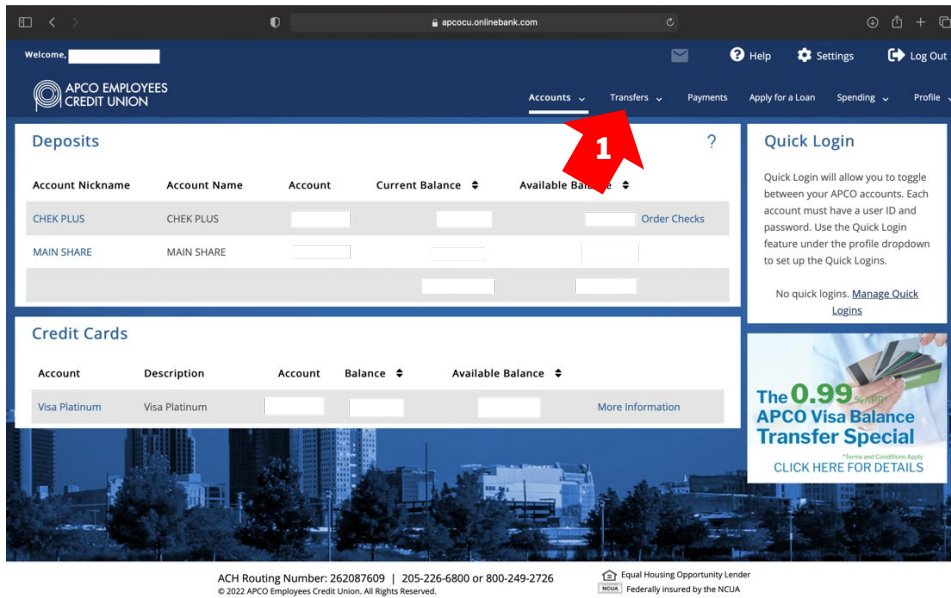


Setting Up Recurring Transfers

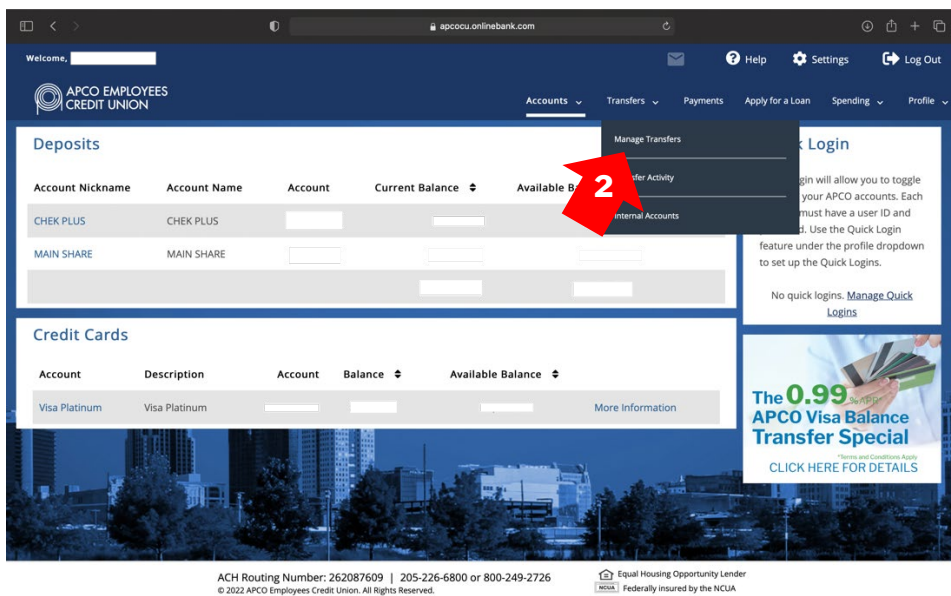
Online banking offers simple tools to set up recurring or scheduled one-time transfers. See detailed instructions for both online banking or the mobile banking app below.

Setting Up Recurring Transfers in Online Banking

1. Log into online banking. Choose 'Transfers' from top menu.



2. Select 'Manage Transfers'.



3. In the 'From Account' drop down menu, choose your account where the transfer will come from and in the 'To Account' drop down menu, choose the account where you'll be sending the transfer.
4. Populate the 'Amount' field with the recurring transfer amount.
5. In the 'Scheduling Option' drop down menu, choose the 'Recurring' option, and additional fields will be shown. Fill in the 'Transfer Date' for the first desired transfer date and select how frequently you want the transfer to occur in the 'Frequency' field.

The screenshot displays the 'Manage Transfers' page on the APCO Employees Credit Union website. The form includes the following fields and options:

- * From Account:** A dropdown menu with 'x | SO - MAIN SHARE (Available)' selected. A red arrow labeled '3' points to this field.
- * To Account:** A dropdown menu with 'x | - Visa Platinum (Available)' selected. A red arrow labeled '3' points to this field.
- * Other Amount:** A text input field with a dollar sign prefix. A red arrow labeled '5' points to this field.
- Scheduling Option:** A dropdown menu with 'Recurring' selected. A red arrow labeled '5' points to this field.
- * Transfer Date:** A date input field with '06/03/2022' entered. A red arrow labeled '5' points to this field.
- Delivery Date:** A text field showing '06/03/2022 (Estimated)'.
- * Frequency:** A dropdown menu with 'Monthly' selected. A red arrow labeled '5' points to this field.
- * No End Date:** A radio button option.

On the right side of the page, there is a 'Transfer Options' section with text: 'Set up internal transfer accounts so that you can transfer funds to another person at APCO Employees Credit Union. Add your Bill Pay accounts, Personal Payments and External transfers here'. Below this is a promotional banner for 'The 0.99% APCO Visa Balance Transfer Special' with a 'CLICK HERE FOR DETAILS' link.

- Next, select whether you want no end date, a specific end date or a specific number of transfers to finalize your transfer scheduling.
- Add details in the 'Description' field to identify the transfer.
- If you would like, set up alerts for each time the transfer is completed by checking the box next to 'Send an alert when the transfer is executed.'
- Click the 'Continue' button.

The screenshot shows the 'Transfer Scheduling' form in the APCO online banking interface. The form includes the following fields and options:

- Delivery Date:** 06/03/2022 (Estimated)
- * Frequency:** Monthly (dropdown menu)
- End Options:**
 - No End Date (indicated by red arrow 6)
 - End By: MM/DD/YYYY
 - Number of Transfers: []
- Description:** Loan Payment (indicated by red arrow 7)
- Send an alert when the transfer is executed (indicated by red arrow 8)
- Buttons:** Cancel and Continue (indicated by red arrow 9)

Below the form is a 'Scheduled Transfers' table with columns: Type, From Account, To Account, Amount, Next Transfer, Deliver By, and Schedule. The table currently shows 'No Scheduled Transfers'.

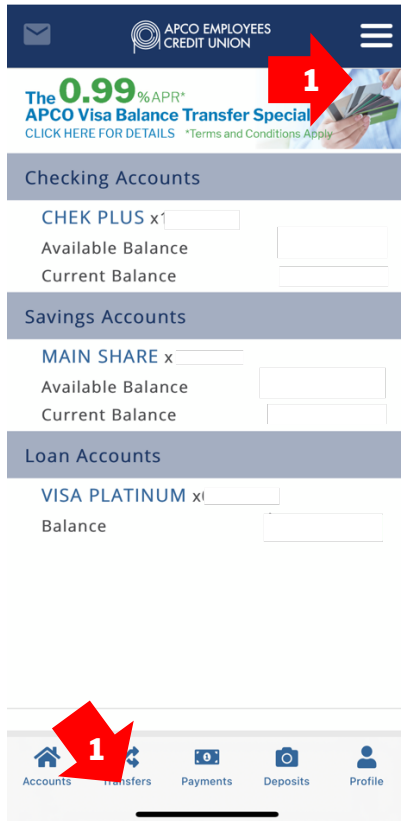
Footer information includes: ACH Routing Number: 262087609 | 205-226-6800 or 800-249-2726, Equal Housing Opportunity Lender, and © 2022 APCO Employees Credit Union. All Rights Reserved.

- You will see a summary of the transfer and will need to click 'Confirm' button to complete transfer set up.

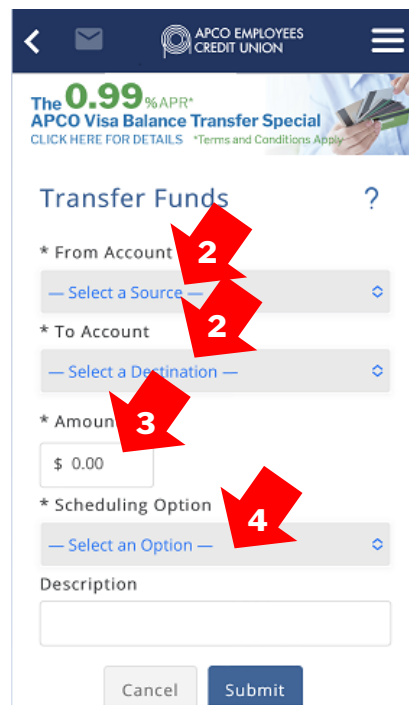
To view transfer activity and scheduled transfers once set up, click the 'Transfers' menu and choose 'Transfer Activity'.

Setting Up Recurring Transfers in the Mobile Banking App

1. Log into your mobile banking app and either simply click the 'Transfers' icon at bottom, or choose "Transfers" from top right menu and then select 'Make a Transfer'.



2. In the 'From Account' drop down menu, choose your account where the transfer will come from and in the 'To Account' drop down menu, choose the loan account where you'll be sending the transfer.
3. Populate the 'Amount' field with the recurring transfer amount.
4. In the 'Scheduling Option' drop down menu, choose the 'Recurring' option, and additional fields will be shown.



5. Fill in the 'Transfer Date' for the first desired transfer date and select how frequently you want the transfer to occur in the 'Frequency' field. Next, select whether you want no end date, a specific end date or a specific number of transfers to finalize your transfer scheduling.
6. Add details in the 'Description' field to identify the transfer.
7. If you would like, set up alerts for each time the transfer is completed by checking the box next to 'Send an alert when the transfer is executed.'
8. Click the Submit button.

To view transfer activity and scheduled transfers once set up, click the 'Transfers' menu and choose 'Transfer Activity'.

The screenshot shows the 'Transfer Funds' form in the APCO Employees Credit Union mobile app. The form includes the following fields and options:

- Recurring** (dropdown menu)
- * Transfer Date** (text input field with a calendar icon, marked with a red arrow and the number 5)
- Delivery Date:**
 - * Frequency** (dropdown menu with **Monthly** selected, marked with a red arrow and the number 5)
 - * Expiration** (dropdown menu with **No End Date** selected, marked with a red arrow and the number 5)
- Description** (text input field, marked with a red arrow and the number 6)
- Buttons:** **Cancel** and **Submit** (marked with a red arrow and the number 8)

If you have any questions, call 1-800-249-APCO or send a secure message through your online banking account or your mobile banking app.