

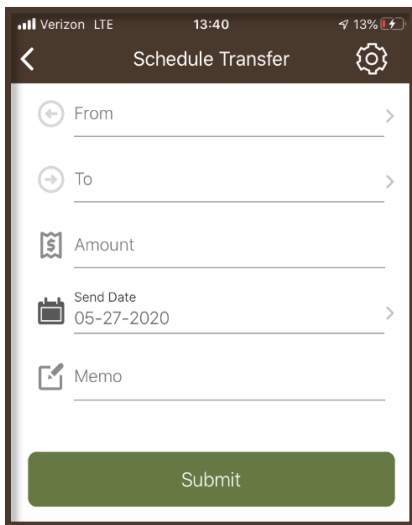
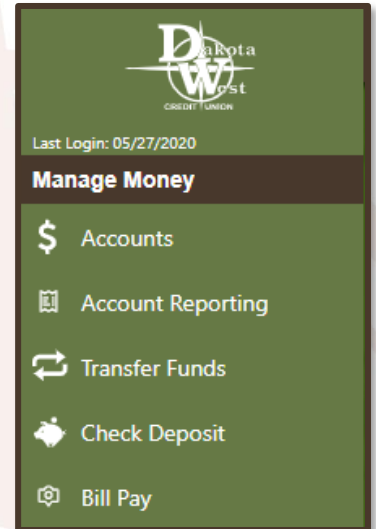


INTERNAL TRANSFERS

MAKE YOUR MONEY MOVE

Moving money between your accounts may be one of the simplest tasks available in the Dakota West online account environment. Whether using your smart phone or your computer, your ability to adjust your balances can be managed using the Transfer Funds option on the Feature Menu.

Click on or touch the Send Money option. Complete the fields to choose the accounts to move money from and to – only accounts that are eligible to send or receive a transfer will be visible in the account options. Click Submit when you're done.



RECURRING TRANSFERS

Perhaps you want money to move when you get paid every other week, or the day before your loan payment is due, or just set aside a little money into your grandson's Pee Wee Savings account each week. That's when a recurring transfer can do the work for you.

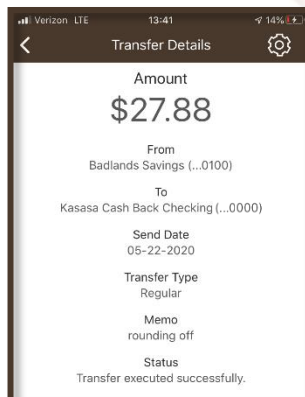
Select the two accounts to which you have access, enter the amount you want to transfer regularly, and choose how often you want to transfer the money.

- Weekly
- Every two weeks
- Semi-monthly
- Every four weeks
- Monthly
- Every two months
- Every three months
- Semi-annually
- Annually
- One-time (default)

Use the Send Date to indicate on which day of the week, month, or year you want the transfer to recur. Select an end date for the transfers to stop recurring. Review the options you have selected and choose Submit when you are finished. (See example on next page)

TRANSFER HISTORY

You also have access to your transfer history within the Transfers page. By clicking on the three dots next to the transaction, you can view the details of a completed transfer. You can also delete pending transfers, including a single occurrence of an recurring transfer.



MOBILE QUICK LAUNCH

On the Dakota West mobile app, you can choose Transfers from the main screen and log directly into the transfers screen. You can also access the Transfers screen by clicking on the three lines to slide open the Feature Menu and choose Transfer Funds from the list of options.





INTERNAL TRANSFERS



Grow
WEST

Transfer Funds

<p>Transfer From Kasasa Cash Back Checking (...0000) x ▾</p> <p>Transfer To Badlands Savings (...0100) x ▾</p> <p>Amount \$50.00</p> <p>Send Date 05-27-2020</p> <p>Memo rainy day fund</p> <p>Frequency Every three months ▾</p> <p>Recurrence Until But Not After Date ▾</p> <p>End Date 04-30-2021</p>	<p>Summary</p> <p>Amount \$50.00</p> <p>From Kasasa Cash Back Checking (...0000) \$1,272.72</p> <p>To Badlands Savings (...0100) \$1,300.00</p> <p>Send Date 05-27-2020</p> <p>Memo rainy day fund</p> <p>Frequency Every three months on the 27th</p> <p>Recurrence Until: 04-30-2021</p>
---	--

USE ALERTS WITH YOUR TRANSFERS

Adding alerts to advise you of a low balance is a convenient complement to your ability to move money between your accounts.

To set an alert, log on to your online account access, click on the Settings (gear) icon and choose Alerts. You will need to configure your email address, and your cell phone if you choose SMS alerts.

Account alerts can be used to set up alerts for each individual account, to what device the alerts should be sent, and the dollar amounts or account balances for when you should receive an alert. For each account, click on the device icon to activate a specific alert.

Then if you do receive an alert, log on and transfer money to your account and avoid unexpected overages.

LOAN PAYMENT TRANSFERS

When transferring funds to your Dakota West Mastercard loan, an additional Transfer Type box will appear automatically and will default to a Credit Card Payment.

Transfer Type

Regular x ▾

Regular

Principal Only

When transferring funds to other Dakota West loans, you should receive two options in the Transfer Type: Regular and Principal Only. If you are making your regularly schedule loan payment, use the Regular payment type. Use the Principal Only option when you are making additional payments beyond the amount due, or when paying ahead on your loan.

Many loans may only be paid a few months ahead using your online account access. If you receive an error message, these are intentional codes to manage loan payments and to allow us to be certain your account is being maintained effectively. If you receive an error code number, make a note of the number – it will tell our Member Service Representatives what the error indicates. Most advance loan payments may be made by phone or in person to override these online error codes.

GET HELP FROM OUR EXPERTS

Transfers happen in real-time and give you immediate access to move your money and allow you to manage your accounts in a quick and easy way. If you require additional assistance with transfers, we can help by phone at 800.411.7590 or by email to dwcw@dakotawestcu.org.

EXTERNAL TRANSFERS

Need to transfer funds to another account outside of Dakota West? You can! Learn more about [Pay A Friend](#) to allow you to move money to an external account today.