

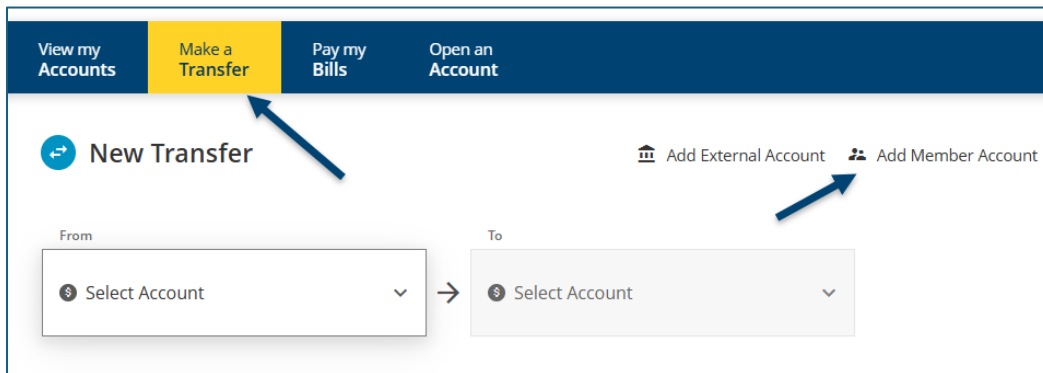
Creating a Member to Member (M2M) Transfer - Account Number Method

Creating a Member to Member Transfer allows one member to ONLY deposit funds from their account into another member's account. It does NOT allow for withdrawals from the other member's account.

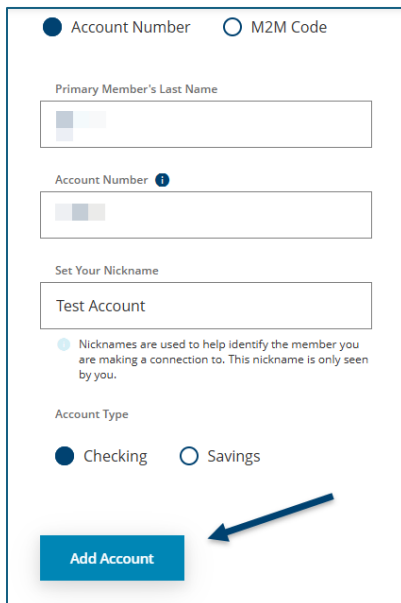
For example, John Smith sets up a M2M transfer for James User's account. John Smith can then transfer funds into James User's account. John Smith cannot transfer funds out of James User's account.

The Account Number Method can be used if you know the last name, member number and account type for the account that you will be transferring funds into.

1. Log into digital banking
2. Access "Make a Transfer"
3. Select "Add Member Account"



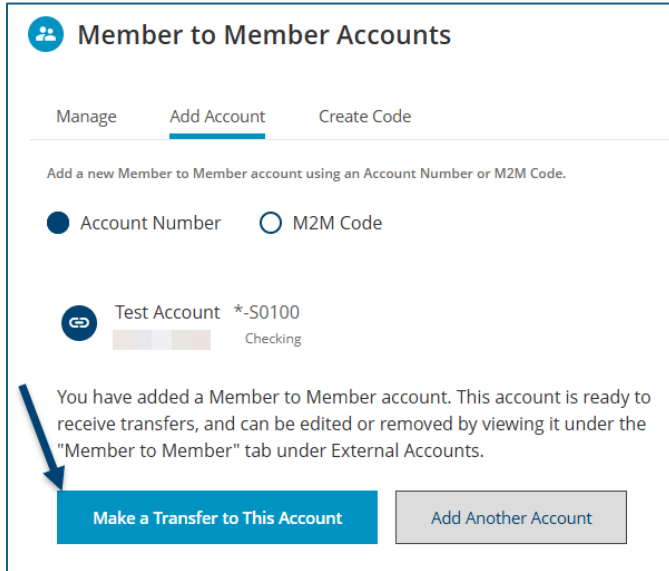
4. Enter the information required for each field.



NOTE: Member numbers will be entered WITHOUT the leading zeroes in the Account Number field (i.e. 123456, not 0000123456). And if specifying a share ID, add it after the member number (i.e.

123456-0100). Savings share IDs normally start with “00” and Checking share IDs normally start with “01”. Using the Share ID is NOT required.

5. Set the nickname for the account
6. Set the account type – Savings or Checking.
7. Click or Tap “Add Account”
8. The details of the M2M Account that was just created will appear



Member to Member Accounts

Manage **Add Account** Create Code

Add a new Member to Member account using an Account Number or M2M Code.

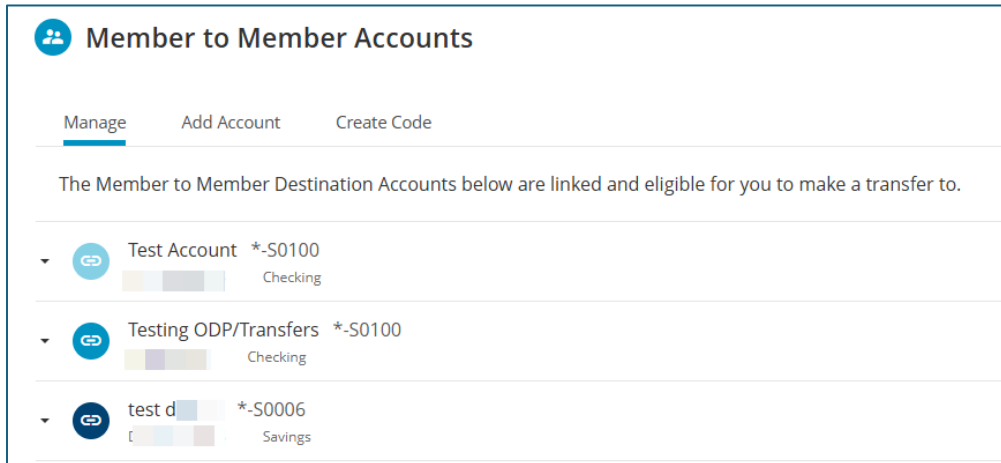
☒ Account Number ☐ M2M Code

 Test Account *-S0100
Checking

You have added a Member to Member account. This account is ready to receive transfers, and can be edited or removed by viewing it under the "Member to Member" tab under External Accounts.

Make a Transfer to This Account Add Another Account

9. The new M2M Account is now ready to receive transfers. Click or Tap the “make a transfer to this account” button to start a transfer.
10. To delete or edit this M2M account, visit the “Manage” tab under Member to Member Accounts



Member to Member Accounts

Manage Add Account Create Code

The Member to Member Destination Accounts below are linked and eligible for you to make a transfer to.

▼	 Test Account *-S0100 Checking
▼	 Testing ODP/Transfers *-S0100 Checking
▼	 test d *-S0006 Savings

If you have any questions, please contact us at 901-380-7400 and we’ll be happy to assist you.