

How to Make Online Transfers and Payments with External Transfer & Loan Payment



External Transfer

There is no fee to use External Transfer. Transfer up to \$5,000/transaction, \$10,000/daily, or \$15,000 in any 28-day period.

Loan Payment

There is no fee to pay your loan from another bank account, and there is a \$4.95 convenience fee if you pay with a debit card.

Transfer up to \$5,000/transaction, \$10,000/daily, or \$15,000 in any 28-day period. OR use your debit card to pay up to \$2,500 for a small fee.

How to Make External Transfers and Loan Payments

1. To get started, log into online or mobile banking. Once logged in to online banking, click on Transfers. From our app, click on the More button. **Then click on Loan Payment or External Transfer, depending on if you want to make a loan payment or transfer to your savings or checking from an external account.**
2. Read through the Terms of Service. If you agree, click the box to accept the Terms of Service.
3. To add a new external account, click: I want to > Manage External Accounts > + Add an Account. Fill in the correct routing number and account number for the outside financial institution.
4. Access to your remote accounts is not immediately available. For additional protection you must validate two small trial deposits of less than \$1.00 each that will be made to your external account. Please allow up to three (3) business days for these deposits to show up.
5. Once you see the deposits, return to your PNWFCU online or mobile banking, click on Loan Payment or External Transfer (depending on what you have set up), and click: I want to > Manage External Accounts > Validate Account and enter the two deposit amounts in order as instructed.

The external account has now been successfully added and you can make payments and transfers!

Note, electronic transfers usually take 2-3 business days.

