

RAPID TRANSFER

INSTRUCTIONAL GUIDE

BAKER



BOYER

Member FDIC

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RAPID TRANSFERS

What are Rapid Transfers?

With Rapid Transfers, you can send funds instantly between your accounts at Baker Boyer and other institutions, through a debit card. This feature is for me-to-me transactions only – such as emergency fund transfers, moving funds between a prepaid debit card and bank account, or just transferring funds between personal bank accounts.

How to Access Rapid Transfers

There are two ways to access Rapid Transfers.

1

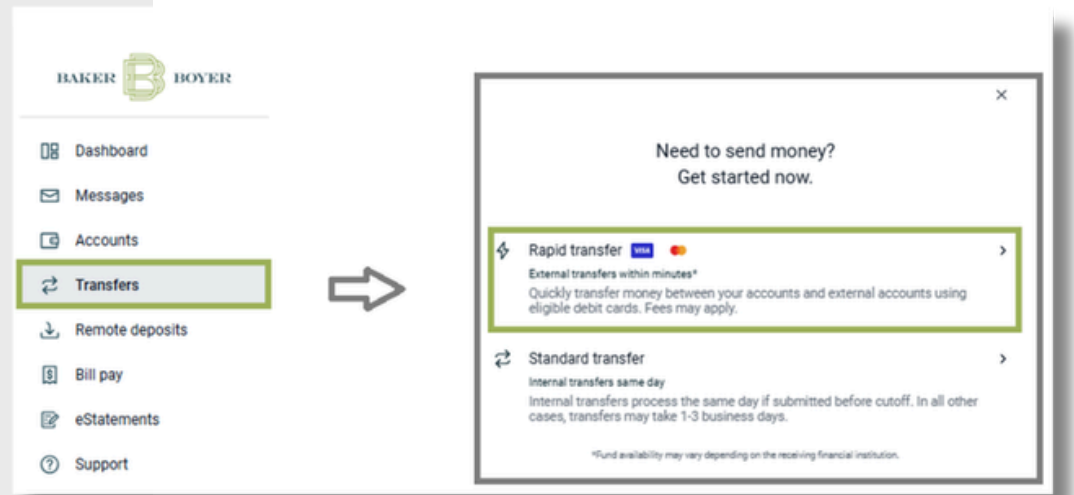
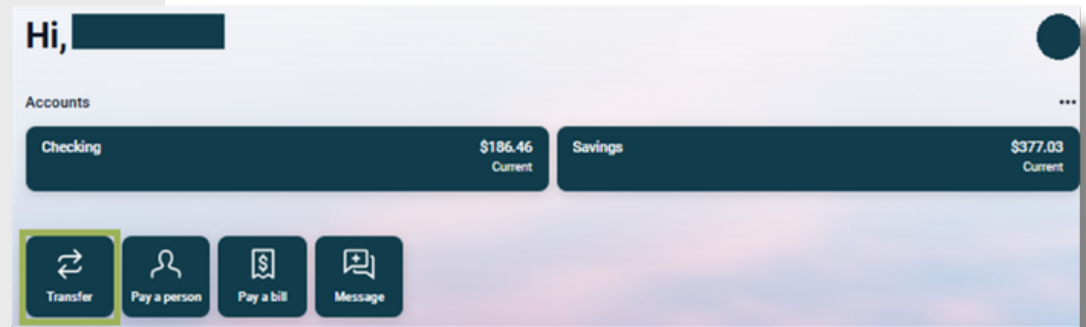
From the Transfer option located in Online Banking's main dashboard.

OR

2

Select Transfers from the left-hand menu. Then, choose Rapid Transfer.*

*Please use this button (not the button on the main dashboard) if you need to add or remove external debit cards.



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How to Add Debit Cards for External Transfers

If this is your first time adding a Debit Card, the prompt pictured on the right will display.

1

Select “Add a debit card.” If you have already added a debit card and would like to add additional cards, skip to step 4.

2

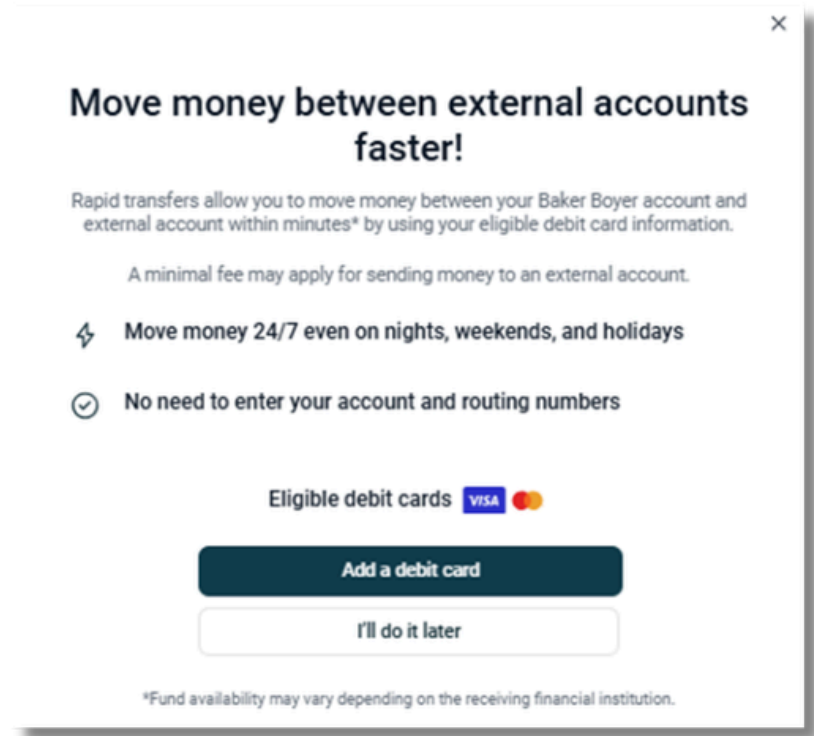
Input the Card information for a non-Baker Boyer debit card.

- Card Number
- CVV (the 3 digit security code listed on the back of the card)
- Expiration Date (Month & Year)

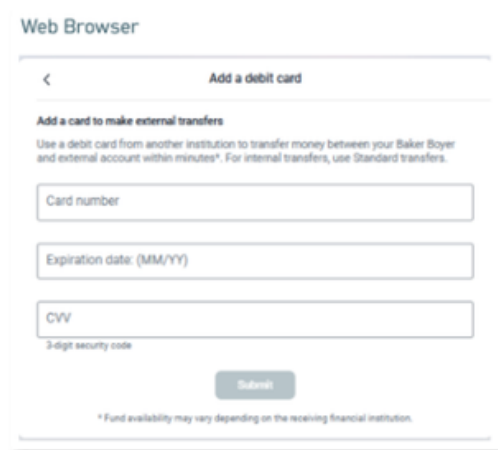
Note: When you add a debit card for the first time, it may take up to 10 minutes for your Baker Boyer accounts to appear as available transfer options.

3

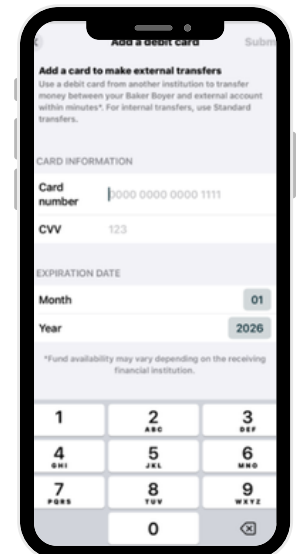
Click “Submit”.



Web Browser:



Mobile:



RAPID TRANSFERS

4

To add additional debit cards, click on the “+ Debit card” button (web browser) or select the Debit cards tab (mobile app) and press “Add a debit card.”

5

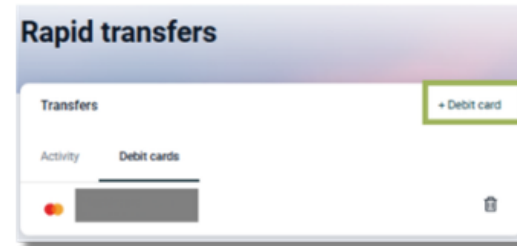
Input the Card information for a non-Baker Boyer debit card.

- Card Number
- CVV (the 3 digit security code listed on the back of the card)
- Expiration Date (Month & Year)

6

Click “Submit.”

Web Browser:



Mobile:



Web Browser

Add a debit card

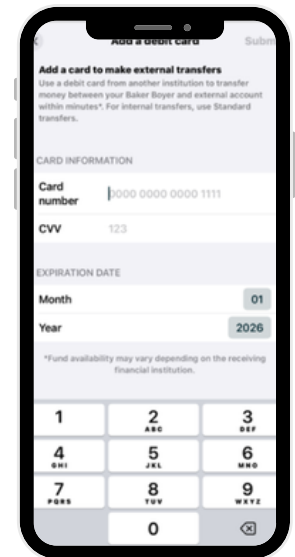
Add a card to make external transfers
Use a debit card from another institution to transfer money between your Baker Boyer and external account within minutes*. For internal transfers, use Standard transfers.

Card number

Expiration date: (MM/YY)

CVV
3-digit security code

*Fund availability may vary depending on the receiving financial institution.



RAPID TRANSFERS

How to Set up a Rapid Transfer

1

On the Rapid transfers page, select “Make a rapid transfer.”

2

Input the transfer details:

- From Account - The account where the funds will be debited
- To Account - The account where the funds will be credited
- Amount

3

Click “Review.”

4

The following screen will summarize the transfer information you selected and list the Transfer Fee that gets added to the overall transfer total.

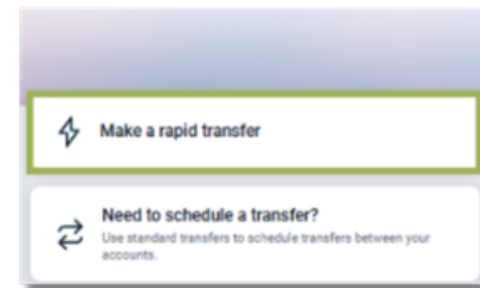
- To send funds from your Baker Boyer account to a non-Baker Boyer account, a transaction fee of 1.75% (minimum of \$0.50) is applied.
- To pull funds from a non-Baker Boyer account into your Baker Boyer account, a transaction fee of 0.75% (minimum of \$0.50) is applied.

Note: The account you choose to transfer from will be charged the transfer fee.

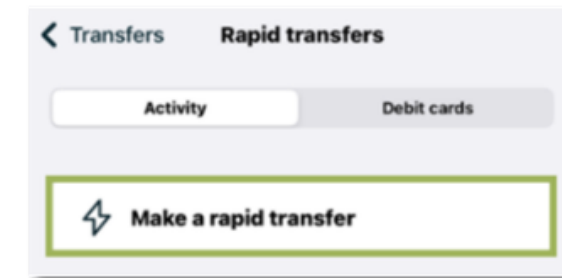
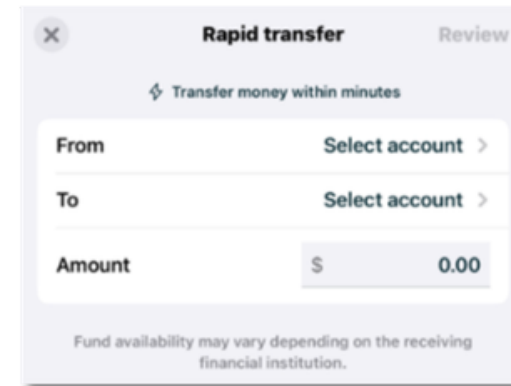
5

After confirming the information is correct, click “Submit.”

Web Browser:



Mobile:



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Transaction Details

You can review your Rapid Transfer transaction history in two areas of Online Banking.

1

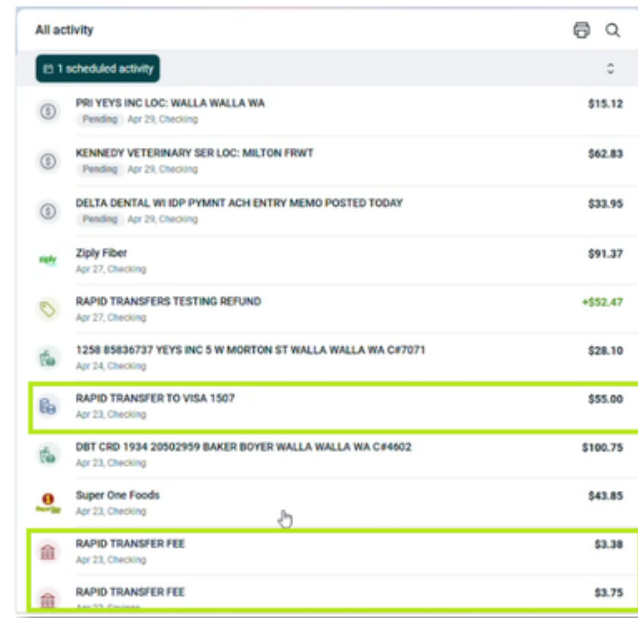
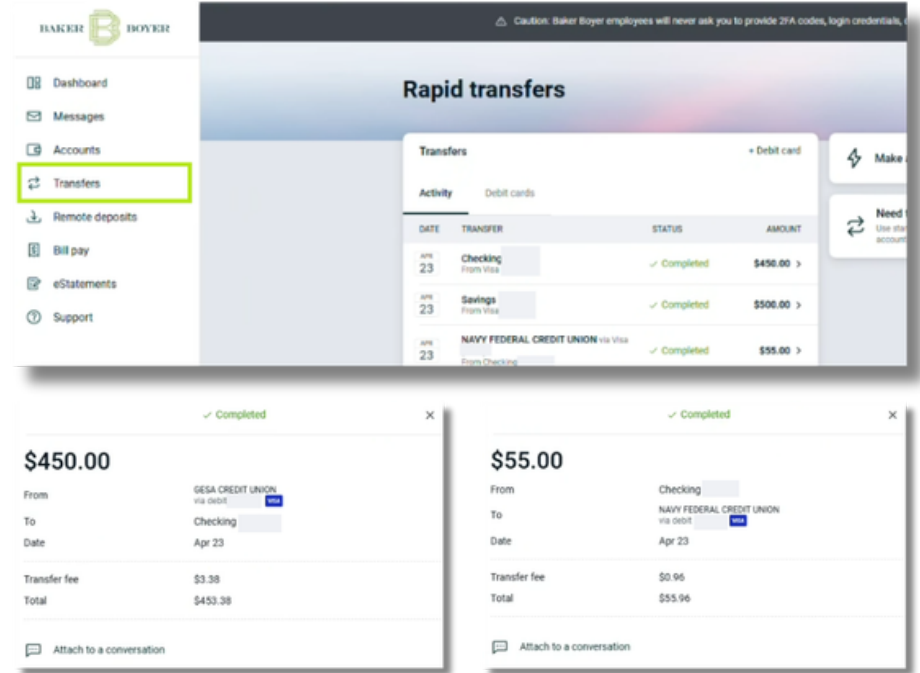
Select “Transfers” from the left-hand menu. Then, choose “Rapid Transfer” and view Activity. Click into the individual entries to see details.

OR

2

In Online Banking's main dashboard, click “See more” on the Transactions tile. Here you can see all of your transaction history, including Rapid Transfers and their associated transfer fees.

Note: When you transfer money from an external debit card into a Baker Boyer account, both the transfer amount and the associated fee will be deposited first. The fee will then be withdrawn from your account, resulting in two transactions.

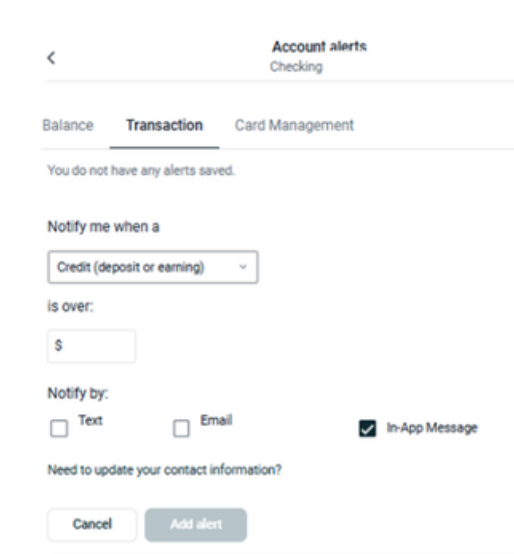
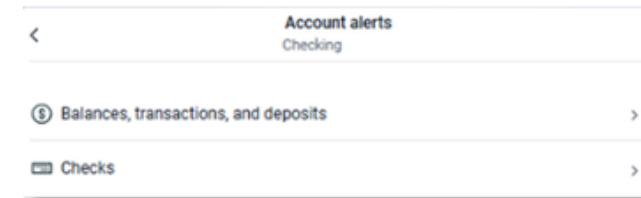
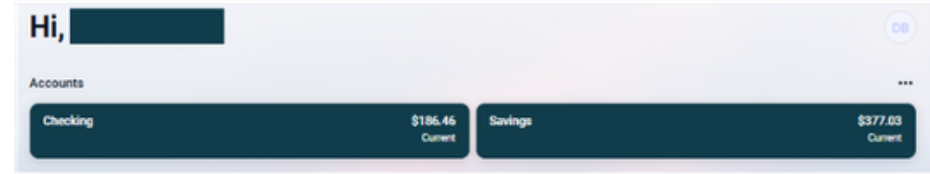


RAPID TRANSFERS

Transaction Alerts

To be notified when transactions are made using your accounts, set up alerts on each of your Baker Boyer accounts by doing the following:

- 1 In Online Banking, select one of your accounts from the Dashboard
- 2 Click “Alert Preferences.”
- 3 Select “Balances, transactions, and deposits.”
- 4 On the “Transactions” tab, click “Add alert” and input your desired criteria.
- 5 Click “Add alert” to save and apply your settings.



RAPID TRANSFERS

Guidelines

- You may make up to 2 push transfers and 2 pull transfers per day.
- You may transfer up to \$5,000 from a Baker Boyer account to an external account, and up to \$5,000 from an external account into a Baker Boyer account per day.
- Visa debit cards cannot be used with Rapid Transfers if your address on file (either with Baker Boyer or your card-issuing bank) is a non-military PO Box.
- Refer to the table below for a breakdown of which types of Rapid Transfers are permitted:

From/To	Allowed?
Baker Boyer Account <-> External Account via Debit Card	Yes
Baker Boyer Account <-> Baker Boyer Account	No, use Standard Transfer
Any direction involving a Credit Card	No
Any direction involving a Baker Boyer Debit Card	No
Any direction involving someone else's account (non-signer)	No