PERSONAL LINKING ACCOUNTS

\\\\\\\

Add an External Account

Add an external account to your online banking to seamlessly make transfers to and from your accounts held at Tradition Capital Bank and other Financial Institutions (FI's). There are two ways in which an external account can be added: instantly by signing in with your external FI's digital banking credentials or through deposit verification.

To add an external transfer account via sign in to external FI:
1. Select **Transfers** under Transfer & Pay tab.
2. Select **More Actions** and click **Add Account** tile.
3. Select **Add an External Account** from the right menu.
4. Search for the external FI and agree to terms and conditions.
5. Sign into external FI's online banking.

There are situations in which adding an external account cannot be accomplished instantly by signing into your external FI. An alternate way to add an external account is via deposit verification. With this method you will enter your external account and routing number to initiate verification. Verification may take up to 3 days, after which you'll be able to make transfers to and from this account.

To add an external transfer account via deposit verification:
1. Select **Transfers** under Transfer & Pay tab.
2. Select **More Actions** and click **Add Account** tile.
3. Select **Manually Add an External Account** from the right menu.
4. Select an **Account Type**.
5. Enter a **Routing Number**.
6. Enter an **Account Number**.
7. Confirm the **Account Number**.
8. Enter a **Nickname**.
9. Click the **Continue** button to add the account or click the **Cancel** button to close the window.

NOTE: The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

Link to another Tradition Capital Bank Client's Account (Cross Account Transfer)

Create a one-time or permanent link to another client's account to make one-time and recurring transfers to that account. You have the option to link to another client's account using their name and account number.

To transfer funds to another Tradition Bank Client's account (Cross Account Transfer):

1. Select **Transfers** under Transfer & Pay tab.
2. Select **More Actions** and click **Add Account** tile.
3. Select **Link to another Tradition Capital Bank Client's account to send them money** from the right menu.
4. Enter the **Recipient's information** and **Account details**.
5. Click **Save** to begin making transfers to their account.

We will notify them by email of this connection.

Linking External Accounts for Account Aggregation

Adding accounts from other FIs makes it convenient for end users to view their assets and liabilities in one place. After adding accounts, the details and transactions for these accounts are automatically synchronized each time you log in

To add an external account to view its balance:

6. Select **Transfers** under Transfer & Pay tab.
7. Select **More Actions** and click **Add Account** tile.
8. Select **Add an External Account to View its Balance** from the right menu.
9. Search for the external FI and agree to terms and conditions.
10. Sign into external FI's online banking.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard widgets after sixty seconds or less.

Maintenance Linked Accounts

Users can view and edit, delete, and update external account information

To view and edit an account:

1. Go to **Tools** > **Settings**.
2. Click the **Accounts** tab. The **Accounts** page will display.
3. Go to the **External Accounts** section.
4. To view or edit, click the pencil icon. The **Edit Account Details** page will open.
5. Here you can edit the nickname and account color or select the **Hide This Account** checkbox if you want to hide the account from your Dashboard and Accounts pages
6. Click **Save** to save your changes.

To delete an external account:

1. Go to **Tools** > **Settings**.
2. Click the **Accounts** tab. The **Accounts** page will display.

3. Go to the **External Accounts** section
4. Click the trashcan icon next to the account to delete.
5. Click **Yes** to confirm you want to delete the account.

After the platform displays a success message to confirm the account was successfully deleted, it will be removed from the list of accounts.