

## How to Avoid the Phone Transfer Fee

We offer a wide range of self-service options for members to transfer money within accounts.

### **For TRANSFERS IN YOUR OWN ACCOUNT, you can:**

- Use the Class Line service.
  - By calling 485-4444, you can access an automated system that allows you to check your balances, transfer between accounts, and even check if drafts have cleared.
  - To access, you must call our office to set up a four-digit PIN#.
- Use Home Teller.
  - Log in to Home Teller at [trunorthcu.org](http://trunorthcu.org). You can view your balances, transfer between accounts, and view past transactions.
- Use our mobile app.
  - Enroll in mobile services through Home Teller.
  - Visit the app store on your phone and search "TruNorth" to download our mobile app.
  - You can view balances, transfer between accounts, and view past transactions.

## For TRANSFERS TO OTHER MEMBERS at TruNorth, you can:

- Set up automatic transfers.
  - If you transfer the same amount to the same person regularly, we can set up an automatic transfer to happen on your account. Please give us a call at (906) 485-5563.
- Use Home Teller.
  - Under "User Profile, User Preferences," you can share your account with other members of TruNorth.

The screenshot shows a web form for setting up automatic transfers. The form fields are as follows:

- Member: 12345
- Last Name: Member
- Account: Draft (D003) (dropdown menu)
- Name: Member
- Expires: (empty text box)  Does Not Expire
- Permissions:
  - Allow Member to transfer money to my account
  - Allow Member to view my balance
  - Allow Member to view my account history
  - Allow Member to transfer money from my account
    - Unlimited transactions may occur
    - Limit the transactions on a Weekly (dropdown) basis.
      - Limit the number of transactions that can occur to (empty text box) transactions.
      - Limit the total amount that can be withdrawn to \$ (empty text box)

Buttons: Add New Share, Cancel

- PLEASE NOTE: This does NOT mean that the person you are receiving money from can view your balances or transactions. (See above.) Members can choose which permissions to allow, including viewing balances, account history, etc.
- Use PopMoney.
  - Under Bill Pay in Home Teller, members can enroll in PopMoney. To send money to someone else, all you need is an email address, a cell phone number, or (for a faster transfer) an account number and routing number.
- Use the mobile app.
  - Members enrolled in PopMoney can use the mobile app to transfer money.
- Send a check, money order, or visit one of our branches in person.

## How to Avoid the Wire Transfer Fee

To avoid paying the \$30 outgoing wire transfer fee, TruNorth offers account-to-account transfers through our free online Bill Pay service.

### **For TRANSFERS TO YOUR OWN ACCOUNT at another financial institution:**

1. Enroll in Home Teller.
2. Click on the tab "Bill Pay" to enroll.
3. Click on "Transfer Money" and "Add an Account" to establish the other financial institution.
  - a. Bill Pay will send a test deposit to your other financial institution. When you see the test deposit, log back in to Bill Pay and enter the amount. This will establish your ownership of the second account.
4. A \$2.00 transfer fee will apply.

### **For TRANSFERS TO ANOTHER INDIVIDUAL:**

1. Enroll in Home Teller.
2. Click on the tab "Bill Pay" to enroll.
3. Click on "PopMoney" to enter payment information.
  - a. Payments can be transferred with the recipient's email address, cell phone number, or account/routing number.
4. Please note – a fee will be assessed depending on the dollar amount.