

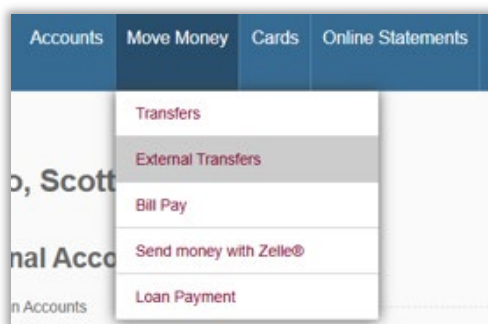
## External Transfers

### Overview

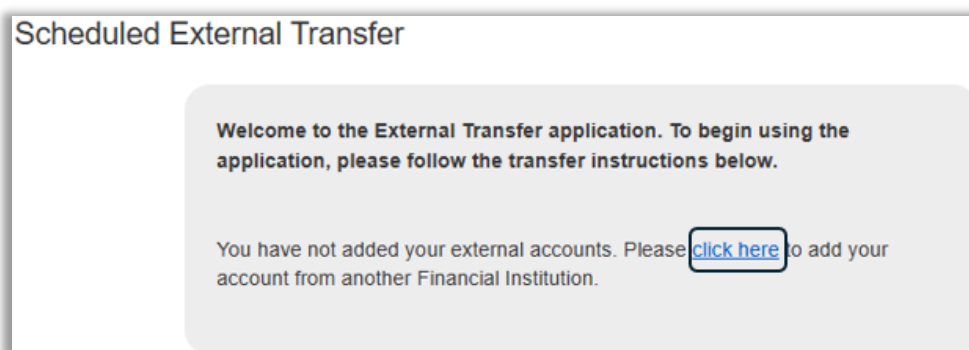
When using our External Transfer feature, you can send funds from an account at another financial institution to Needham Bank or send funds from an existing account at Needham Bank to another financial institution. Please note that account tiles must match at Needham Bank and the other financial institution.

### Creating an External Transfer

1. From the main menu, under “**Move Money**”, select “**External Transfers**”.



2. From the “**Scheduled External Transfer**” screen, select “[click here](#)” to add an external account from another financial institution (FI).



3. Collect the account number and routing number from the other FI's account number, click “**Continue**”.

### External Transfer--Add Account Information

To make a transfer, we will need some information about your other account.

Please have your routing number and account number available.

Here is where you can find these on a check or deposit slip:

**Continue** **Cancel**

4. Enter the following information:
- Account Type (Checking, Savings, etc.)
  - Routing number (9-digit routing number will appear in the dropdown to confirm accuracy)
  - Account Number
  - Confirm your account number

### External Transfer - Add Account

Please provide your other Financial Institution information below

Account type  
Checking ▼

Enter Financial Institution Name or 9 Digit Routing Number  
2113730

If match not found on name, please enter routing number

- 211373018-CHARLES RIVER BANK
- 211373063-WALPOLE COOPERATIVE BANK
- 211373089-BRIDGEWATER SAVINGS BANK

Please confirm your account number  
xxxxxxxxx

⚠ Please enter a valid account number

**Continue** **Cancel**

5. Click Continue

6. Here the system will determine if the account can be validated instantly or if trial deposits will need to be sent to the account to validate through your Needham Bank online banking.

Verify your external account

For your protection, we need to verify that you are the owner of this account.

**Verify Instantly**

Click "Verify Instantly" and we can validate that you are the owner of the account in real time.

7. If the account cannot be “Instantly Verified”, you will receive the following message:

Verify your external account

**⚠ We were not able to instantly validate your external account however you can validate your account with micro deposits.**

For your protection, we need to verify that you are the owner of this account.

**Verify with Deposits**

There will be two small deposits posted to your external account within 1-2 business days You will log back in and enter those two deposit amounts to validate that you are the owner of the account.

8. Click “Verify with Deposits”, confirm the information entered. Click “Continue”.

External Transfer - Add Account Confirmation

Your account information below has been saved.

Bank Name: CHARLES RIVER BANK

Routing Number: 211373018

Address: P.O.BOX 740 MEDWAY MA

Account Number: [REDACTED]

Two small deposits of less than \$1.00 each will be made to the account above within the next three (3) business days. Once you see the deposits, please return here to validate the deposit accounts. You will be able to make a transfer from the account above.

**Continue**

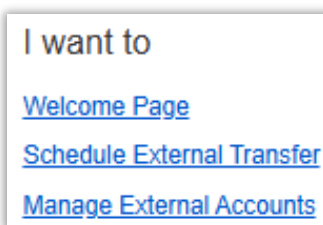
**Note:** If you “Verify with Deposits”, you will need to allow for 1-3 business days for two small micro-deposits to credit your account at the other Financial Institution. Once the deposits are credited to that account, you will need to “Validate” the amounts within the “Manage External Accounts” screen section in your Needham Bank online banking.

## Validating the External Account(s)

1. From the “Move Money” dropdown, select External Transfer.
2. From the Scheduled External Transfer page, select “[click here](#)” to validate the external account(s) by entering the two micro-deposit amounts.

## Manage External Accounts

1. From the “I want to **Manage External Accounts**” option, you can:



- Validate trial deposits
- Delete external accounts within your list
- Add a new external account
- Initiate a transfer “from” one of your accounts

Manage External Accounts			<a href="#">+ Add an account</a>
External account	Status	Date added	
MACHIAS SAVINGS BANK 211274531 Checking [REDACTED] <a href="#">click here to transfer from this account</a>	Active	07/23/2021	<a href="#">Delete account</a>
MIDDLESEX SAVINGS 211371227 Checking [REDACTED] <a href="#">click here to transfer from this account</a>	Active	07/22/2021	<a href="#">Delete account</a>
DIGITAL FEDERAL CREDIT UNION 211391825 Checking [REDACTED] <a href="#">click here to transfer from this account</a>	Active	05/21/2021	<a href="#">Delete account</a>
CHARLES RIVER BANK 211373018 Savings [REDACTED] <a href="#">click here to transfer from this account</a>	Active	05/21/2021	<a href="#">Delete account</a>
MACHIAS SAVINGS BANK 211274531 Savings [REDACTED] <a href="#">click here to transfer from this account</a>	Active	02/09/2023	<a href="#">Delete account</a>

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## Schedule External Transfer

1. From the “I want to **Schedule External Transfer**” option, enter the following information:
  - Transfer “from” account
  - Transfer “to” account
  - Enter the Amount (you can also “check your limits”)
  - Initiate transfer on (specified date)
  - Repeat option (if applicable)
  - Review the Terms & Conditions
  - ✓ to agree to the Terms and Conditions
2. Click “**Schedule Transfer**”, review the information entered, click “**Confirm**”.

**Note:** External Transfers can take 1-3 business days to successfully process.