


External Transfer Guide

Initial Set Up


1. Log into your Heartland Online Banking Account.
2. Click the “Transfer Funds” tab at the top.
3. Select “Transfer to an account outside this financial institution” on the left.
4. Validate your email. You must validate your email address before you can transfer funds or set up accounts to move money between.
 - To view or change your email address, click “My Profile” in your online banking.
5. After you’ve confirmed your email address in “My Profile,” Click “Validate your email address” to begin the process.

Create Transfer

* Indicates required field

 **You can transfer funds into your account** [Hide Tip](#)

Don't get caught with a low balance. You can easily transfer money into your account from your outside bank. Set it up now. So you are ready when you need it.

 You must [validate your email address](#) before you can transfer funds.

6. Enter the verification code that is sent to you, then submit.
7. Once you’ve entered your code, you can set up the accounts to transfer to and from by clicking “Add a New Account.”

Adding Accounts

1. Click “Add a New Account”

From*

Select From Account

To*

Select To Account

[Add a New Account](#)

2. Enter the Account Type, a nickname so you can easily identify the account, routing number and account number, then “next.”

3. Verify the external account. You can verify instantly by logging into your external account (if available by the institution you're setting up) or verify with small deposits.
 - If you choose to verify with small deposits, select "Send me two deposits" then watch your email for additional directions to complete the verification process.

Verify with bank deposits ✕

- 1 Click "Send me two deposits". We will send you an email and make two small deposits of less than \$1.00
- 2 Wait 1 to 3 business days. Then log in to your bank account and look for the two deposits from Heartland Credit Union.

Example Transaction History

Date	Description	Amount
01/09/2015	Heartland Credit Union	+ \$0.XX
01/09/2015	Heartland Credit Union	+ \$0.XX

- 3 Check your email for instructions on how to return here and verify the deposit amounts.

[Send me two deposits](#)

Once verification is complete, the account will be available for you to transfer to and from.