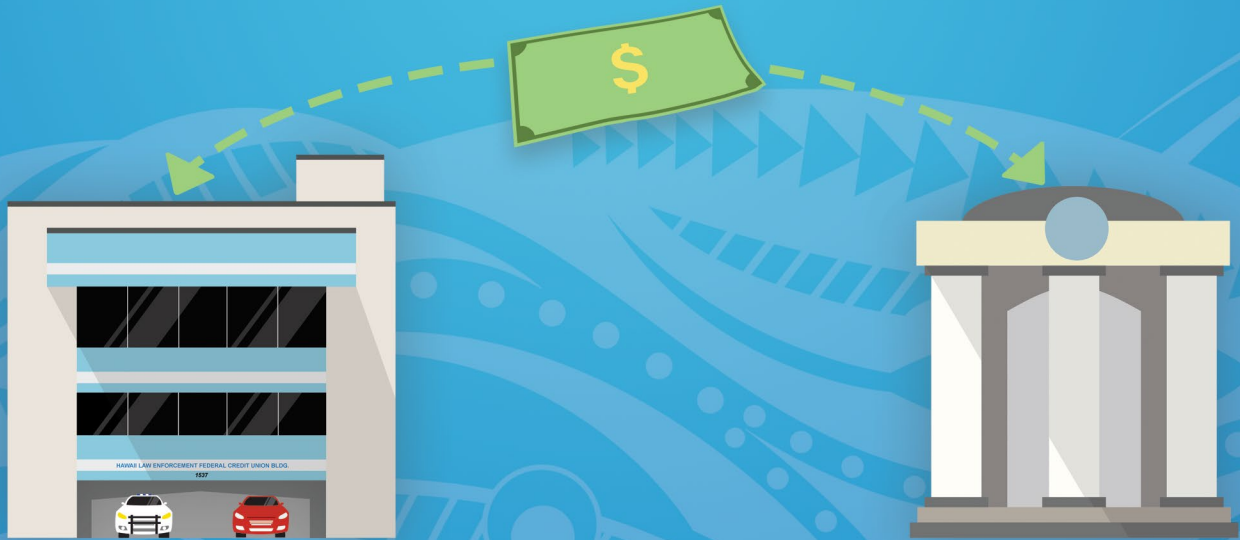


# EXTERNAL ACCOUNT TRANSFER (EAT)

USER GUIDE



**HAWAII LAW  
ENFORCEMENT**  
FEDERAL CREDIT UNION

Welcome to the Hawaii Law Enforcement Federal Credit Union's External Account Transfer (EAT). With EAT, you can transfer funds between your HLEFCU account and your accounts with other financial institutions.


The purpose of this guide is to demonstrate the step-by-step process of linking an external account and scheduling an EAT. If you have not yet enrolled in EAT or need additional assistance, please call us at 808.973.4311, or toll-free at 1.866.351.4311.

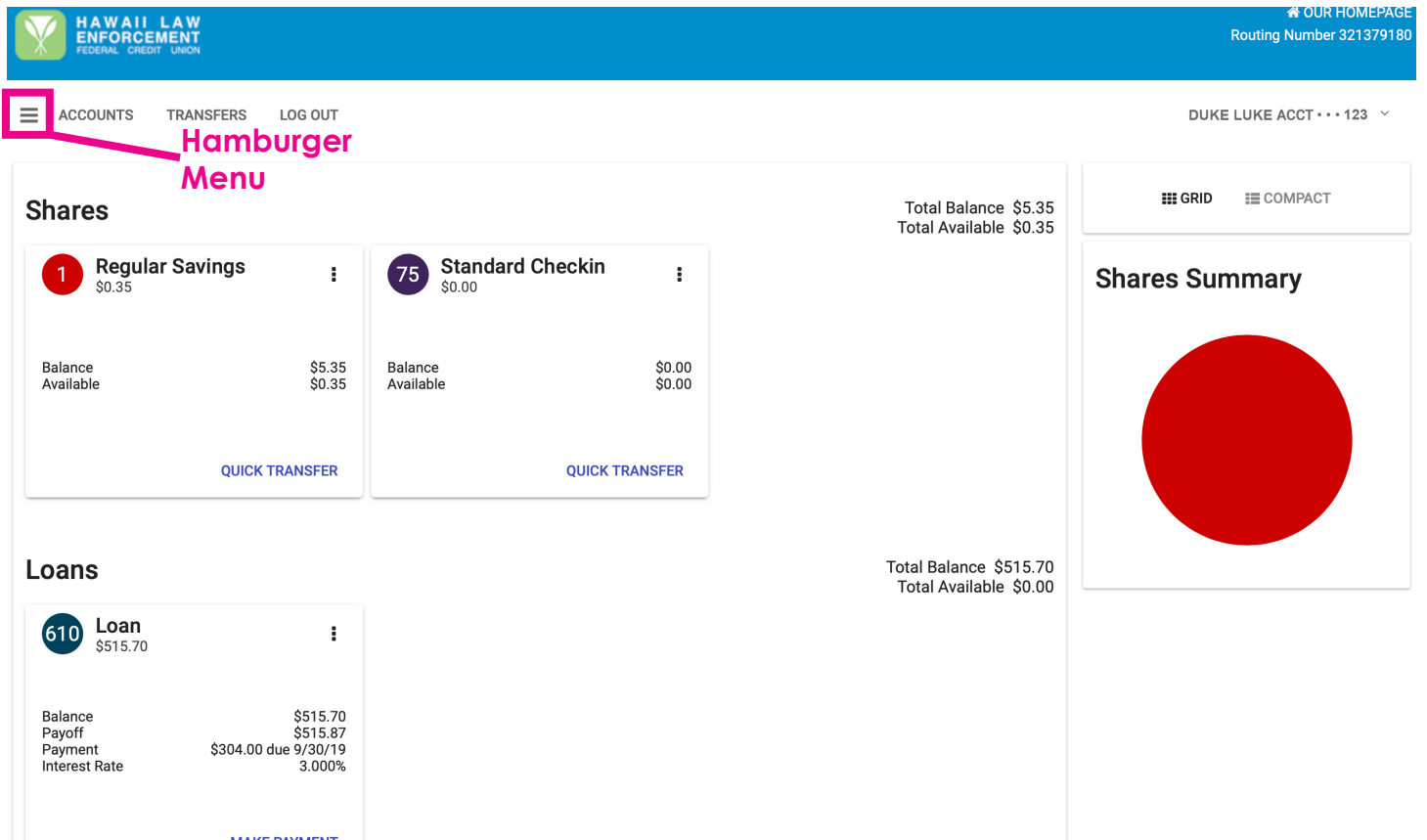
## Logging into Home Banking

In your browser, navigate to [www.hlefcu.com](http://www.hlefcu.com) and sign in to your Home Banking Account.

The screenshot shows the website's header with the logo for Hawaii Law Enforcement Federal Credit Union, social media icons for Facebook, Twitter, Instagram, and YouTube, an "Apply for a Loan Now" button, and a search bar. Below the header is a navigation menu with links for Rates, Loans, Personal, Business, Mobile, FYI, Membership, and Locations. The main content area features a "Home Banking" sidebar with login fields for Username and Password, a Login button, and links for "Forgot Password? Online Enrollment" and "Join". Below this is a "How May We Serve You?" section with a "Send Us a Message" button and the routing number 321379180. The main banner is titled "Money Market Accounts" and includes the text "Watch your money grow with rates from 0.30% APY\* to 0.60% APY\*" and a "Learn More" button. The background of the banner shows a hand dropping a coin into a pink piggy bank.

# Accessing EAT

Once you've logged into Home Banking, you can access EAT by clicking the  icon in the upper left corner. Then, find and click "External Accounts" under the "Accounts" heading.



**HAWAII LAW ENFORCEMENT**  
FEDERAL CREDIT UNION

OUR HOMEPAGE  
Routing Number 321379180

ACCOUNTS TRANSFERS LOG OUT

**Hamburger Menu**

DUKE LUKE ACCT... 123

### Shares

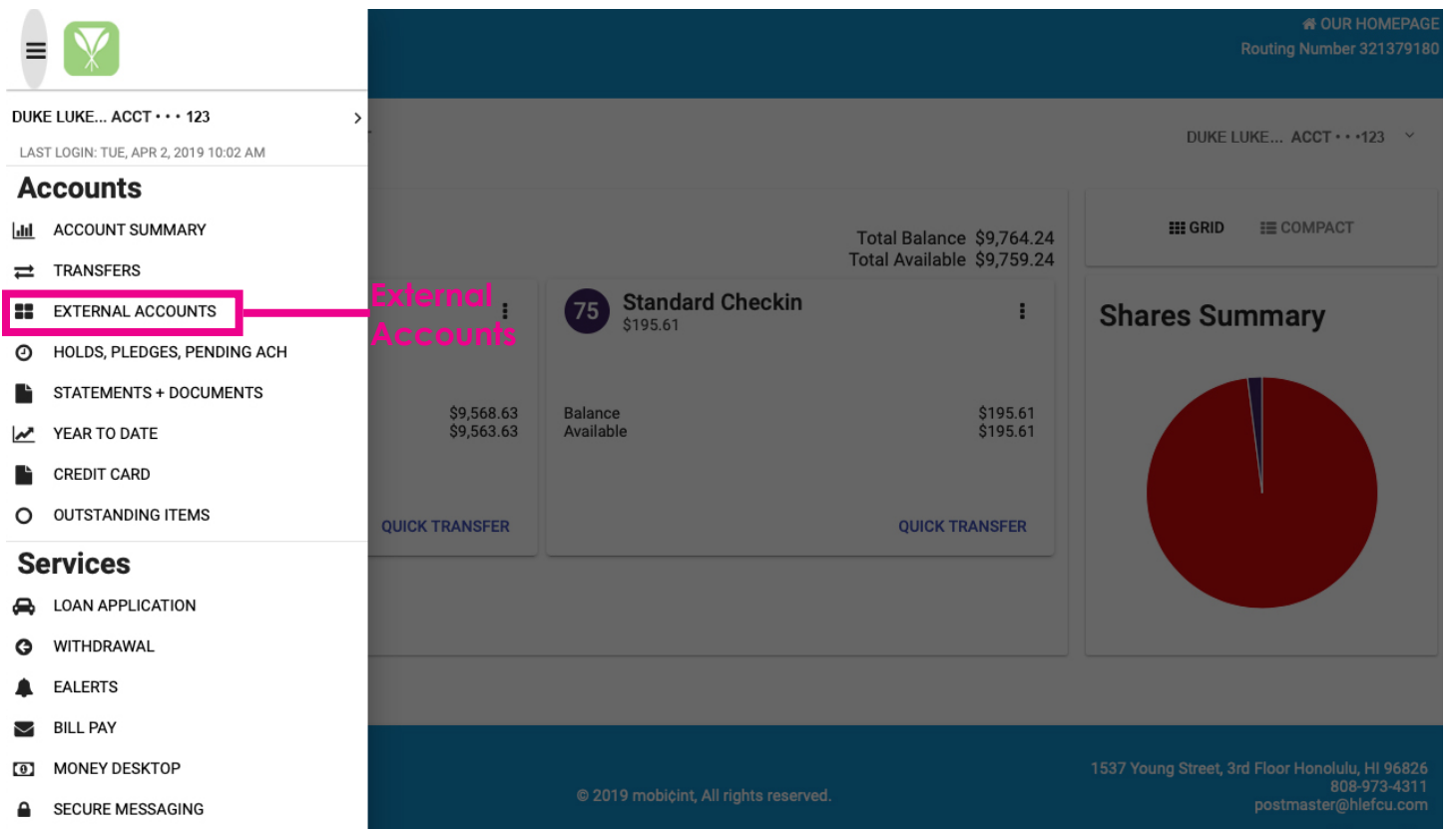
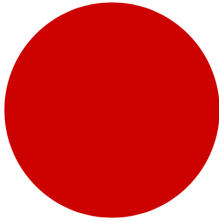
<b>1</b> Regular Savings \$0.35	<b>75</b> Standard Checkin \$0.00
Balance: \$5.35 Available: \$0.35	Balance: \$0.00 Available: \$0.00
<a href="#">QUICK TRANSFER</a>	<a href="#">QUICK TRANSFER</a>

Total Balance \$5.35  
Total Available \$0.35

### Loans

<b>610</b> Loan \$515.70
Balance: \$515.70 Payoff: \$515.87 Payment: \$304.00 due 9/30/19 Interest Rate: 3.000%
<a href="#">MAKE PAYMENT</a>

### Shares Summary



OUR HOMEPAGE  
Routing Number 321379180

DUKE LUKE... ACCT... 123

LAST LOGIN: TUE, APR 2, 2019 10:02 AM

### Accounts

- ACCOUNT SUMMARY
- TRANSFERS
- EXTERNAL ACCOUNTS**
- HOLDS, PLEDGES, PENDING ACH
- STATEMENTS + DOCUMENTS
- YEAR TO DATE
- CREDIT CARD
- OUTSTANDING ITEMS

### Services

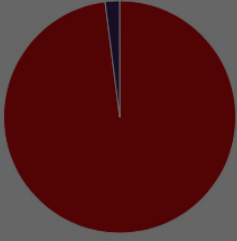
- LOAN APPLICATION
- WITHDRAWAL
- EALERTS
- BILL PAY
- MONEY DESKTOP
- SECURE MESSAGING

### External Accounts

<b>75</b> Standard Checkin \$195.61	
Balance: \$9,568.63 Available: \$9,563.63	Balance: \$195.61 Available: \$195.61
<a href="#">QUICK TRANSFER</a>	<a href="#">QUICK TRANSFER</a>

Total Balance \$9,764.24  
Total Available \$9,759.24

### Shares Summary




## Setting Up Your External Account

Before you send and receive EATs, you'll need to link your HLEFCU account to your account at the other financial institution. Accounts at other financial institutions are referred to as external accounts. Linked accounts aren't physically connected. Instead, linking accounts allows them to communicate with each other.

To link an account, select "External Account Management" in the EAT menu. Then, complete the required fields using the following information:

- Account Type - the type of External Account you're linking; savings or checking
- Routing Number - the routing number of your external account's financial institution
- Account Number - the account number of your external account
- Account Description - input a nickname for your external account that briefly describes what it is, (i.e. FHB Checking). If you're linking multiple accounts, please be sure to select names that are different enough that you can readily tell them apart

OUR HOMEPAGE  
Routing Number 321379180

ACCOUNTS TRANSFERS LOG OUTDUKE LUKE.. ACCT ••• 123

START NEW TRANSFER  
VIEW SCHEDULED TRANSFERS  
VIEW EXTERNAL TRANSFERS  
**EXTERNAL ACCOUNT MANAGEMENT**  
TRANSFERS HELP

## External Account Management

### Link External Account

To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.

Account Type  
Checking


Routing Number  
321379164

Account Number  
24680

Account Description  
HOCU Ckg

[ADD EXTERNAL ACCOUNT](#)

**Enter Info Here**



1025

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ DOLLARS

MEMO \_\_\_\_\_

Routing Number | Account Number

[SEE BUSINESS CHECK EXAMPLE](#)



Once you've completed the required fields, click on "Add External Account." After you've done so, a message will appear stating that two deposits have been made to your external accounts.

The screenshot shows the 'External Account Management' page. A white modal box is centered on the screen with the following text:

**External Account Added**

2 deposits have been made into your external account(s) which will be available within 2 business days. To verify your external account, enter the amounts of the 2 deposits on the external account page. Please note you won't be able to verify the account until the deposits have cleared.

OK

In the background, the 'External Accounts' table is partially visible, showing a row with 'HOCU Ckg', '24680', '321379164', 'CHECKING', and a 'PENDING' status.

The two deposits, also known as Low-Value Transfers, should appear in your external account within two business days and will total less than \$2.00. Your external account should now appear under "External Account Management" with a "Pending" status.

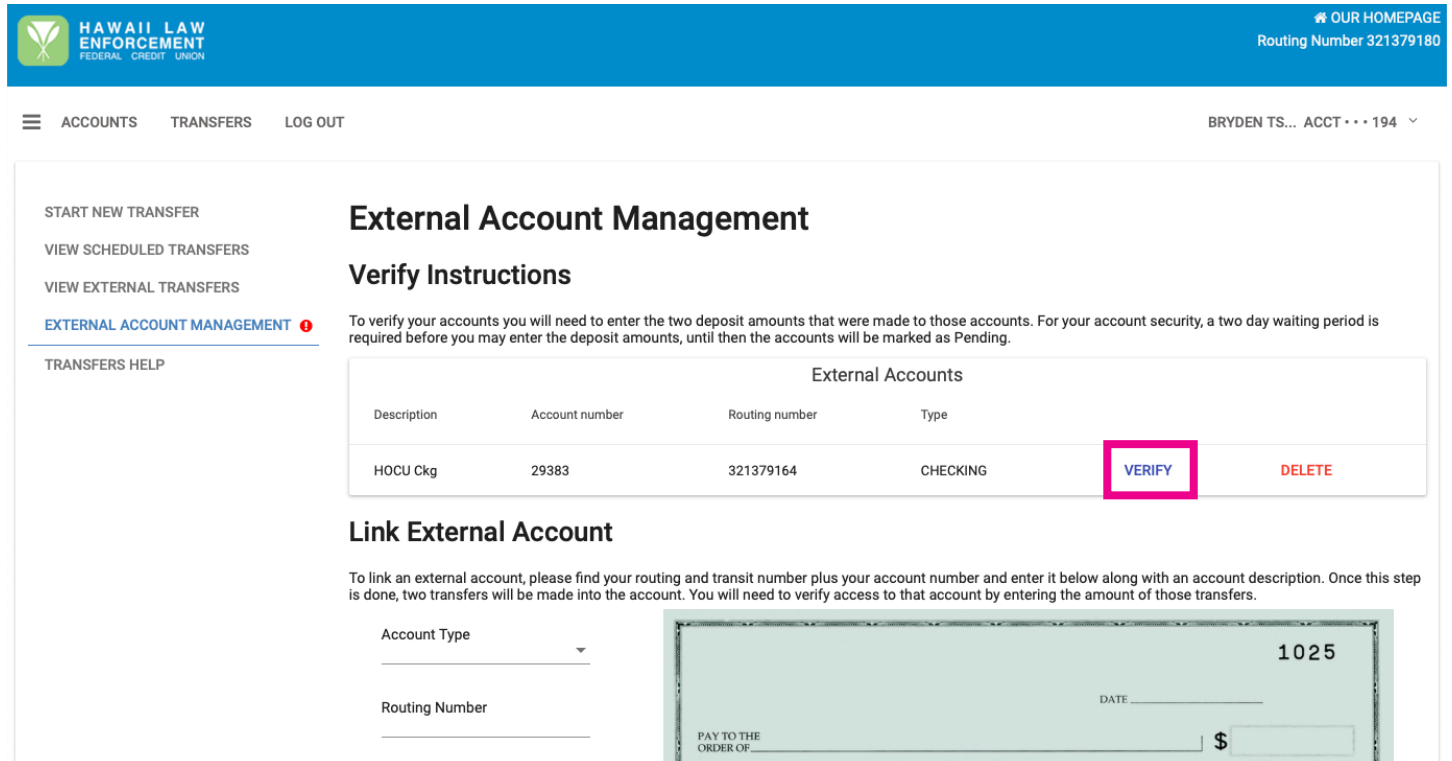
The screenshot shows the 'External Account Management' page. The 'External Accounts' table is the central focus:

Description	Account number	Routing number	Type		
HOCU Ckg	24680	321379164	CHECKING	<b>PENDING</b>	DELETE

The 'PENDING' status in the table is highlighted with a pink box. Below the table, the 'Link External Account' section is visible, showing a form with 'Account Type' and 'Routing Number' fields.

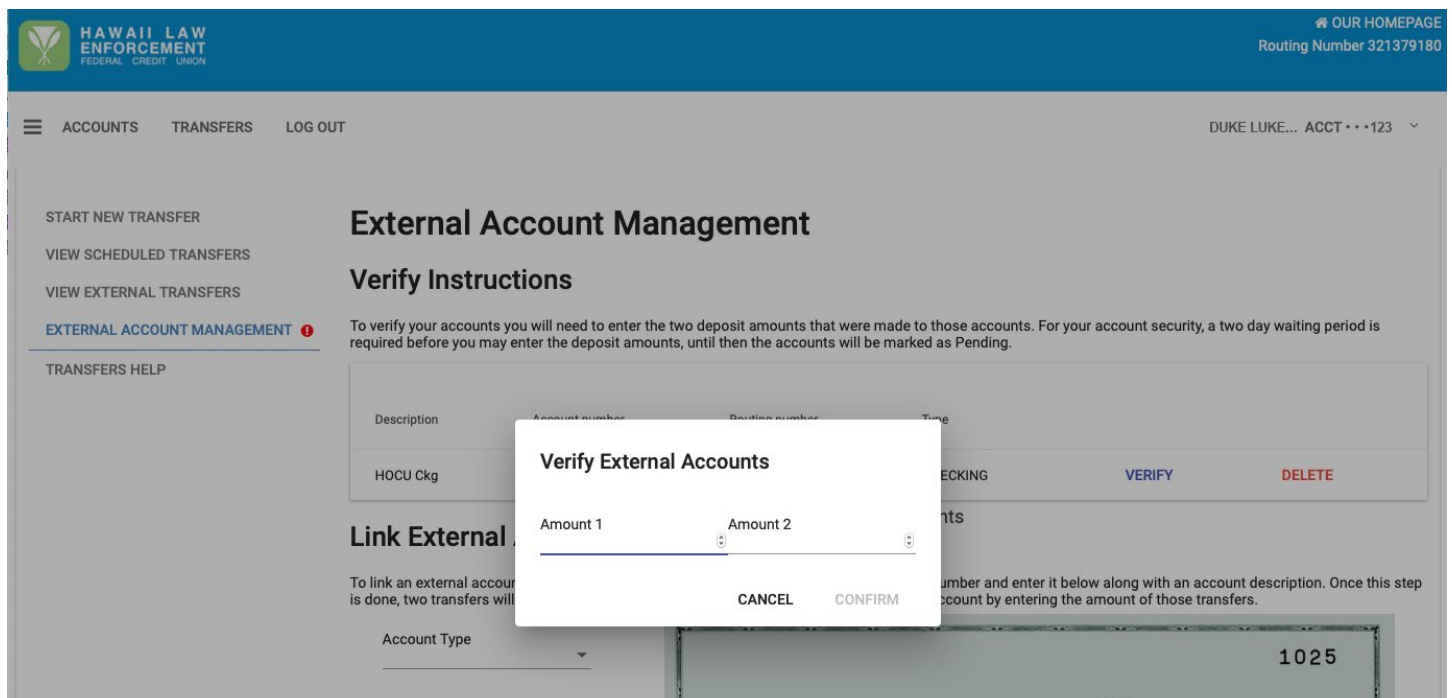
## Verifying Low-Value Transfers

Once the Low-Value Transfers appear in your external account, log back into your HLEFCU Home Banking account and go back to the External Accounts area. Once back, navigate to the External Account Management section again, and you should notice the "Pending" status next to your external account has changed to "Verify."



The screenshot shows the 'External Account Management' page. On the left, there is a navigation menu with options: 'START NEW TRANSFER', 'VIEW SCHEDULED TRANSFERS', 'VIEW EXTERNAL TRANSFERS', 'EXTERNAL ACCOUNT MANAGEMENT' (highlighted with a red icon), and 'TRANSFERS HELP'. The main content area is titled 'External Account Management' and 'Verify Instructions'. Below the instructions, there is a table of 'External Accounts' with columns: 'Description', 'Account number', 'Routing number', and 'Type'. A row is shown for 'HOCU Ckg' with account number '29383' and routing number '321379164'. To the right of this row, there is a 'VERIFY' button (highlighted with a pink box) and a 'DELETE' button. Below the table, there is a 'Link External Account' section with input fields for 'Account Type' and 'Routing Number', and a preview of a check with the amount '1025'.

Click "Verify," and a window will appear prompting you to provide the amounts of the two transactions that deposited to your external account. Once you've entered the amounts, click "Confirm" to continue. The order in which they were deposited matters, so please enter the values in the order in which they were deposited to your account.



This screenshot shows the same 'External Account Management' page as above, but with a modal window titled 'Verify External Accounts' open in the foreground. The modal has two input fields labeled 'Amount 1' and 'Amount 2', and two buttons at the bottom: 'CANCEL' and 'CONFIRM'. The background page is dimmed, showing the 'VERIFY' button from the previous screenshot.

**Note:** you have three attempts to enter the correct values. After the third attempt, you'll have to start the setup process from the very beginning.

If you successfully verified your account, you'll receive a message that the External Account was successfully verified.

HAWAII LAW ENFORCEMENT FEDERAL CREDIT UNION

OUR HOMEPAGE  
Routing Number 321379180

ACCOUNTS TRANSFERS LOG OUT

DUKE LUKE... ACCT ••• 123

START NEW TRANSFER  
VIEW SCHEDULED TRANSFERS  
VIEW EXTERNAL TRANSFERS  
**EXTERNAL ACCOUNT MANAGEMENT**  
TRANSFERS HELP

## External Account Management

### Verify Instructions

To verify your accounts you will need to enter the two deposit amounts that were made to those accounts. For your account security, a two day waiting period is required before you may enter the deposit amounts, until then the accounts will be marked as Pending.

External Accounts			
Description	Account number	Routing number	Type
HOCU Ckg	246		CHECKING
			Ready For Transfer
			DELETE

**Success!**

Your external account was successfully verified

OK

### Link External Account

To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.

Account Type \_\_\_\_\_

Routing Number \_\_\_\_\_

Account Number \_\_\_\_\_

Account Description \_\_\_\_\_

ADD EXTERNAL ACCOUNT

1025

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

MEMO \_\_\_\_\_

0000000000 0000000000 1025

Routing Number | Account Number

SEE BUSINESS CHECK EXAMPLE

After successfully setting up your external account, the status will change from "Verify" to "Ready for Transfer."

HAWAII LAW ENFORCEMENT FEDERAL CREDIT UNION

OUR HOMEPAGE  
Routing Number 321379180

ACCOUNTS TRANSFERS LOG OUT

DUKE LUKETS... ACCT • 123

START NEW TRANSFER  
VIEW SCHEDULED TRANSFERS  
VIEW EXTERNAL TRANSFERS  
**EXTERNAL ACCOUNT MANAGEMENT**  
TRANSFERS HELP

## External Account Management

### Verify Instructions

To verify your accounts you will need to enter the two deposit amounts that were made to those accounts. For your account security, a two day waiting period is required before you may enter the deposit amounts, until then the accounts will be marked as Pending.

External Accounts			
Description	Account number	Routing number	Type
HOCU Ckg	24680	321379164	CHECKING
			Ready For Transfer
			DELETE

### Link External Account

To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.

Account Type \_\_\_\_\_

Routing Number \_\_\_\_\_

Account Number \_\_\_\_\_

Account Description \_\_\_\_\_

ADD EXTERNAL ACCOUNT

1025

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_

MEMO \_\_\_\_\_

0000000000 0000000000 1025

Routing Number | Account Number

SEE BUSINESS CHECK EXAMPLE



## Deleting an External Account

You may delete an external account at any time under “External Account Management.” To do so, simply click the “Delete” button next to your external account’s status indicator.

**Note: you may reinstate deleted external accounts, but you’ll have to go through the entire set up and verification process again.**

- START NEW TRANSFER
- VIEW SCHEDULED TRANSFERS
- VIEW EXTERNAL TRANSFERS
- EXTERNAL ACCOUNT MANAGEMENT** !
- TRANSFERS HELP

## External Account Management

### Verify Instructions

To verify your accounts you will need to enter the two deposit amounts that were made to those accounts. For your account security, a two day waiting period is required before you may enter the deposit amounts, until then the accounts will be marked as Pending.

External Accounts				
Description	Account number	Routing number	Type	
HOCU Ckg	24680	321379164	CHECKING	Ready For Transfer <span style="border: 2px solid red; padding: 2px;">DELETE</span>

### Link External Account

To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.

Account Type

Routing Number

Account Number



- START NEW TRANSFER
- VIEW SCHEDULED TRANSFERS
- VIEW EXTERNAL TRANSFERS
- EXTERNAL ACCOUNT MANAGEMENT**
- TRANSFERS HELP

## External Account Management

Description	Account number	Routing number	Type	
Deposit	24680	321379164	CHECKING	Ready For Transfer <span style="color: red;">DELETE</span>

### Link External Account

To link an external account, please find your routing and transit number plus your account number and enter it below along with an account description. Once this step is done, two transfers will be made into the account. You will need to verify access to that account by entering the amount of those transfers.

Account Type

Routing Number

Account Number

#### Delete External Account

Delete account?



## Scheduling a Transfer

To schedule a transfer, select "External Accounts" in Home Banking and then click on the "Start New Transfer" menu item. Then, complete the required fields:

- Transfer from: select the account you'd like to withdraw money from. "Local Accounts" refers to your HLEFCU Account, while "External Accounts" refers to accounts at other financial institutions.
- Transfer to: select the account where you'd like to deposit money to.
- Amount: specify the dollar amount of money you'd like to transfer.

The screenshot shows a web interface for starting a new transfer. On the left is a navigation menu with four items: 'START NEW TRANSFER' (highlighted with a pink box), 'VIEW SCHEDULED TRANSFERS', 'VIEW EXTERNAL TRANSFERS', and 'EXTERNAL ACCOUNT MANAGEMENT'. Below these is a 'TRANSFERS HELP' link. The main content area is titled 'Start New Transfer' and contains the following elements: a heading 'To start, please select which suffix or account you wish to transfer to.', two dropdown menus labeled 'Transfer From' and 'Transfer To', a text input field for '\$Amount', a checkbox labeled 'Would you like to make this a scheduled or recurring transfer?', a 'CONTINUE' button, a section titled 'Don't see your suffix?' with a link to 'Transfers help'.

By default, all EATs are One Time only. However, you have the option of making your EAT recurring by clicking the check box.

Once you're finished with this step, click continue to move on to the next screen.



The next screen focuses on the timing of your EAT, and will request the following information:

Transfer Date: this is the date your EAT will be submitted for processing

Frequency: if you checked the "Recurring Transfer" option on the previous screen, you'll need to specify the frequency of your EAT here

To Message: in this field, enter in a description of your EAT such as "Direct Transfer," etc.

---

<b>START NEW TRANSFER</b>	<b>External Transfer</b>
<b>VIEW SCHEDULED TRANSFERS</b>	Transferring \$10.00 from Deposit to Regular Savings
<b>VIEW EXTERNAL TRANSFERS</b>	Transfer Date * 4/2/2019 
<b>EXTERNAL ACCOUNT MANAGEMENT</b>	One Time 
<b>TRANSFERS HELP</b>	To Message <hr/>
	<b>SUBMIT</b>

---

Once you complete the above information, click "Submit"

Note: EATs may take up to 2-3 business days after the specified Transfer Date to settle to your account.

On the next screen, you'll see a summary of your EAT. If all of the information is correct, click "Confirm" to finalize your EAT. Otherwise, click "Cancel" to start over.

The screenshot shows the Hawaii Law Enforcement Federal Credit Union website. The top navigation bar includes the logo, "OUR HOMEPAGE" link, and "Routing Number 321379180". The main menu has "ACCOUNTS", "TRANSFERS", and "LOG OUT". The user is logged in as "DUKE LUKE... ACCT...123".

The "External Transfer" page displays a form for transferring \$10.00 from Deposit to Regular Savings on 4/3/2019. A "SUBMIT" button is visible. A modal dialog box titled "Confirm Transfer" is overlaid, showing the transfer details: "From External Account", "Deposit", "To Regular Savings ... 123 - 1", "On April 3, 2019", and "Amount \$10.00". It also notes "Transfers may take 1-2 business days to complete." and has "CANCEL" and "CONFIRM" buttons.

The footer contains the NCUA logo, copyright information "© 2019 mobiçint, All rights reserved.", and contact information: "1537 Young Street, 3rd Floor Honolulu, HI 96826", "808-973-4311", "postmaster@hlefcu.com", and a "Privacy policy" link.

If you click "Confirm," you'll see another screen saying "Transfer Success." To view this EAT while it's in process, click the "View External Transfers" option in the EAT menu to the left.

This screenshot shows the same website after a successful transfer. The "External Transfer" page is visible, but the modal dialog box now says "Transfer Success". The message reads: "Your transfer was successful. From Suffix: - Deposit, To Suffix: 1 - Regular Savings, Date: Apr 2, 2019, Amount: \$10.00". The dialog box includes a "VIEW EXTERNAL TRANSFERS" button and an "OK" button.

## Editing or Deleting Your EAT

If you made a mistake or no longer want your EAT to process, you can easily edit or delete before the scheduled processing date. To do so, click on "View External Transfers" and click on the EAT you'd like to edit or delete. Then, you'll be prompted to make changes to the date or frequency of your EAT, or to delete it. Once you're finished making changes, click "Submit" to finalize.

START NEW TRANSFER

VIEW SCHEDULED TRANSFERS

**VIEW EXTERNAL TRANSFERS**

EXTERNAL ACCOUNT MANAGEMENT

TRANSFERS HELP

### External Transfers

These are your currently scheduled external transfers. You can edit a transfer by clicking on it. If you would like to schedule a new transfer, please go to start new transfers.

From	To	Frequency	Processing Date	Effective Date	Amount
Deposit	1 Regular Savings	One Time	Apr 03, 2019	Apr 04, 2019	\$10.00

HAWAII LAW ENFORCEMENT FEDERAL CREDIT UNION

OUR HOMEPAGE Routing Number 321379180

ACCOUNTS TRANSFERS LOG OUT

DUKE LUKE.. ACCT...123

System Maintenance

START NEW TRANSFER

VIEW SCHEDULED TRANSFERS

**VIEW EXTERNAL TRANSFERS**

EXTERNAL ACCOUNT MANAGEMENT

TRANSFERS HELP

### External Transfers

These are your currently scheduled external transfers. You can edit a transfer by clicking on it. If you would like to schedule a new transfer, please go to start new transfers.

From	To	Frequency	Processing Date	Effective Date	Amount
HOCU Ckg	1 Regular Savings	Weekly	May 28, 2019	May 29, 2019	\$1.50

#### Edit External Transfer

Date \* 5/28/2019

Frequency Weekly

DELETE TRANSFER CANCEL SUBMIT

NCUA

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Privacy policy



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**NCUA**

National Credit Union Administration, a U.S. Government Agency