

External Transfers Guide

External Bank Transfers

- Transfer funds to and from checking, savings, and money market accounts at nearly every U.S.-based financial institution.
- Transfer funds from other institutions to make loan payments.
- Activate up to five external accounts.
- Transfers completed via the External Transfer tool must consist of an external account and a State Bank account.
- To utilize the External Transfer tool within Online Banking, navigate to the Transfer tab, then select 'Launch External Transfer'.

Transfer

Create A Transfer

* Transfers made after 8:00 pm Eastern Standard Time will be effective the following business day.

From account * Test-Personal-Classic - XX6801 Available balance: \$1.50

To account * Test-Business-Basic - XX5059 Available balance: \$0.50

Date 03/11/2024 Repeat...

Launch External Transfer

Adding an External Account

(State Bank accounts will automatically populate.)

- Add an external account on the 'Transfer Funds' or 'Manage Accounts' tabs.
- Select 'Add a New Account', choose your Account Type and provide account details including the routing and account numbers.

Transfer Funds Activity Manage Accounts Help

+ Add a New Account

Amount(\$) *

From * Select Account

To * Select Account

Add Account

Account Type* Please Select

*Required field

Legal: By clicking "Add" you are providing information from public records, other financial institutions, and other sources.

Account Type* Savings

Account Nickname

Enter your bank's routing number and your account number.

U.S. Check Sample Date 1.2.24

Verifying an External Account

Verify your external accounts in one of two ways.

- **Verify Instantly** – Provide your login credentials for online banking at your external institution and complete the instant account verification process. If your institution does not participate in instant verification this will not be an option.
- **Bank Deposit** – We will make two small deposits of less than \$1.00 to your external account. Wait 1-2 business days for those to post. Log into your external bank account to retrieve the amounts of the deposits. Return to the External Transfer tool and navigate to the Accounts tab. Once in the Accounts tab, you will see your external account listed with a status of 'Activate Now', select 'Activate Now' and enter the amounts of the bank deposits. Once entered correctly, your account will be verified.

Verify Instantly

Log into your external bank account so we can verify you own the account

Or

Verify with Bank Deposits

Verify small deposits posted to your bank account in 1 to 2 business days.

My Other Accounts

Account	Account Nickname	Status
My Financial 3, Checking		Active
CashEdge Bank (Test 2FA), Checking	1700439510	Activate Now

Test deposits have been sent to your account. Enter the amounts of the deposits below to activate your account and complete your transaction.

Deposit 1: \$ 0.02

Deposit 2: \$ 0.08

Upon successful completion of the verification, your external account will immediately become available to initiate transfers.



Visit our Online Education Center for Video Tutorials and Click-Thru demos.
(YourStateBank.com/resources/education/online-education-center)



Message and data rates may apply for QR use.

Contact us at 877.867.4218 or visit a State Bank location for additional assistance.