

How to Use Account to Account Transfer (A2A)

A How-to Guide

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What is Account to Account Transfer?

Account to Account Transfer, also known as A2A transfer, is a feature in PAM (Personal Account Manager) that allows you to transfer funds in and out of your credit union account via an ACH transaction. You can transfer money in and out of your credit union account into another account that you have at another financial institution.

To use A2A transfer, you will need the following:

- A computer with Internet access
- An Internet browser that supports 128-bit encryption
- Access to PAM (Personal Account Manager)
- An account at another financial institution that can handle ACH transactions
- Available funds that can be transferred

NOTE: It is recommended that you use the latest operating system and the latest version of your Internet browser to use this service.

Once you have set up accounts in A2A, this service will allow you to transfer money in and out of your Garden State FCU account with accounts that are saved in A2A. You can transfer up to **\$5,000.00 per day**. It takes **three to six business days** for the money to be transferred from one account to another. If money is being transferred into your Garden State FCU account, there will be a **five business-day hold** on the funds. If the money is being transferred out of your Garden State FCU account, you should contact the financial institution that you are transferring the funds to find out how soon the funds will be available.

Though we charge no fees to transfer money in and out of your Garden State FCU account with A2A, you should check with the other financial institution to see if they charge any fees resulting from this transaction.

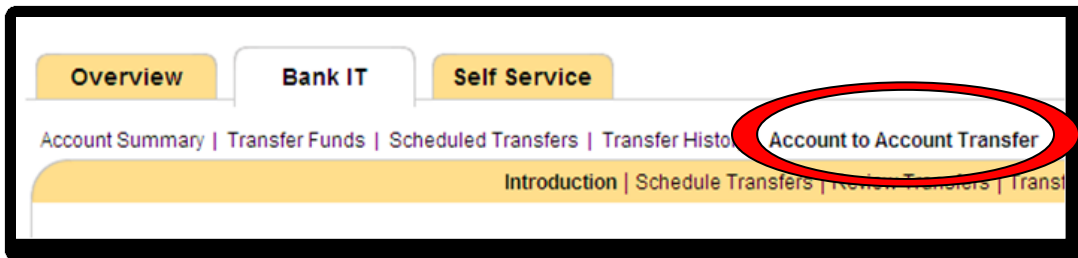
How to Set up an Account on A2A

Before you can use A2A, you must first set up an account to use on A2A. Log into PAM and follow the steps below.

1. Click on the “Bank IT” tab.

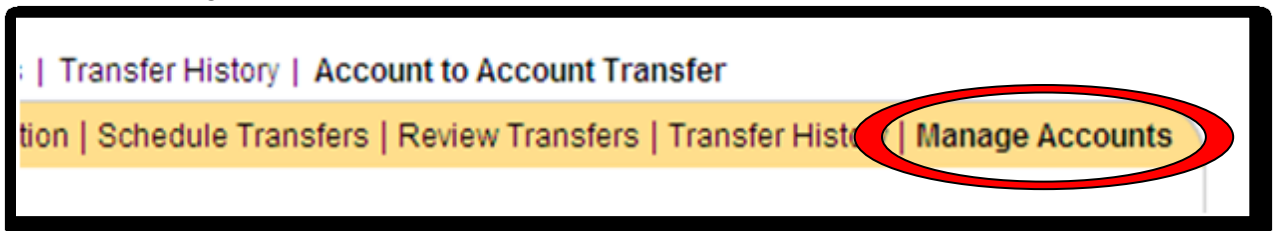


2. Click on “Account to Account Transfer”.

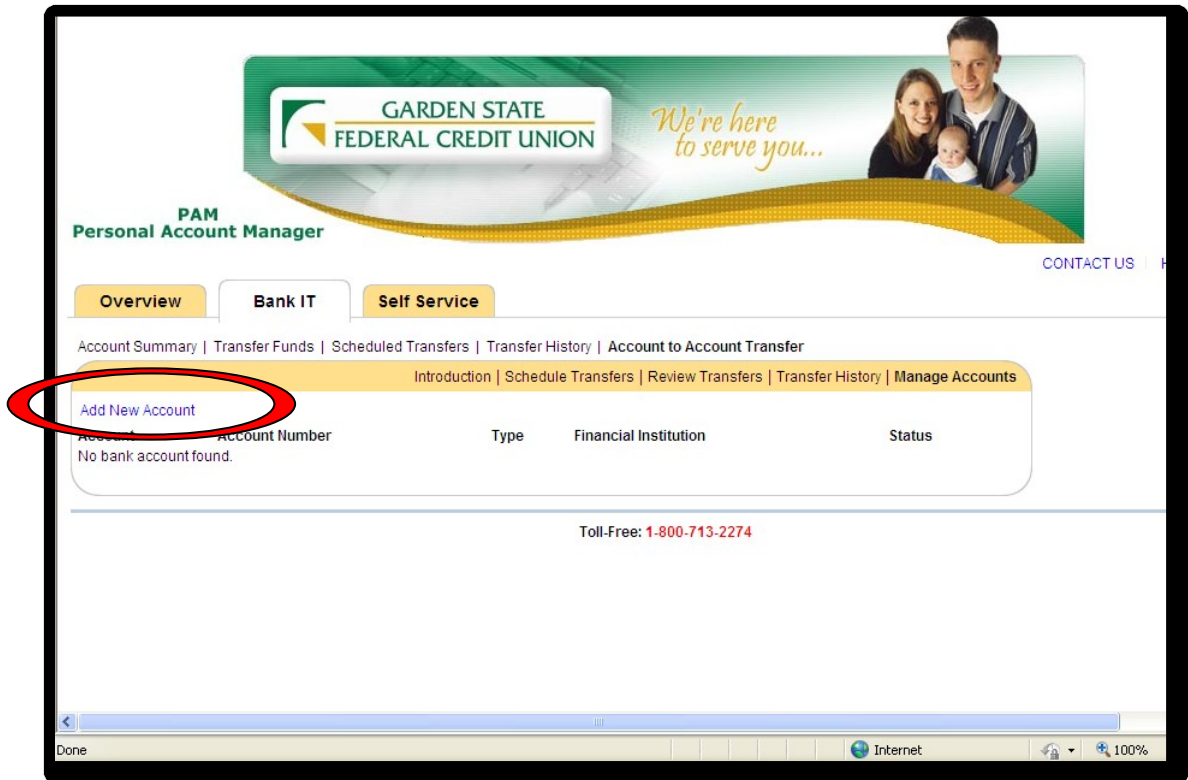


NOTE: If this is your first time on A2A, you will be required to accept the Terms and Conditions before using this service.

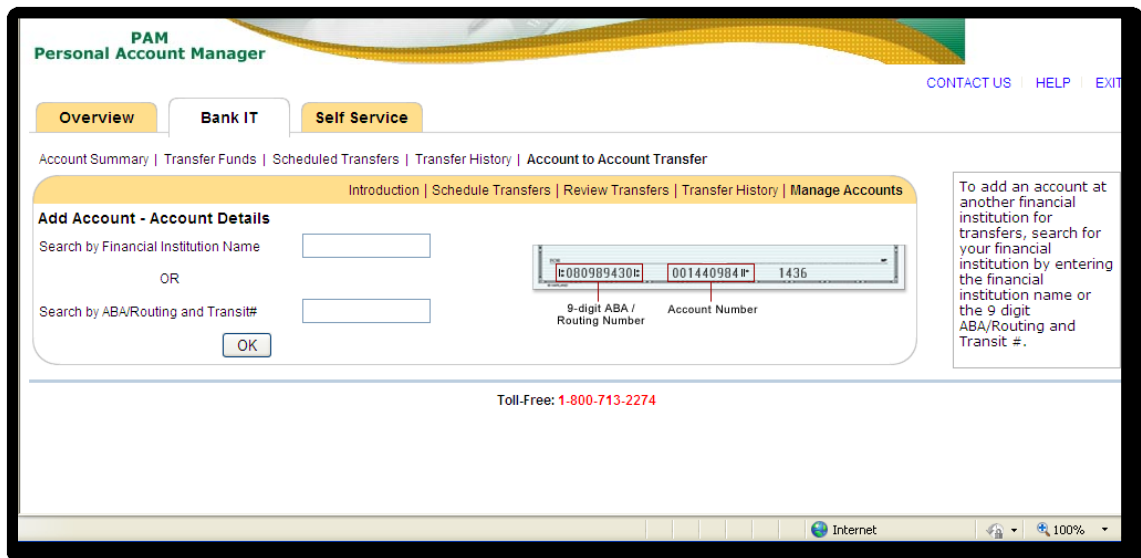
3. Click on “Manage Accounts”.



4. If you have never set up an account before, the system will tell you that there's "no bank account found". To set one up, click on "Add New Account".



5. You should now see this screen:



You can choose to search for the financial institution by either entering their name or by entering their ABA/ Routing and Transit Number. Once you click "OK", search through the results until you see the financial institution that you are looking for. Select it by clicking on that financial institution's name.

NOTE: If the financial institution that you're searching for does not appear, first make sure that you correctly spelled the name or typed in the correct ABA number. If that does not solve the problem, contact the financial institution to make sure that they can do ACH transactions. A2A only works with financial institutions that can do ACH transactions.

6. You should now see the following screen:

The screenshot shows a web interface for adding an account. At the top, there are navigation links: 'Account Summary | Transfer Funds | Scheduled Transfers | Transfer History | Account to Account Transfer'. Below this is a yellow header with 'Introduction | Schedule Transfers | Review Transfers | Transfe'. The main content area is titled 'Add Account - Account Details'. It contains the following fields and information:

Financial Institution	XYZ Financial Institution 123 Anywhere Street Anytown, ZZ 00000
ABA/Routing and Transit#	000000000
Account Number	<input type="text"/>
Account Type	Checking ▾
Name on Account	<input type="text"/>
Account Nickname	<input type="text"/>

At the bottom right of the form are two buttons: 'OK' and 'Cancel'.

Type in your account number, specify whether it's a savings or checking account, and put in the name that is on that account. The account nickname is for your personal use to identify this particular account on A2A. Once you have filled in the fields, press "OK".

You now have set up an account on A2A. Under the "Status" field, you should see "pending" for the account that you have just set up. You must now wait three to six business days before proceeding to the next step. During this time, you will see three small transactions (two deposits and one withdraw) going through the account that you have set up. Once you have determined the amounts of these transactions, follow the steps below to finish the setup process.

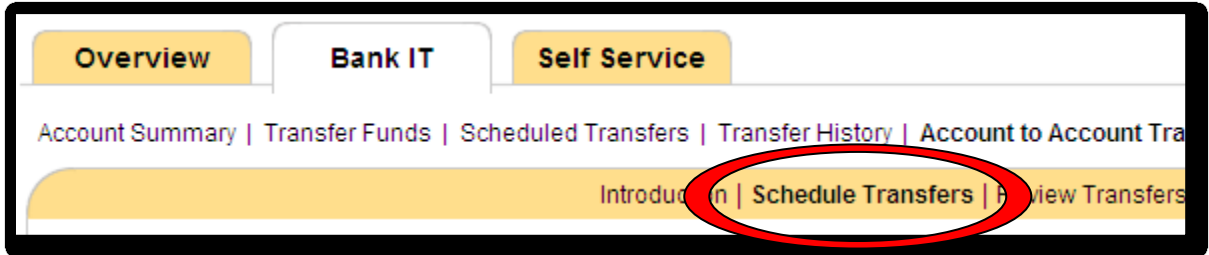
1. Go back to "Manage Accounts".
2. Find the account that you want to finish setting up. To the right of the "pending" status, select "confirm".
3. Type in the amounts of the transactions in the boxes provided and click "OK".

Your account is now set up and ready to be used on A2A!

How to Set up Scheduled Transfers

This is where you would go if you want to transfer money in and out of your Garden State FCU account.

1. Click on “Schedule Transfers”.



2. You should see the screen below:

A screenshot of the 'Schedule Transfers' form. The form is titled 'Introduction | Schedule Transfers | Review Transfers | Transfer History | Manage Accounts'. It contains several input fields: 'FROM Account' and 'TO Account' are dropdown menus, both currently set to 'Not Set'. 'Amount' is a text input field. 'Transfer Date' is a date picker with a calendar icon. 'Frequency' is a dropdown menu set to 'Only once'. 'Number' is a text input field. At the bottom of the form are 'OK' and 'Cancel' buttons.

Input the information required to set up a transfer. Select the account you want to transfer out of with “FROM Account”. Choose the account to want to transfer into with “TO Account”. Type in the amount, the date that you want the transfer the money, how often this transfer occurs, and the number of times you want the system to do the transfer.

NOTE: For a one-time transfer, set the frequency to “only once” with the number field blank. For repeated transfers, change the frequency to how often you want the transfer to occur (weekly, monthly, etc) as well as setting the number field to the number of times you want the transfer to occur. Also, the date that you select cannot be on a Saturday, Sunday, or a banking holiday.

Once you click “OK”, your transfer is set up.

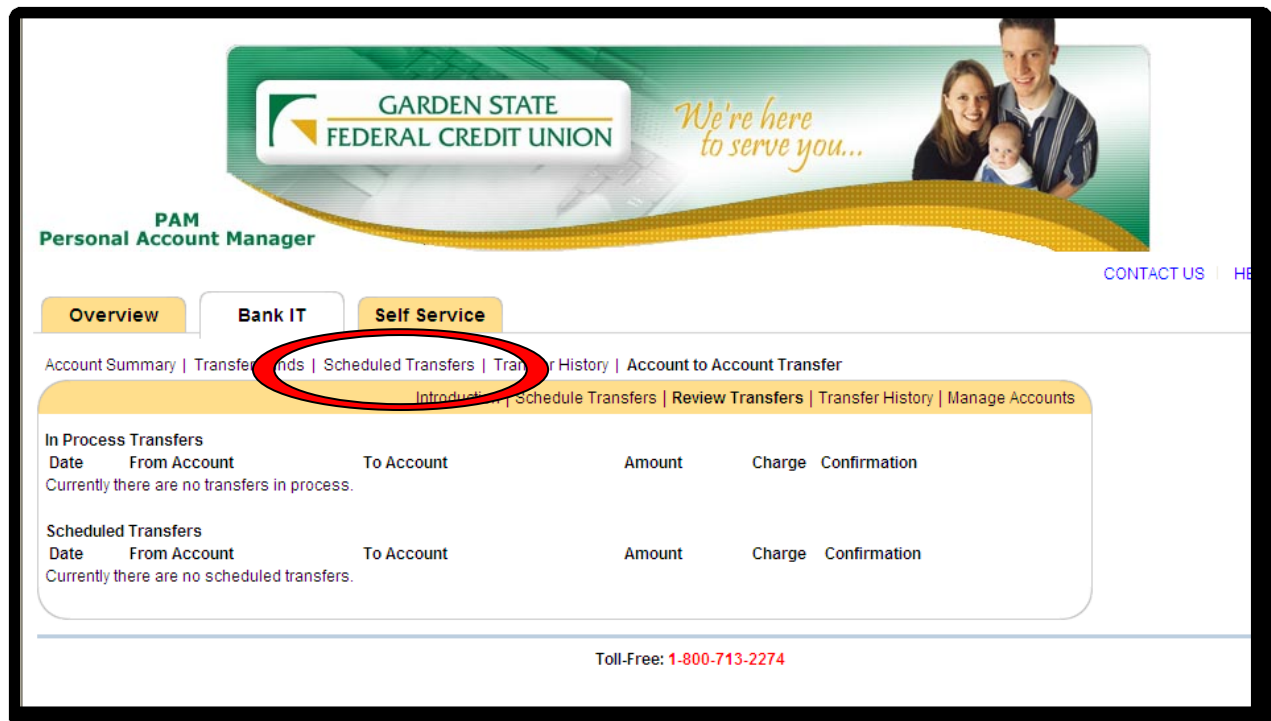
The transfer will take three to **six business days** to complete.

If you are transferring money into your Garden State FCU account, the funds that are transferred in will have a **five business-day hold**. If you are transferring money from your Garden State FCU account, you should contact the financial institution that you are transferring the money into to see how long it will be before the funds are available in your account.

Understanding the Review Transfers and Transfer History Screens

The Review Transfers Screen

If you need to see a list of transfers that are in process or a list of scheduled transfers, you would go to this screen. The screen will look like the one shown below:



“In Process” transfers are those that are in process of being completed. The money is in the process of transferring from one account to another. Transfers in this section have only a “details” button that shows information about that particular transfer.

The “Scheduled Transfers” section lists transfers that are pending. It may be a reoccurring transfer that is waiting to repeat based on the frequency that is set or it may be a one-time transfer that has a date in the future that hasn’t past yet. You can click on “details” to view information on a particular transfer, or you may chose to click on “delete” to delete the transfer.

The Transfer History Screen

If you want to see previous transfers that you have done on A2A, you would go to this screen. It should look like the screen below:

GARDEN STATE FEDERAL CREDIT UNION
We're here to serve you...

PAM Personal Account Manager

[CONTACT US](#) | [HELP](#)

Overview | **Bank IT** | **Self Service**

[Account Summary](#) | [Transfer Funds](#) | [Scheduled Transfers](#) | [Transfer History](#) | [Account to Account Transfer](#)

[Introduction](#) | [Schedule Transfers](#) | [Review Transfers](#) | [Transfer History](#) | [Manage Accounts](#)

Completed Transfers

Date	From Account	To Account	Amount	Charge Confirmation
Currently there are no completed transfers in the past 18 months of history.				

Failed / Deleted Transfers

Date	From Account	To Account	Amount	Charge Confirmation
Currently there are no failed transfers in the past 18 months of history.				

Toll-Free: 1-800-713-2274

This screen gives you a list of previous transfers completed with A2A. It is divided into two groups: completed transfers and failed/ deleted transfers. Completed transfers are those that been completed. Failed/ deleted transfers are those that were unable to be completed or those that have been cancelled.

Whether a transfer is listed in “completed transfers” or “failed/ deleted transfers”, you can click on “details” next to a transfer to view information on a particular transfer.

Questions Relating to A2A

What is the maximum that I can transfer in a time period with A2A?

Up to \$5,000.00 can be transferred in and out of your Garden State FCU account, excluding weekends and banking holidays.

When setting up a new account, I can't seem to find my bank/ credit union/ financial institution. Why is that?

There are various reasons for this.

- If you are searching by name, make sure you are typing in the name correctly. Also try to type in only the first one or two words of the financial institution you are searching for. It will give you a list of names that closest match the keywords you type in.
- If you are searching by ABA/ routing and transit number, make sure you are typing in the number correctly.
- If you have tried the above, it may be possible that your financial institution does not handle ACH transactions. Contact your financial institution to verify whether or not they can handle such transactions. A2A does transfers by ACH transactions.

When trying to type in the amounts for the test transactions, I typed in the wrong amounts several times. Now it says "failed" under the status and the only option is to delete it. Is there any way I can try again without deleting the account?

No. Once the status is changed to "failed", the only option is delete. If you want to try again, you must first delete the account and then set it up again, allowing it to do the test transactions again and to type in those amounts.

I need to transfer money now to a certain account. Is there any way I can speed up the set up process?

No. The system must do the test transactions and you must confirm the transactions before using A2A with a new account.

How long does it take for the funds to transfer from one account to the other?

Allow three to six business days for the money to transfer from one account to another.

How soon are the funds available that are transferred with A2A?

If the funds are being transferred into your Garden State FCU account, there is a **five-day business hold** on the funds. If the funds are being transferred out of your Garden State FCU account, it is dependent upon the funds availability policy of the financial institution that you are sending the funds to. If you need to know how soon the funds will be available, you should contact that financial institution.

Are there any fees associated with A2A?

Garden State FCU does not charge for transferring in and out of your Garden State FCU account. However, the following schedule of fees apply:

- Overdraft: \$40.00 per item
- NSF: \$40.00 per item
- Returned item: \$40.00 per item
- Overdraft protection: \$4.00 per notice
- Returned deposit: \$40.00 per item
- Account Research: \$50.00 per hour

These fees apply to your Garden State FCU account. You should contact the financial institution that you are transferring money in or out of to see if there are any fees associated with the transaction.

Can I set up an account on A2A that isn't in my name?

A2A is meant to be used for accounts that are in your name. You should not set up an account on A2A if your name is not on the account that you are setting up.

Why did a transfer fail?

There are various reasons why a transfer can fail. Go to "Review Transfers" and look for the transfer that failed. Click on "details" next to the failed transfer. This should give you information as to why the transfer was unsuccessful.