

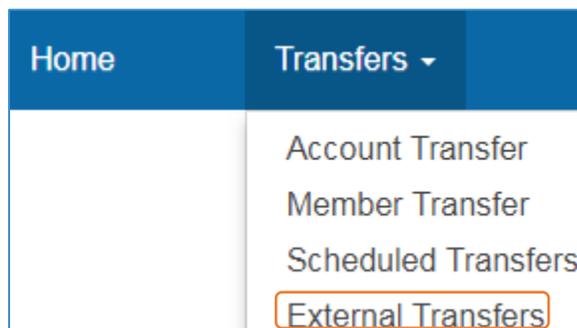


ACH Origination Set Up Instructions

1. Sign into online banking via southernsecurity.org

A screenshot of the 'Please Sign In' login form. It features a header with the text 'Please Sign In'. Below the header are two input fields: 'Username' with a person icon and 'Password' with a lock icon. There is a checkbox labeled 'Remember username'. A blue 'Login' button is positioned below the fields. At the bottom of the form, there are two links: 'Forgot username?' and 'Forgot password?'.

2. Click on the Transfers and External Transfers option





Example Test Account

External Transfers

Summary Add Account Send Request

Accounts

Name ^	Number v	Type v	Routing v	
MATTEL FCU CHECKING (Click to Verify)	****11	Checking	322276075	
HEALTHCARE FINANCIAL FEDERAL CU CHECKING	****11	Checking	211178349	
LEADERS CREDIT UNION CHECKING	****11	Checking	284383886	
LINK FEDERAL CREDIT UNION CHECKING	****11	Checking	274074192	
MCCU college funding	****11	Checking	284085168	

Activity

From v	To v	Date v	Amount v	Frequency v	
11-S4 Share Draft		2/27/2018	\$1,200.00	Monthly	

There are five external accounts and one recurring transfer.

One account has not been verified.

Accounts

Name ^

MATTEL FCU CHECKING (Click to Verify)

Steps to Set up Account

3. Click Add Account option.

External Transfers

Summary **Add Account** Send Request



4. Complete the following information and click Continue.

Add Account

Summary **Add Account**

Link a Bank or Credit Union Account

It's easy to link to another account at any financial institution.

What is Your Account Type?

Checking

Where is the External Account Held?

You can search using the financial institution's name, phone number, or Routing.

Routing Routing

Find Institution

Please enter your Account Number and Account Name

You can change the account name to be anything you like, or use the default.

Account Name Account Number

Cancel **Continue**



5. Complete the following information and click Continue.

Link a Bank or Credit Union Account

It's easy to link to another account at any financial institution.

What is Your Account Type?

Checking

Where is the External Account Held?

You can search using the financial institution's name, phone number, or [Routing](#).

Name: orion

Find Institution

Name	Routing	Phone	
ORION FEDERAL CREDIT UNION	284084907	(901) 266-2840	✓

If the information above is not correct, please check your information and click "Find Institution" again.

Please enter your Account Number and Account Name

You can change the account name to be anything you like, or use the default.

ORION FEDERAL CREDIT UNION CHEC [Account Number]

Cancel **Continue**

External Transfers

Summary

Add Account

You will need to confirm that you own this account.

We will send three small deposits (between \$0.01 and \$0.99) into your account. We'll retrieve those deposits from your account later. You will need to:

1. Check your account within 2-3 working days for the exact amounts.
2. Log in to your account with Members Choice Credit Union.
3. Go to External Transfers and click the account.
4. Confirm the account by entering the 3 deposit amounts.

There's nothing else you need to do right now. You can safely log out, or navigate to another page. Click on the button below to return to the External Transfers home screen.

Done

6. After clicking Done, you will see "You have 1 account pending".

Accounts

Name ^
MATTEL FCU CHECKING (Click to Verify)
HEALTHCARE FINANCIAL FEDERAL CU CHECKING
LEADERS CREDIT UNION CHECKING
LINK FEDERAL CREDIT UNION CHECKING
MCCU college funding

You have 1 pending accounts.

After the institution processes the ACH Origination for the micro-deposits, the pending account will display like the example above.



7. You will need to log into the external account to get the three micro-deposits amounts. Next, you will log in to your Southern Security account and click on the (Click to Verify) link.
8. Enter the three amounts and click Confirm.

Confirm MATTEL FCU CHECKING

Please enter the 3 small deposits to MATTEL FCU CHECKING (****11). If they match, your

\$	Amount 1	\$	Amount 2	\$	Amount 3
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After confirming, the account is ready to use for external transfers.



ACH Origination Authorization Agreement

This ACH Origination Authorization Agreement covers the rights and responsibilities concerning any account for which automatic funds transfer (ACH) services have been established and the rights and responsibilities of Southern Security Federal Credit Union in reference to performing electronic funds transfer services.

Authorization

I (We) hereby authorize Southern Security Federal Credit Union (SSFCU) to initiate/set up or stop the ACH draft to/from my designated financial institution as I indicate on my account in CU Online. I (We) acknowledge that ACH transactions to/from my (our) account must comply with the provisions of US law and standard ACH guidelines. Recurring authorizations are to remain in full force and effect until Southern Security FCU has received written notification from me (or either of us) of its termination at least three business days prior to the next scheduled transfer and a fee may be assessed for that service. If my selected transfer date falls on a weekend or holiday, I understand that the transaction will be processed on the next business day. I further understand and agree that in order for SSFCU to make any automatic transfers per this Authorization Agreement, the full amount must be available in my account. It may take up to 48 hours for the transaction to post at the other financial institution. \$33 fee and cancellation of my automatic transfer agreement will be assessed if funds are not available for transfer. On recurring transactions, agreement will be cancelled if there are two occurrences of returns. I agree to hold Southern Security FCU harmless for any expenses, including fees, assessed as a result of its inability to process a preauthorized transfer due to: incorrect account information provided by me; for its having acted on a stop payment transfer order; or for there being insufficient funds in an account I designated.

Verification and Acceptance

External transfer requests to a designated account are subject to verification and acceptance of pre-notification or micro deposit transactions. In the event that we are unable to process the external transfer request (incomplete information, lack of your response to test transactions, lack of your response to request for additional information, etc.), or the pre-notification or micro deposit transactions are returned by the receiving Financial Institution, we may notify you at our discretion that the request cannot be honored at this time and explain the reason. Processing of the transfer request will be dependent upon your timely response to the test transactions. Your failure to respond to the test transactions, requests for additional information, or the return of the pre-notification or micro deposit transactions may result in the termination of your transfer request.

External Transfer Limitations

Southern Security Federal Credit Union reserves the right to set limitations to the amounts or frequencies of external transfers requested through the ACH Origination Form or through online banking. Limits set are based on account standing and may fluctuate during the life of the account.

Funds deposited will not be immediately available for withdrawal. Funds may be held up to 4 business days.

I understand that for the transfer to occur, both the receiving and debited account must be an account for which I have authority to both receive and withdraw funds.

By Clicking Accept you are acknowledging and agreeing to the above Authorization Agreement.