



Cross Keys Bank

Adding an External Transfer Account to Online Banking

You can add accounts from other Financial Institutions to your Online Banking in order to transfer funds. You must be an owner of the account in order to have "Transfer From" rights. Add the account information on Online Banking under the Accounts Tab, Connect An Account, External Transfer Account. Print out the Agreement sign and return it with a copy of a voided check or most recent statement. Please note this process is not instant. Enrollment takes 3 business days and transfers can take up to 4 business days to process. There is a \$5,000.00 limit per transfer period.

1. Log into the full version of Online Banking (cannot do this via mobile app)

www.crosskeys.bank

The screenshot shows the top navigation bar of the Cross Keys Bank website. It includes the logo, navigation links for 'INDIVIDUALS', 'BUSINESSES', and 'WHO WE ARE', and a 'LOG IN' button. Below the navigation is a login form with the following elements:

- Text: "Online Banking Log In" and "Don't have an account yet?"
- Links: "Enroll in Personal Online Banking" and "Enroll in Business Online Banking"
- Input fields: "ACCESS ID" and "PASSCODE"
- Button: "LOG IN"
- Footer: "FORGOT PASSCODE? | LEARN MORE | DEMO"

2. Click on the Accounts Tab > Connect An Account

The screenshot shows the 'Accounts' tab selected in the online banking interface. The navigation bar includes 'Accounts', 'Bills & Payments', 'Move Money', and 'Cash Management'. The 'Accounts' section displays a list of accounts and a sidebar with options:

Account Type	Balance
All Accounts	
Checking	\$59.90
Savings	\$74.62

The sidebar on the right contains the following options:

- ↑ Outside Accounts
- + Connect An Account (highlighted in yellow)

3. Choose External Transfer Account

Connect an Account



Make Cross Keys Bank your financial hub.



Cross Keys Bank Account

Request existing accounts at your financial institution be added for access.



Outside Accounts

Make Cross Keys Bank your financial hub by connecting with your other financial institutions for syncing balances & activity.



External Transfer Account

Link your financial institutions so you can transfer funds between Cross Keys Bank and those accounts.



4. Read and Accept the User Services Agreement

Services & Settings

Cross Keys Bank

External Transfer Service Agreement

Effective Date: September 18, 2020

eBanking Department:

888-766-3246

Cross Keys Bank
Operations Dept.
1401 Hudson Lane
Monroe, LA 71201

PLEASE READ THE ENTIRE AGREEMENT CAREFULLY BEFORE ENROLLING IN THE SERVICE OR INITIATING ANY TRANSACTIONS.

For printed agreement:

By signing below, I authorize Cross Keys Bank to verify the existence of my External Account(s) enrolled for the service AND to transfer funds electronically between those External Account(s) and my deposit account(s) at Cross Keys Bank, according to my instructions.

This authority shall remain in full force and effect until Cross Keys Bank has received written notification from me or a joint account holder of its termination in such time and in such manner as to afford Cross Keys Bank a reasonable opportunity to act upon the termination notification. Notification via secure email within the Internet Banking Service will be accepted as "written" notification.

For online agreement:

By accepting below I authorize Cross Keys Bank to verify the existence of my External Account(s) enrolled for the service AND to transfer funds electronically between those External Account(s) and my deposit account(s) at Cross Keys Bank, according to my instructions.

This authority shall remain in full force and effect until Cross Keys Bank has received written notification from me or a joint account holder of its termination in such time and in such manner as to afford Cross Keys Bank a reasonable opportunity to act upon the termination notification. Notification via secure email within the Internet Banking Service will be accepted as "written" notification.

5. Complete the account information form in its entirety. You must be an owner on the external account if you choose Transfer From. Click Submit after completion.

Add External Transfer Account

To transfer funds to/from your account at another financial institution, please enter the account information (not your Cross Keys Bank account information) below. Print this page (use your browser's print function). Then click the "Submit" button below.

In order to complete your request you must return the following to Cross Keys Bank:

- this signed form (print using the print button above)
- a voided check for checking account(s) or a copy of your most recent statement for savings account(s)

You may send the document via mail, fax or by scanning and sending through secure file transfer under User Services :

Fax to:
(318) 766-4564

Mail to:
Cross Keys Bank
ATTN: Internet Banking
P.O. Box 7
St. Joseph, LA 71366-0007

By signing below I authorize Cross Keys Bank to verify the existence of my External Account(s) enrolled for the service AND to transfer funds electronically between those External Account(s) and my deposit account(s) at Cross Keys Bank, according to my online instructions.

Signature

Date

* Financial Institution Name:

* Account Owner Name:

* Account Usage: This is a Personal Account or a Business Account

* Account Type:

* Routing & Transit #:

* Account #:

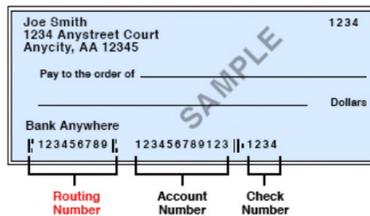
* Verify Account #:

* Account Nickname:

** Available Services: Transfer **TO** this account.

Transfer **FROM** this account.

** Transfer Processing Method: Scheduled at least 4 business days in advance of the Scheduled Transfer Date.



Nicknames are limited to 50 characters total and individual words in the nickname are limited to 30 characters.

Mark the checkbox next to the desired service(s) for the account.

5. After clicking submit, verify the information you entered is correct and click submit again.

Add External Transfer Account Confirmation

You have requested the following account be approved for External Transfers. Please verify the information below and click "Submit" to send your request to Cross Keys Bank, or "Back" to modify your request.

Financial Institution Name: Chase Bank

Routing & Transit #: 021000021

Account #: 123

Account Type: Checking

Account Usage: Personal Account

Account Owner Name: John Doe Transfer Acct

Account Nickname: Cross Keys Bank Transfer Account

Transfer Processing Method: Scheduled at least 4 business days in advance of the Scheduled Transfer Date.

Allow Transfer TO This Account: No

Allow Transfer FROM This Account: Yes

Submit **Back** **Cancel**

6. Print the External Transfer Request. Return the signed form along with a voided check or copy of the most recent statement on the account. You can return via mail, fax or scan and attached to a secure message.

External Transfer Account Request

External Transfer Account Request Submitted

By signing below, I acknowledge that I have authority over the account listed and authorize Cross Keys Bank to debit or credit my accounts as I indicate. I authorize Cross Keys Bank to verify the existence of the account listed above and transfer funds electronically between that account and my online accounts according to my online instructions.

I acknowledge that this authorization may be revoked only by providing written notice or online revocation to Cross Keys Bank, in such time and manner as to afford Cross Keys Bank a reasonable opportunity to act upon it.

Please return this signed form along with a voided check or deposit slip to:

Mail to:

Cross Keys Bank
ATTN: Internet Banking
P.O. Box 7
St. Joseph, LA 71366-0007

You can track the status of your request in Add/View Account Services on the Services & Settings page.

Customer Name: Test ██████████ Account

Access ID: ckb ██████████

Financial Institution Name: ██████████ Bank

Routing & Transit #: 021000021

Account #: 123

Account Type: Checking

Account Usage: Personal Account

Account Owner Name: John Doe Transfer Acct

Account Nickname: Cross Keys Bank Transfer Account

Transfer Processing Method: Scheduled at least 4 business days in advance of the Scheduled Transfer Date.

Allow Transfer TO This Account: No

Allow Transfer FROM This Account: Yes

By signing below, I authorize Cross Keys Bank to verify the existence of the account listed above and transfer funds electronically between that account and my online accounts according to my online instructions.

Signature *Date*

Please return this signed form to:

Cross Keys Bank
Operations Dept.
1401 Hudson Lane
Monroe, LA 71201

Done **Print**

7. Click Done.

8. Cross Keys Bank will begin processing your request as soon as your signed request and voided check are received. You will be granted access 3 business days after paperwork is submitted if no issues arise.

9. You may verify the status of your approval by clicking on the gear icon, Modify Access & Services. The status will be on the bottom of the screen.

The following accounts are pending approval:

Account Number	Account Type	Account Name	Services
123	External Checking	Cross Keys Bank Transfer Account	Pending Approval: External Transfers (Transfer Funds From)