

First Citizens Digital Banking External Transfers

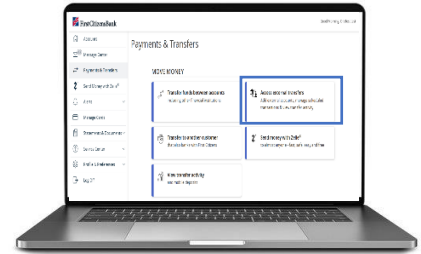
Simple and Convenient External Transfers

External Transfer allows you to link your Digital Banking accounts to your bank accounts at other financial institutions so you can transfer money.

Accessible in Digital Banking, our external transfer solution provides enhanced fraud monitoring controls to protect your money and offers a faster payment solution for consumer customers free of charge!

Enroll in External Transfer

To start transferring funds to other financial institutions, log in to [Digital Banking](#). Select **Payment & Transfers** and click on **Access External Transfer**. You'll accept terms and conditions and then verify your email address to receive a verification code. You will enter that code on the **Preferences** tab within **Access External Transfer**.

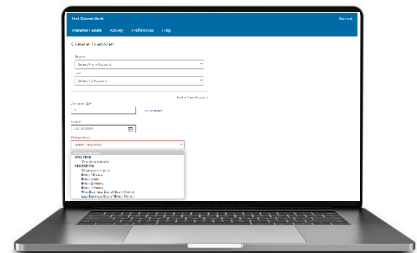


Add Accounts

Add external accounts on the **Preferences** tab. You will need to verify your accounts, in one of two ways. Verify your external accounts instantly by entering your external account username and password, or with bank deposits. This will be clear to you, as not every financial institution allows instant verification. If yours does not, the option to verify with bank deposits will be prompted automatically.

Transfer Funds

Once your external account is verified, you can begin transferring money between First Citizens and your external accounts from the **Transfer Funds** tab. You will be able to choose the frequency of your transfers i.e. One time, weekly, monthly, etc.



Service Options

Three Day Service: Transfers will be sent in the next three business days to the external account. Available to all consumer customers with a First Citizens Bank Checking or Savings account and Digital Banking.

Next Day Service: Transfers will be sent on the next business day to the external account. Available after a successful 3-day transfers have been processed.

First Citizens Bank & Trust Account to Account Transfer Terms of Service

Get answers to your questions about external transfers

1. Is there a fee to send external transfers?

While our old external transfer solution incurred a fee of \$2.99, this newer solution is free of charge.

2. Are there limits to how much money I can transfer to my external accounts?

Yes. \$10,000 per transaction, \$10,000 per day, \$50,000 per month.

3. Are all accounts at other financial institutions eligible for external transfers?

There are a few accounts that will not allow external transfers from First Citizens Bank. 1. SECU Savings Accounts 2. SECU Money Market Checking Accounts

4. I have an external account linked with Zelle to send money to myself at another bank.

How do I switch to use the external transfer solution instead?

Log into Digital Banking and click on Send Money with Zelle. From Settings, go to the Recipients tab and click on the contact set up with the external account. Click on Remove Contact. Go back to Access external transfers from the Payments and Transfer page, and add external account(s) in the Preferences tab.