhere.

This guide will help answer your questions as you navigate our new banking platform. Thank you for being a part of the AdelFi community!





Table of Contents

Linking Accounts	1
Linking Accounts with AdelFi.....	1
Linking External Accounts for Transfers.....	1
Linking External Accounts for Account Aggregation.....	2



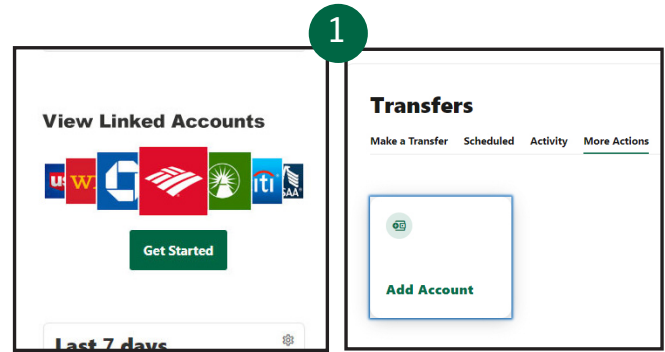
Linking Accounts within AdelFi

Create a one-time or permanent link to another user's account to facilitate one-time and recurring transfers. You can link to another user's account using their account number (along with the associated credit union share or loan ID) or by using the user's email address or phone number.

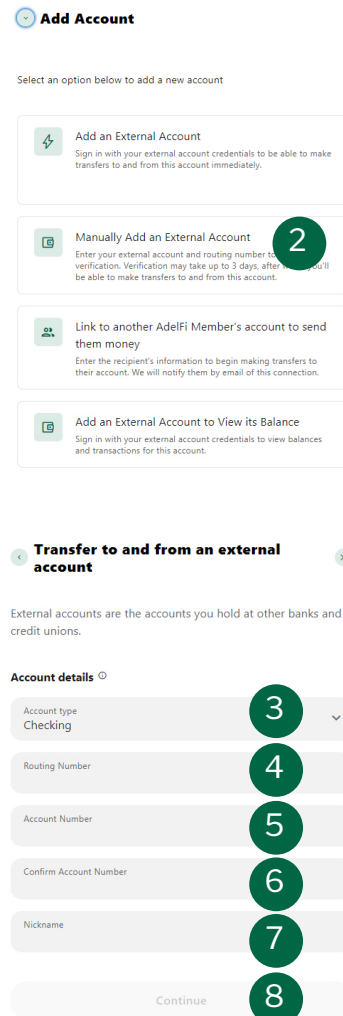
Linking External Accounts for Transfers

To add an external transfer account:

1. Select **Get Started** under **Linked Accounts** on the home page to add an account, or select **Transfers**, click on **More Actions**, and then click **Add an Account**.
2. Choose **Add an Account Manually** from the dropdown menu. The **Add Account** window will display.
3. Enter the **Account Type**.
4. Enter the **Routing Number**.
5. Enter the **Account Number**.
6. Confirm the **Account Number**.
7. Enter a **Nickname** for the account.
8. Click the **Continue** button to add the account or click **Cancel** to close the window.



The system will send two trial deposits to the account, which may take up to three business days to complete. Before the account can be added to your profile, you must confirm the amounts of both trial deposits.

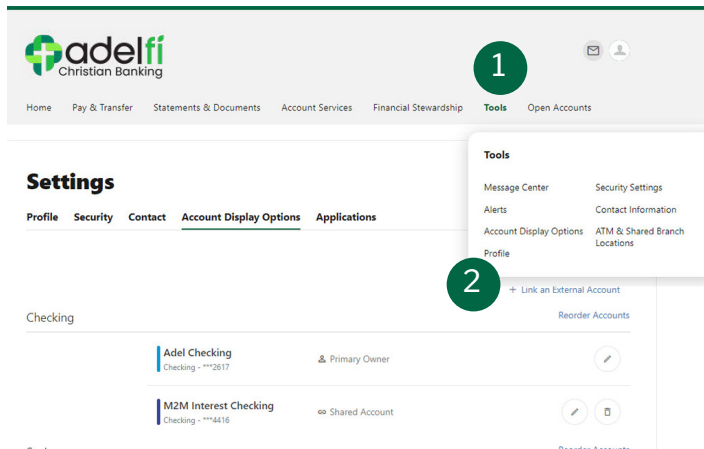




Linking External Accounts for Account Aggregation


Adding accounts from other financial institutions (FIs) allows you to view all your assets and liabilities in one place. To do this:

1. Select **Account Display Options** under the **Tools** tab.
2. Click the **Link an External Account** button.
3. Select the **External Transfer Account** option. If it's your first time, you will see an informational screen guiding you through the step-by-step process.




Add Account

Select an option below to add a new account

 **Add an External Account**
Sign in with your external account credentials to be able to make transfers to and from this account immediately.

PREFERRED METHOD

 **Manually Add an External Account**
Enter your external account and routing number to initiate verification. Verification may take up to 3 days, after which you'll be able to make transfers to and from this account.

After successfully adding the external institution, the platform will begin retrieving account details such as name, balance, type, and transactions. You will see your account details and transactions in the Accounts or Home Page widgets within sixty seconds or less.