

Apple Bank's External Account Transfer

Secure, Fast and Convenient

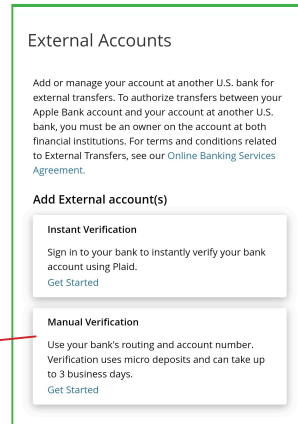
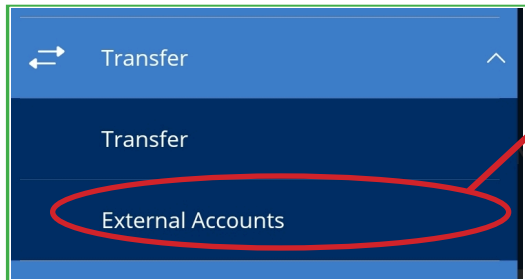


Follow These Easy Steps

- Add an External Account
- Initiate External Account Verification
- Verify Test Deposits to an External Account
- Schedule a One Time Transfer and Recurring Transfers
- View Account Transfers
- Cancel External Account Transfers
- Questions? Call CustomerLine at 914-902-2775. Our TDD phone number is 800-824-0710.

Add an External Account

Log into Apple Bank Online or Mobile Banking, and click External Accounts in the drop-down menu under Transfer. Select the type of verification either Instant or Manual Verification.



Manual Verification Process

Enter your information from your account with another financial institution that you wish to transfer funds to or from:

- Routing Number
- Account Number (maximum 17 digits)
- Account Type (Checking/Savings).

Click **Submit**.

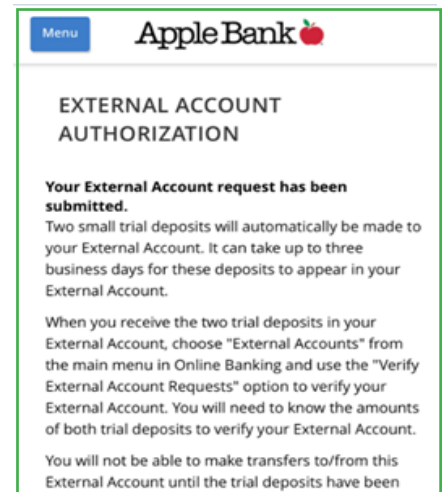
Helpful tip: Make certain that you are entering only a checking or savings account. Loans and lines of credit cannot be used.

A screenshot of the 'Add External Account' form. The form has a title bar with 'Add External Account' and a close button. It contains three input fields: 'Routing Number', 'Account Number', and 'Account Type'. The 'Account Type' field has two radio buttons: 'Checking' (selected) and 'Savings'. Below the form are two buttons: 'Cancel' and 'Submit'. A link 'Need help finding?' is located between the 'Routing Number' and 'Account Number' fields.

Initiate External Account Verification

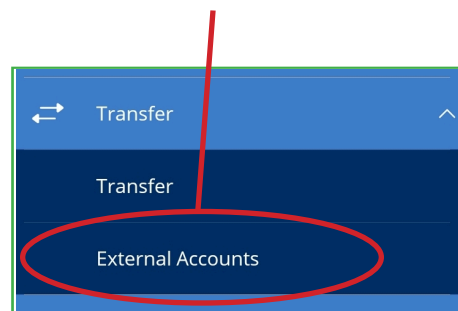
The account verification is completed by sending two deposits to your external financial institution, which can take 2-3 business days. Requests after 3 pm (ET) will be transmitted the following business day. You will need to verify the deposit amounts made to your account with your external financial institution.

Note: You will not be able to transfer funds until you verify your account.

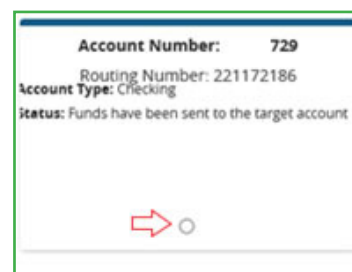


Verify Test Deposits to an External Account

Log into your Apple Bank Online or Mobile Banking accounts, and click External Accounts in the drop-down menu under Transfer.



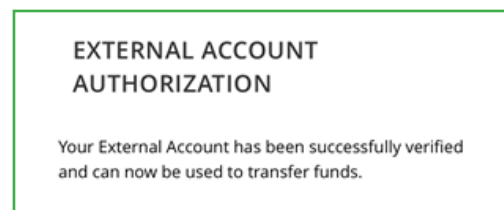
When the account screen opens, select the external account you want to verify by using the radio button.



Enter the two account verification test deposit amounts from your external financial institution in the boxes shown to verify the amounts. Click **Continue** to confirm.

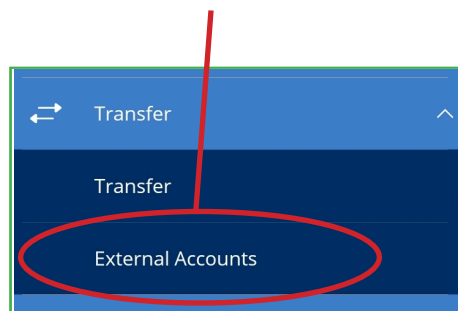
A screenshot of the 'Verify Deposit Amounts' screen. It includes a title 'Verify Deposit Amounts' and a note: 'The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05")'. There are two input fields: 'Amount #1:' with the value '43' and 'Amount #2:' with the value '73'. A red arrow points to the 'Continue' button at the bottom.

Once your account has been successfully verified, you will receive an External Account Authorization message confirming the verification.

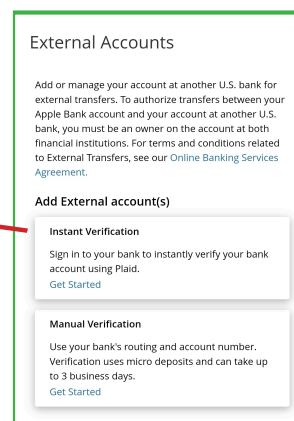


Instant Verification Process

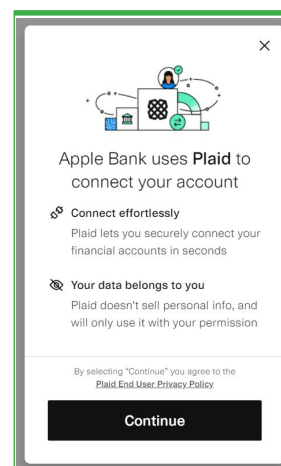
Log into your Apple Bank Online or Mobile Banking accounts, and click External Accounts in the drop-down menu under Transfer.



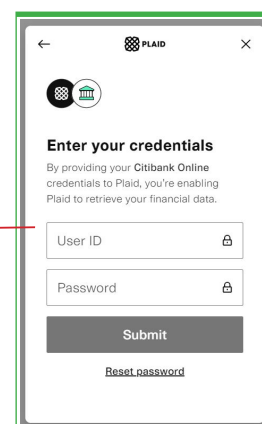
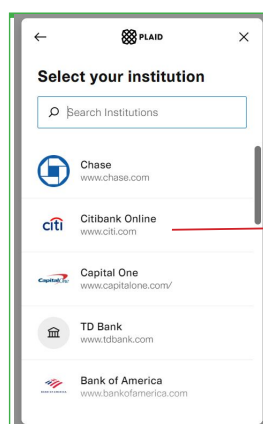
Click on Instant Verification.



Click **Continue** to confirm.



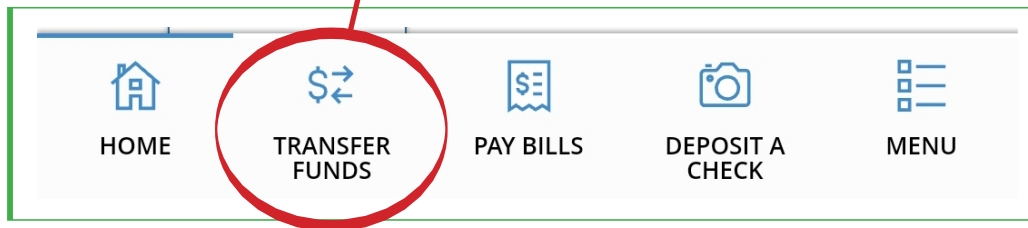
Select or search for your financial institution. Once your financial institution appears, click on it. Then provide your online banking credentials to link your external account. Click **Submit** to confirm.



Schedule a One Time Transfer or Recurring Transfers

An external transfer can be scheduled after the deposits are verified. You can schedule a one time transfer or recurring transfers.

To schedule an external transfer, click Transfer Funds in the thumb bar.



For a One Time Transfer, you will then need to enter the following information:

- **From Account**
- **To Account**
- **Amount** of the transfer
- **Frequency** - select One Time transfer
- **Transfer Date** - today or a future date
- **Memo** is optional and will be visible on your statement.

Once you enter all of the required information, you will be able to select **Transfer Funds**.

For security purposes, you are required to enter a Multi-Factor Authentication Secure Access Code (SAC) for your first transfer in each Online Banking session. The SAC is a single multi-factor authentication code to further confirm your identity as the authorized Online Banking user. Follow the steps under the Multi-Factor Authentication section.

A screenshot of the 'Transfer Funds' form in a mobile banking app. The form is enclosed in a green border. It contains the following fields: 'From Account' (dropdown menu showing 'ck 2947 XXXXXX2947 \$3.22'), 'To Account' (dropdown menu showing 'EXTERNAL | External Checking XXXXXX3344'), 'Amount' (text input with '\$' and '2.01'), 'Frequency' (dropdown menu showing 'One time transfer'), 'Transfer Date' (calendar icon and text '04/17/2020'), 'Memo (optional)' (text input with placeholder 'Enter letters and numbers only'), and a blue 'Transfer Funds' button at the bottom. Red arrows point to each of these fields.

For a Recurring Transfer, you will need to enter the following information:

- **From Account**
- **To Account**
- **Amount** of the transfer
- **Frequency** of the transfer

Note: Options for frequency are: 1st of the month, Last day of the month, 1st & 15th of the month, 15th and last day of the month, Weekly, Every other week, Monthly, Quarterly, Semi-annually, and Yearly.

- **Start Date**
- **Repeat Duration**

Note: If you select Until Date, you will be required to set a date on which the transfers will end.

- **Memo** is optional and will be visible on your statement.

Once you enter all of your information, you will be able to select **Transfer Funds**.

For security purposes, you are required to enter a Multi-Factor Authentication Secure Access Code (SAC) for your first transfer in each Online Banking session. The SAC is a single multi-factor authentication code to further confirm your identity as the authorized Online Banking user. Follow the steps under the Multi-Factor Authentication section.

The screenshot shows a web form for setting up a recurring transfer. It includes the following fields and elements:

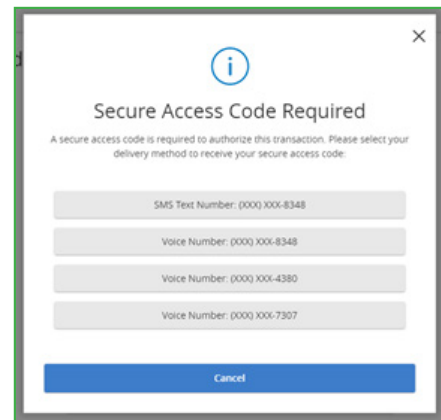
- From Account:** A dropdown menu showing "ck 2947 XXXXXX2947 \$3.22".
- To Account:** A dropdown menu showing "EXTERNAL | External Checking XXXXXX3344".
- Amount:** A text input field with a dollar sign icon and the value "2.01".
- Frequency:** A dropdown menu showing "Monthly".
- Informational message:** "A transfer will be created every month on the 26th." with an information icon.
- Start Date:** A date picker showing "06/26/2020".
- Informational message:** "Transfers falling on a Sunday or banking holiday will be processed the following business day." with an information icon.
- Repeat Duration:** Two radio button options: "Forever (Until I Cancel)" (selected) and "Until Date (Set An End Date)".
- Memo (optional):** A text input field with the placeholder "Enter letters and numbers only".
- Transfer Funds:** A large blue button at the bottom.

Red arrows point to each of these fields and the final button.

Multi-Factor Authentication

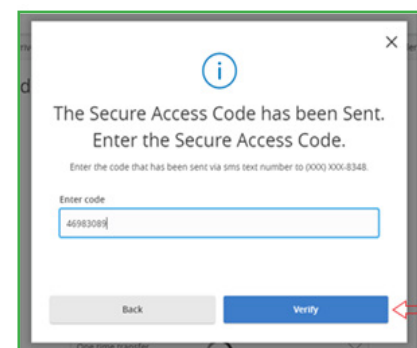
Multi-Factor Authentication is used to verify your identity, and is required to complete the transfer. Select the phone number on which you want to receive a SAC.

Note: The phone number must already be an existing phone number in your Online Banking profile. If your contact information is not current, contact CustomerLine or visit your local branch. Our TDD number is 800-824-0710.



A screenshot of a mobile app screen titled "Secure Access Code Required". It features an information icon at the top left and a close button at the top right. The text states: "A secure access code is required to authorize this transaction. Please select your delivery method to receive your secure access code:". Below this, there are four radio button options: "SMS Text Number: (000) XXX-8348", "Voice Number: (000) XXX-8348", "Voice Number: (000) XXX-4380", and "Voice Number: (000) XXX-7907". At the bottom is a blue "Cancel" button.

Enter the Secure Access Code (SAC) in the box, then click **Verify** to complete the transaction.

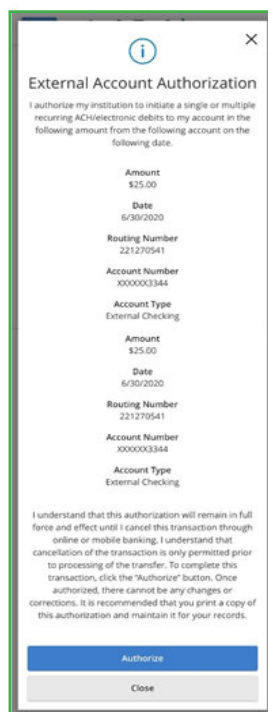


A screenshot of a mobile app screen titled "The Secure Access Code has been Sent. Enter the Secure Access Code." It features an information icon at the top left and a close button at the top right. The text states: "Enter the code that has been sent via sms text number to (000) XXX-8348:". Below this is a text input field containing the code "46983089". At the bottom are two buttons: a grey "Back" button and a blue "Verify" button. A red arrow points to the "Verify" button.

Authorization

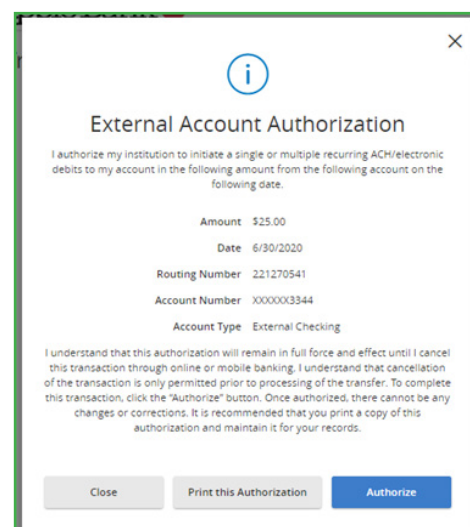
You will then be presented with the authorization confirmation screen and the terms and conditions for your transaction. After reviewing, click **Authorize**.

Mobile View



A screenshot of a mobile app screen titled "External Account Authorization". It features an information icon at the top left and a close button at the top right. The text states: "I authorize my institution to initiate a single or multiple recurring ACH/electronic debits to my account in the following amount from the following account on the following date." Below this, the following information is displayed: Amount: \$25.00, Date: 6/30/2020, Routing Number: 221270541, Account Number: XXXXXX3344, Account Type: External Checking. At the bottom are two buttons: a blue "Authorize" button and a grey "Close" button.

Desktop View



A screenshot of a desktop app screen titled "External Account Authorization". It features an information icon at the top left and a close button at the top right. The text states: "I authorize my institution to initiate a single or multiple recurring ACH/electronic debits to my account in the following amount from the following account on the following date." Below this, the following information is displayed: Amount: \$25.00, Date: 6/30/2020, Routing Number: 221270541, Account Number: XXXXXX3344, Account Type: External Checking. At the bottom are three buttons: a grey "Close" button, a grey "Print this Authorization" button, and a blue "Authorize" button.

Transaction Authorized

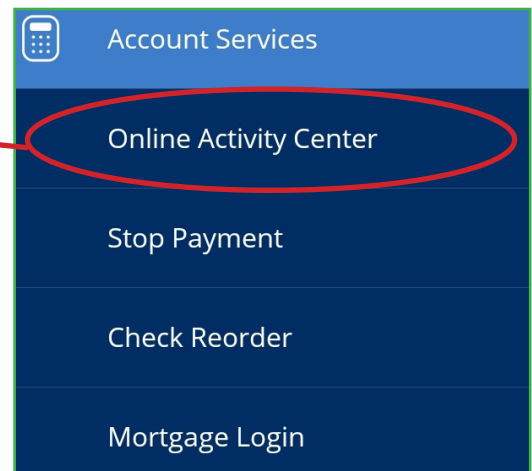
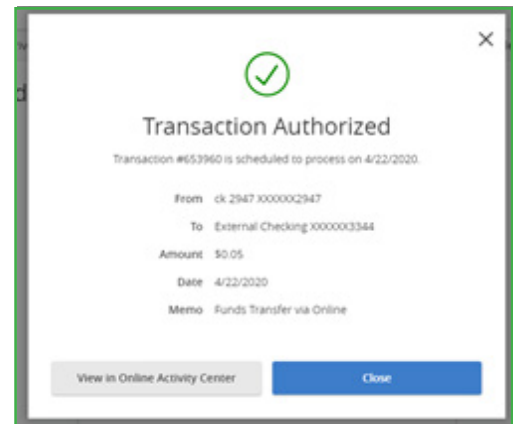
You will receive a “Transaction Authorized” message once the external transfer request has been completed and approved. Click **Close** to continue.

Note: Funds related to a transfer to a financial institution outside of Apple Bank are withdrawn from your account after 3 pm (ET) on the date the transaction is scheduled. If the day falls on a non-business day or holiday, it is withdrawn the following business day. Funds will post to the external bank account within 2-3 business days after the transfer is processed. Check with your other financial institution regarding their funds availability policy.

Funds transferred to Apple Bank from an external financial institution are typically withdrawn from the external account the business day after the transfer is processed. Funds will post to your Apple Bank account within 2-3 business days after the transfer is withdrawn from the external account.

View Account Transfers

To view your account transfers, click the Online Activity Center in the Account Services drop-down menu.



View Single or Recurring Transfers

If you click on Single Transactions, those individual transactions will appear below, along with the status of the transaction.

Single Transactions Recurring Transactions Deposited Checks				
Search transactions				
Created date	Status	Transaction Type	Account	
6/8/2020	Authorized	External Transfer - Tracking ID: 686560	Main Checking XXXXXX7260	
5/29/2020	Processed	External Transfer - Tracking ID: 678522	Main Checking XXXXXX7260	
5/20/2020	Processed	External Transfer - Tracking ID: 672876	Chase Savings	XXXXXX7803
5/20/2020	Processed	External Transfer - Tracking ID: 672872	Chase Savings	XXXXXX7803

If you click on Recurring Transactions, the repeating transactions will appear below, along with the status of the transaction.

Single Transactions Recurring Transactions Deposited Checks				
Created date	Status	Transaction Type	Account	
6/17/2020	Authorized	External Transfer - Tracking ID: 453798	Main Checking XXXXXX7260	

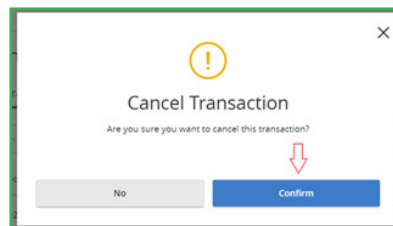
Cancel External Account Transfers

To cancel an external transfer that has not yet been processed, click the vertical ellipsis Actions button on the transaction line that needs to be cancelled, then click Cancel.

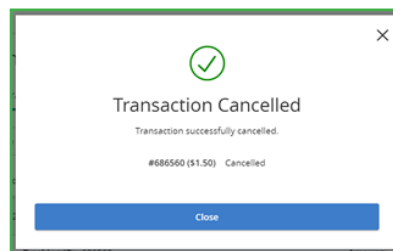
Note: A transaction needs to be cancelled before 3 pm (ET) on the date the transaction is scheduled to process. The transaction cannot be cancelled once the status shows as processed.

Created date	Status	Transaction Type	Account	Amount	
6/8/2020	Authorized	External Transfer - Tracking ID: 686560	Main Checking XXXXXX7260	\$1	Actions
5/29/2020	Processed	External Transfer - Tracking ID: 678522	Main Checking XXXXXX7260		Toggle Details
5/20/2020	Processed	External Transfer - Tracking ID: 672876	Chase Savings XXXXXX7803		Cancel
5/20/2020	Processed	External Transfer - Tracking ID: 672872	Chase Savings XXXXXX7803		Inquire
					Edit
					Print Details
Credits: 00					

You will receive the Cancel Transaction screen once cancel is selected. Click **Confirm** to continue to cancel the transaction.



A confirmation message will display confirming that the transaction has been cancelled. Click **Close** to exit the screen.



Have Questions?

Please call CustomerLine at 914-902-2775 to speak to a customer service representative for assistance. For those customers using TDD equipment, please call 800-824-0710.