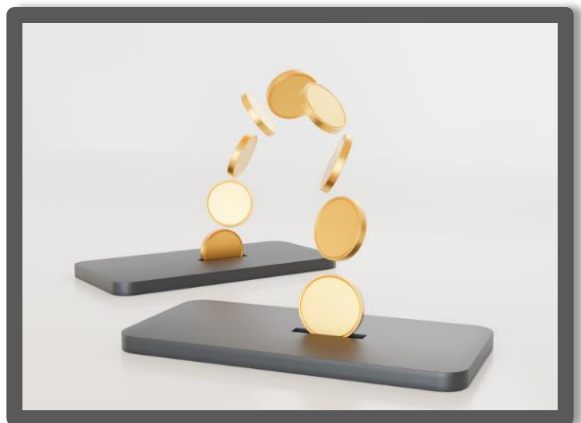


Money Transfer Apps

What are they? Money transfer apps allow people to transfer money to one another.



To transfer money with It'sMyCU:

- If you have a checking account with It'sMyCU, you can transfer money without having to download a money transfer app.
- **P2P (Person to Person Transfer):** Send money to another person with only their phone number or email address by selecting Bill Pay in your online banking and "I want to pay a person."
- **A2A (Account to Account):** If you have an account at another institution, you can send money back and forth by selecting Bill Pay in online banking and "I want to transfer between accounts."

To link your It'sMyCU account with another money transfer app:

1. Download or open your preferred money transfer app
2. In the profile or account settings section, find the linked accounts or payment methods
3. Click to add/link a bank account number or debit card number
4. If you are using your bank account information, the app may use a service called Plaid, which links your account and the money transfer app with the use of your online banking credentials.
 - a. It'sMyCU is currently not compatible with this service so you will need to manually add your account and routing number.
 - i. Tip: You may need to exit out of the plaid integration before you are presented with the option to manually add your account information.

Tips:

- Know who you're sending money to before completing a transfer.
- Don't share your account information with anyone.
- Debit cards are considered a safer option because the debit card can be closed and "disconnected" from your bank account.
- Please allow 2-3 business days for these transfers to process, even when paying for instant transfers. The time frame may be quicker when using a debit card, however, it will depend on the receiving institution.

Resources:

- Questions regarding P2P & A2A: contact It'sMyCU at (309)-451-8400
- Questions regarding other money transfer apps: contact their customer service for assistance

