



**1st Community
Federal Credit Union**

How to:

**Transfer to Other
Members Accounts at
the Credit Union**

STEP 1: LOGIN

Login to Online Banking

1st Community Federal Credit Union
People helping people achieve their financial goals

1st Community Federal Credit Union
Sign In to Continue

Username
Password

Remember Device [Need Login Help?](#)

[Continue](#)

[Enroll](#) [Join](#)

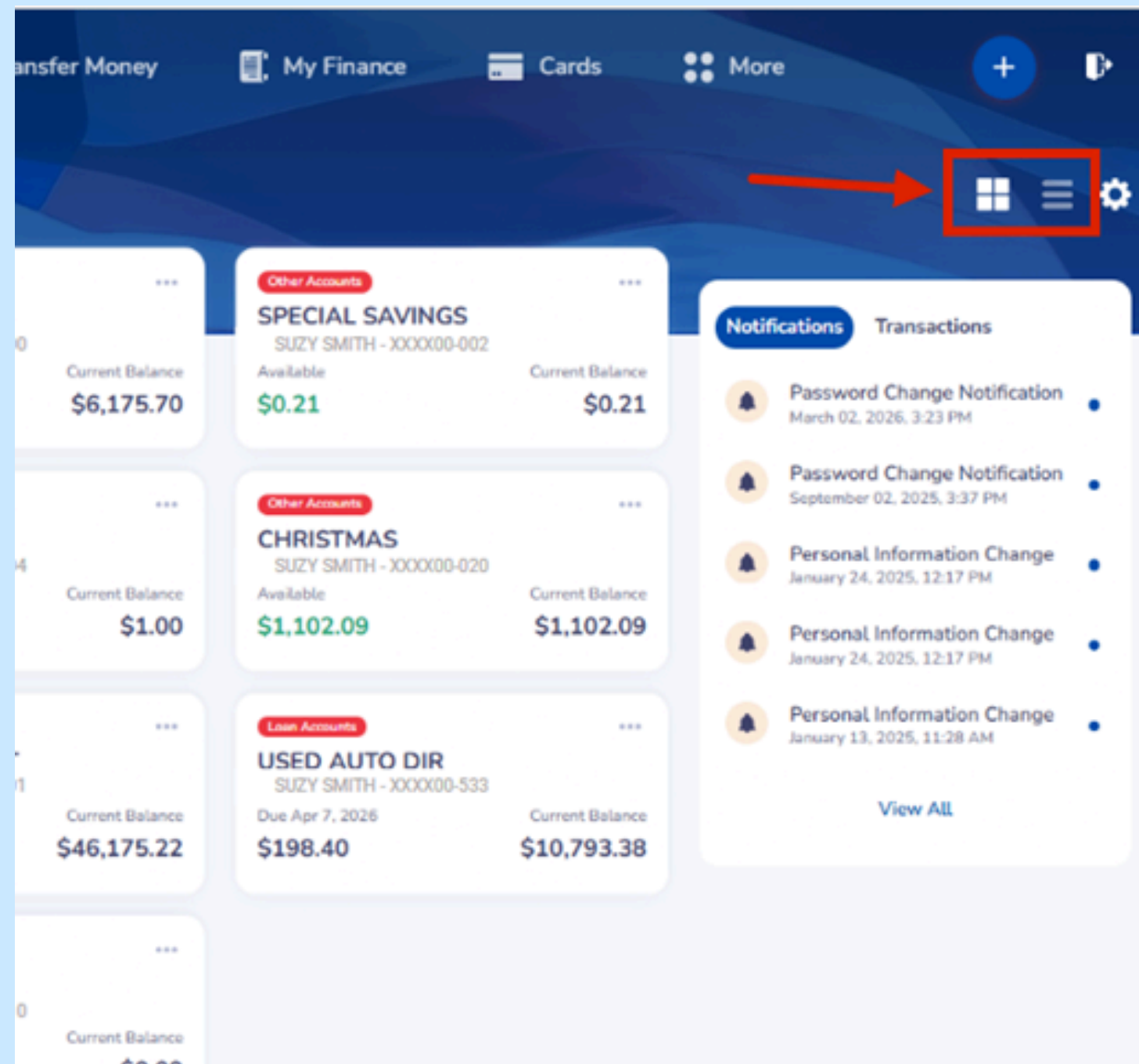
By signing in, you agree to our [Privacy Policy](#) and [Terms of Service](#)

[CU Locations](#) [Contact Us](#) [FAQ](#)

STEP 2: TILE OR LIST VIEW

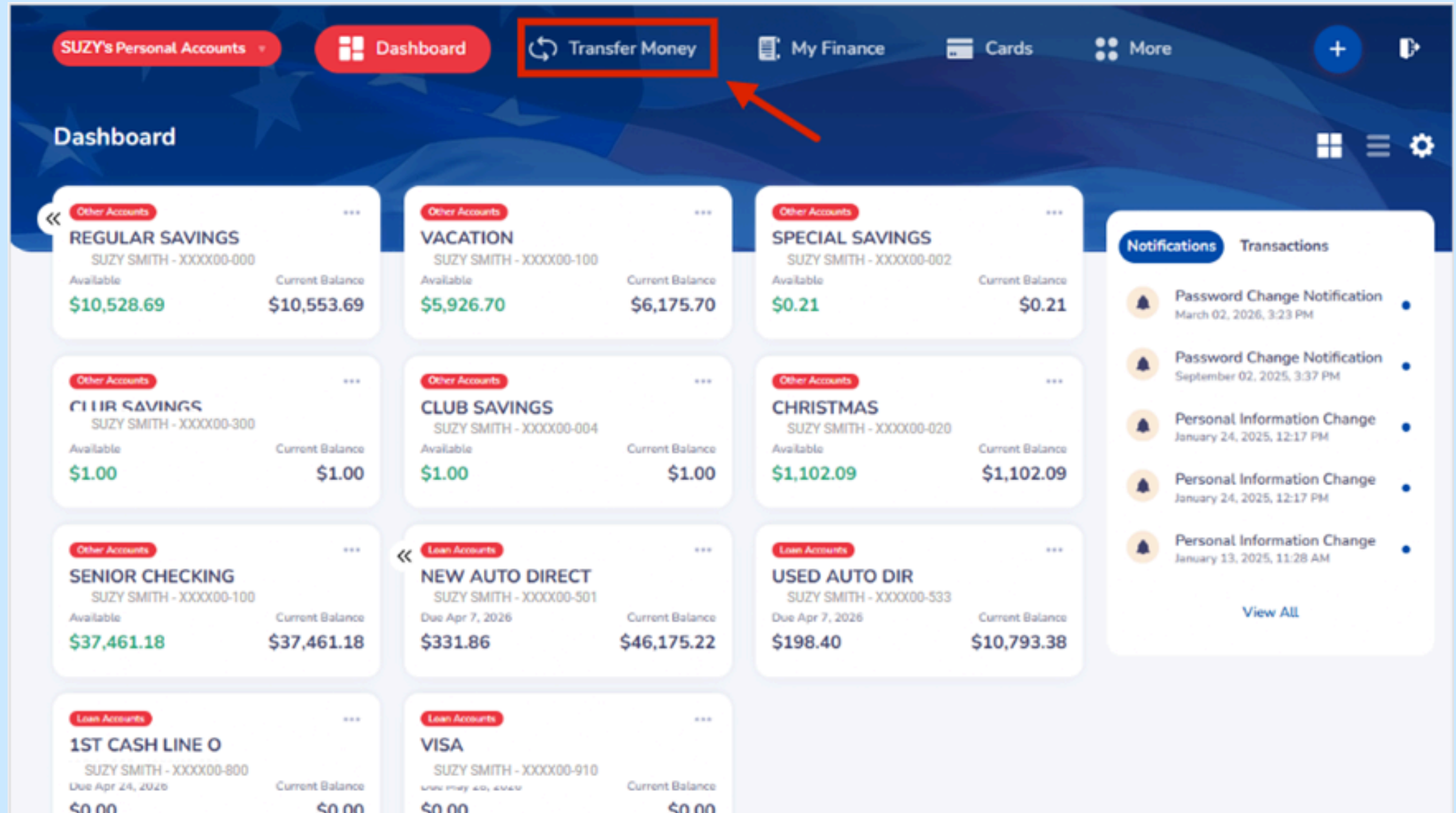
All the accounts under that membership will appear.

Remember, you may view your accounts in either a Tile Or a List View. We will use the Tile View for this example.



STEP 3: TRANSFER MONEY

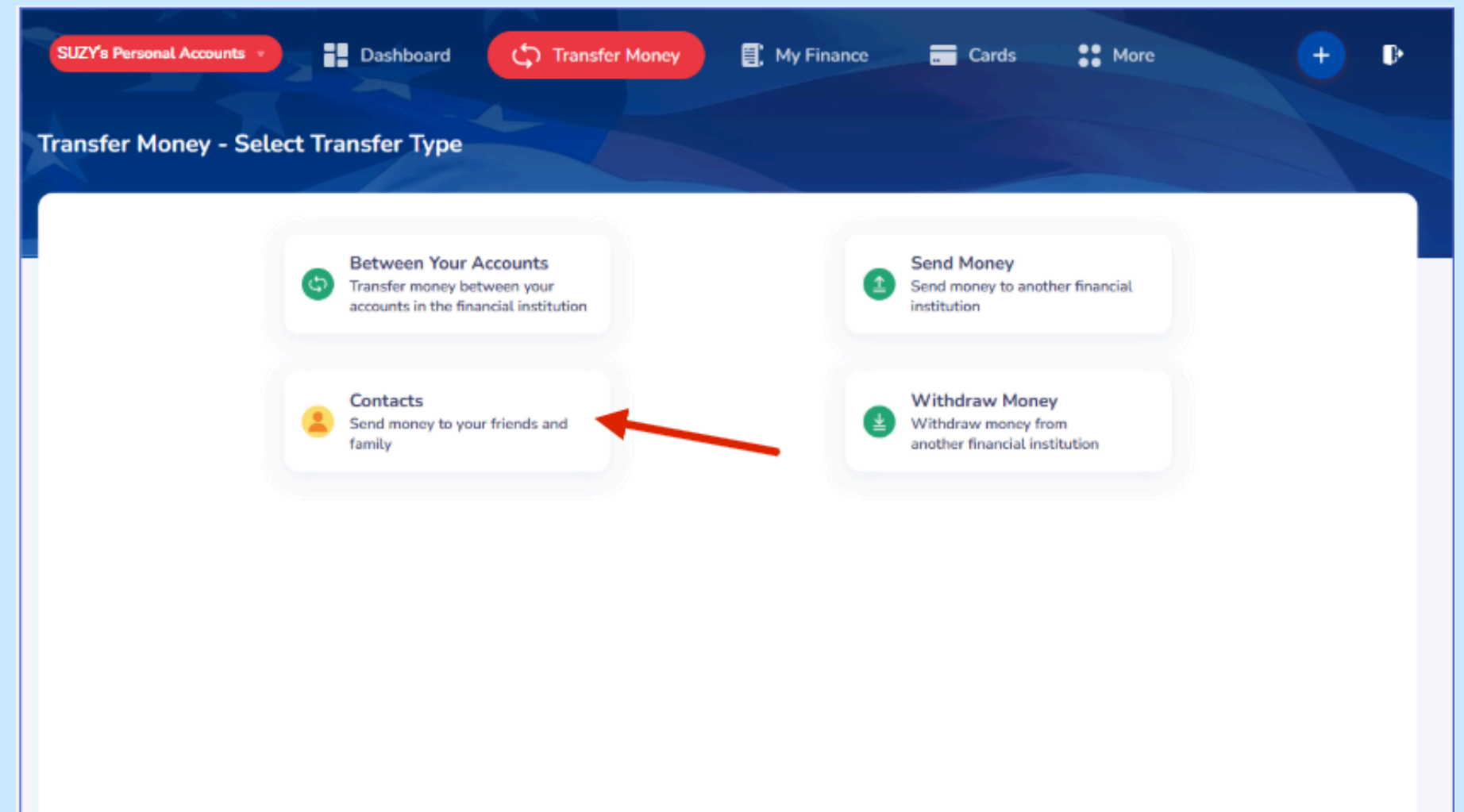
Click on Transfer Money
at the top of the screen.



STEP 4: CLICK TRANSFER TYPE

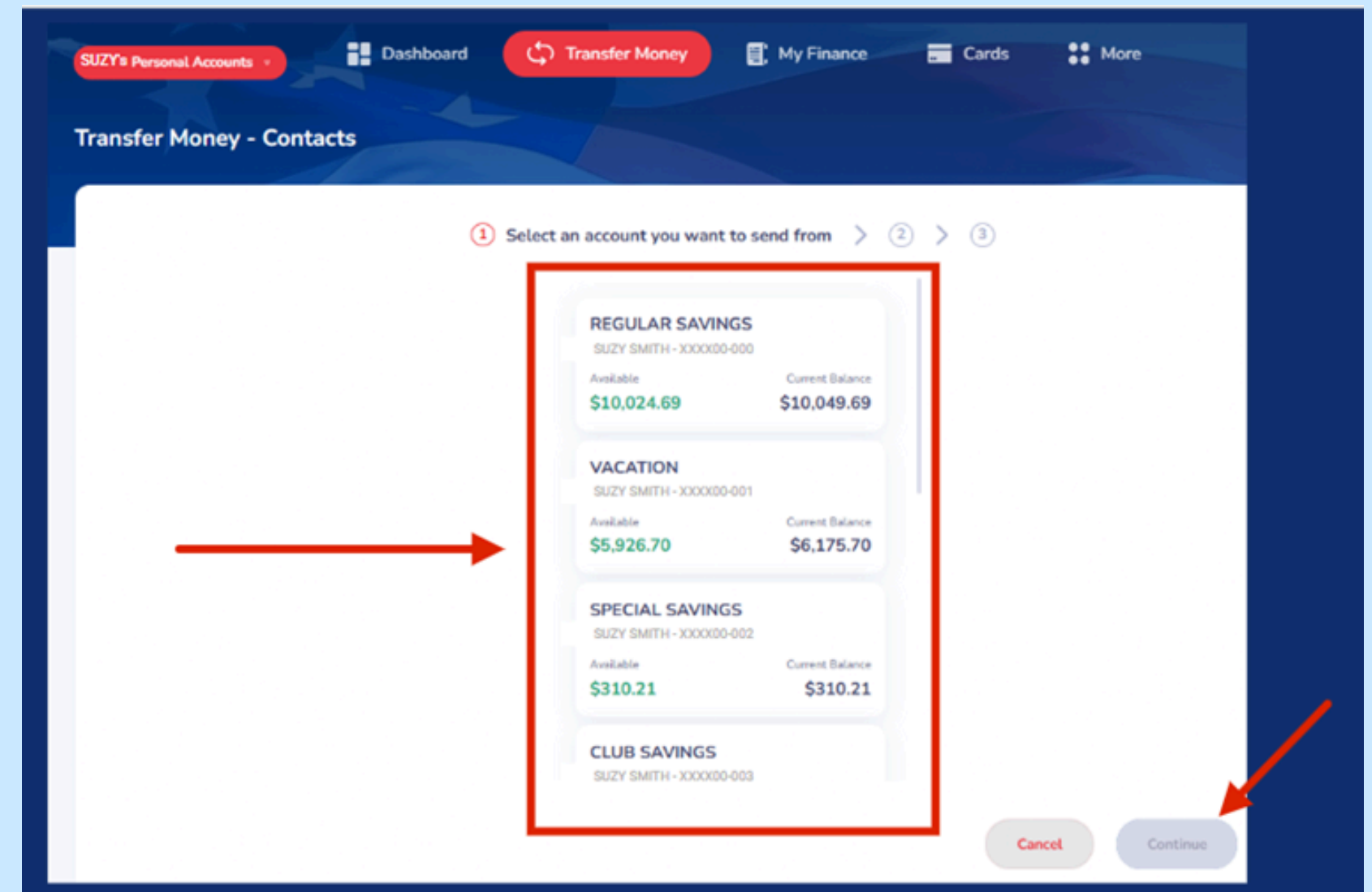
Several options appear. Click on the Contacts transfer type to send money to your friends and family either inside the Credit Union or to their accounts at another financial institution.

Transfers made inside the Credit Union will appear immediately. Transfers to other financial institutions made before 2:00 pm Central Time will post the same day. Transactions made after the cut off time will post the next business day.



STEP 5: SELECT ACCOUNT

Select the Account to Send From and hit Continue.

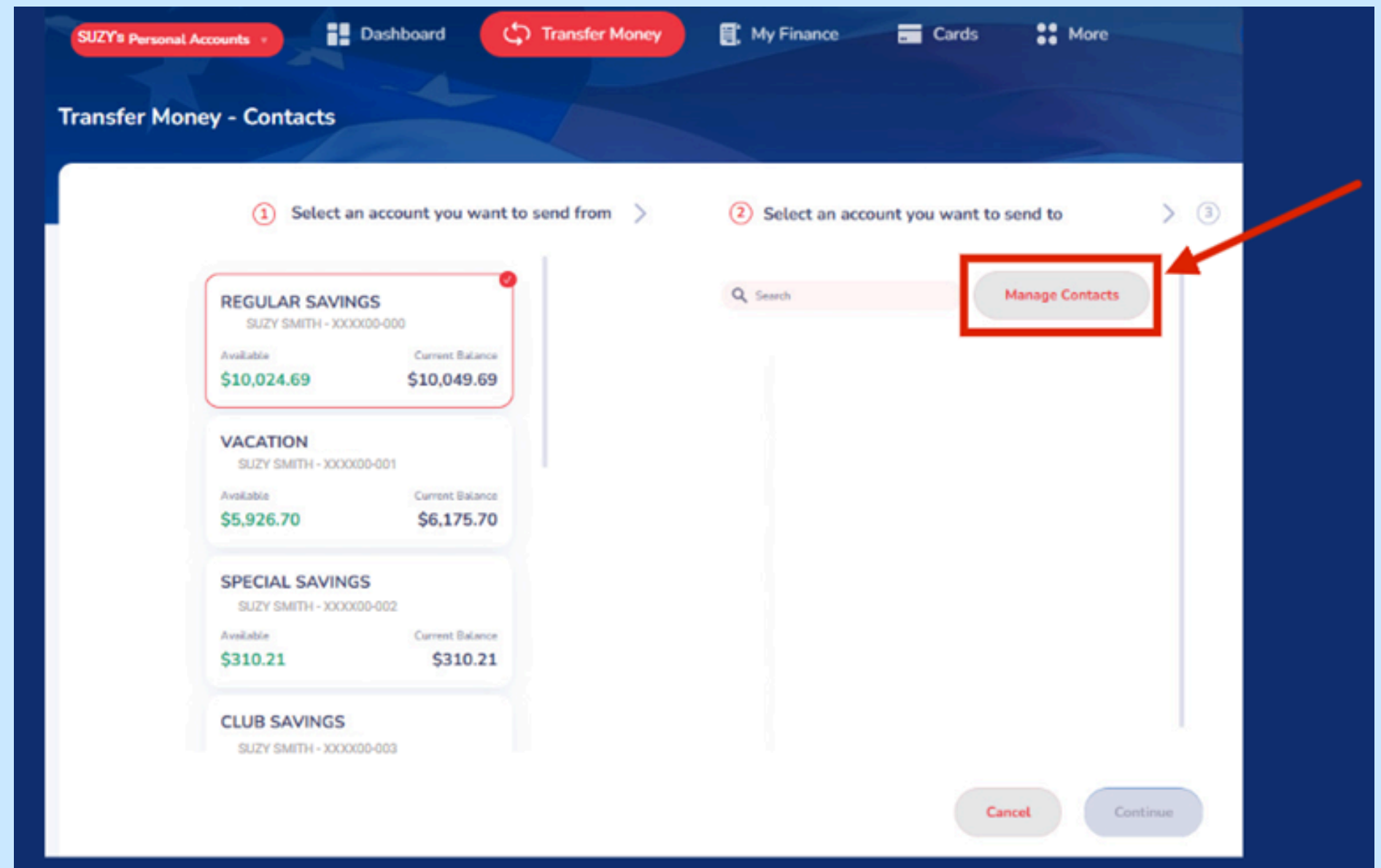


STEP 6: MANAGE CONTACTS

Click on Manage Contacts if no Contacts appear.

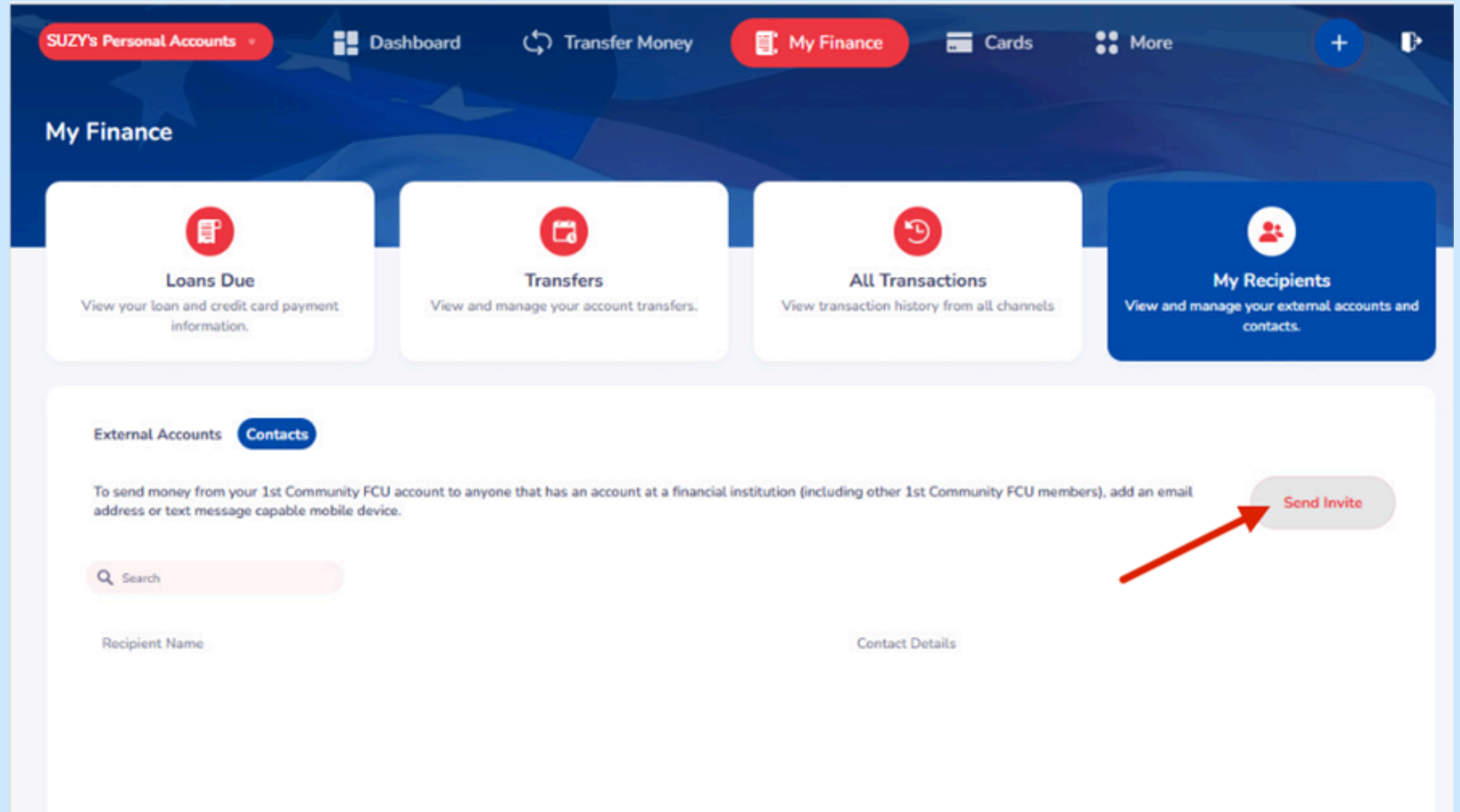
You will need to add any accounts as a Contact that you wish to Transfer to. This applies whether they are members at the Credit Union or you are sending to accounts at another financial institution.

You will only need to add them once. They will then show in your Contacts list until deleted.



STEP 7: CLICK SEND INVITE

Click on Send Invite.

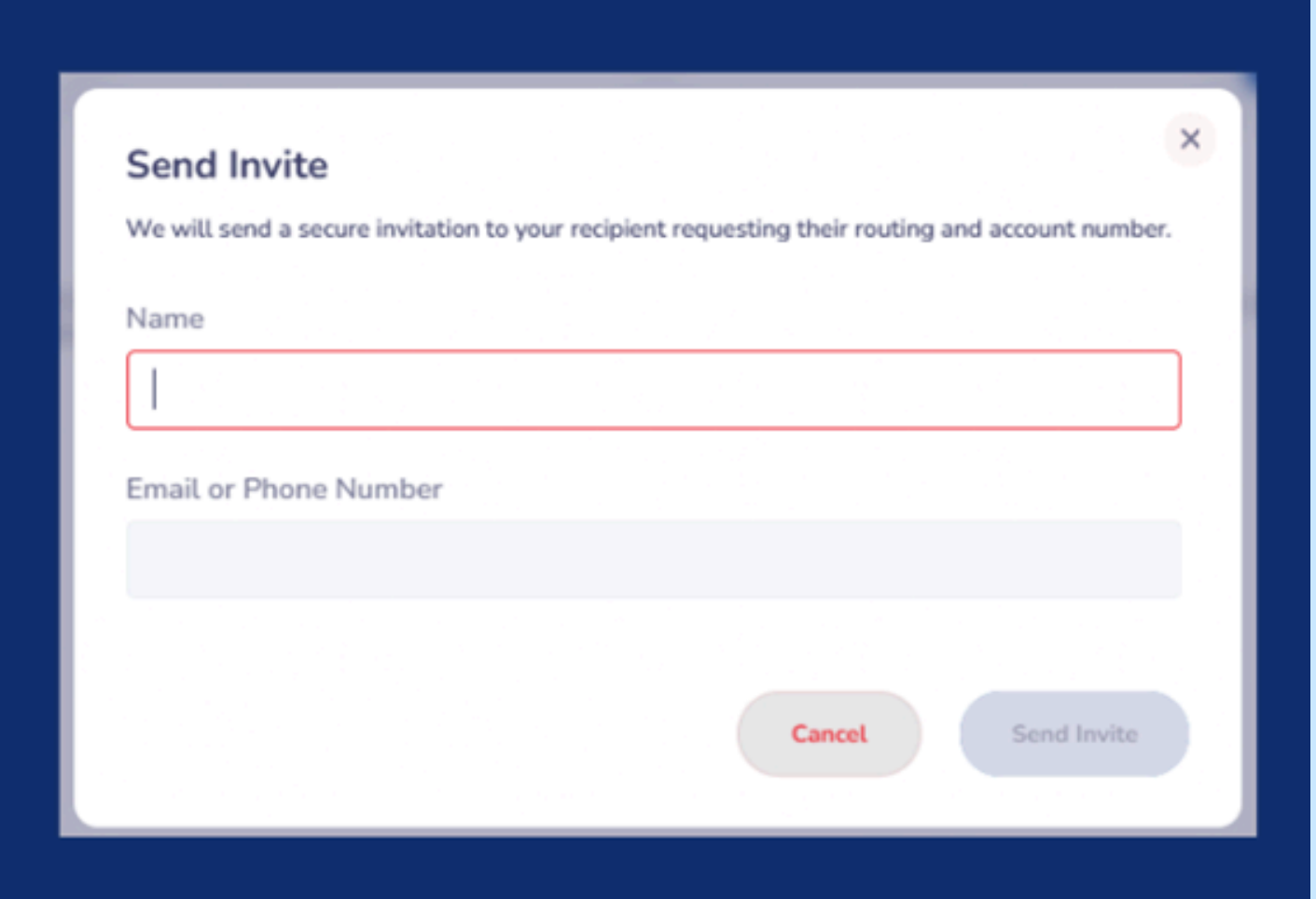


STEP 8: SEND INVITE

This screen allows you to Send an Invite to anyone's account, whether they are a member of the credit union or at another financial institution (without them having to share their private account information with you).

The Name you are sending the Invite To is your preference. Just remember the Name here is the name that will appear in your Contacts list. You will not be able to see specific account numbers or other private information.

Do not enter any special characters when entering the mobile phone number (be VERY careful that you enter the correct mobile number or email or you could be sending an invite to the wrong person).



Send Invite ×

We will send a secure invitation to your recipient requesting their routing and account number.

Name

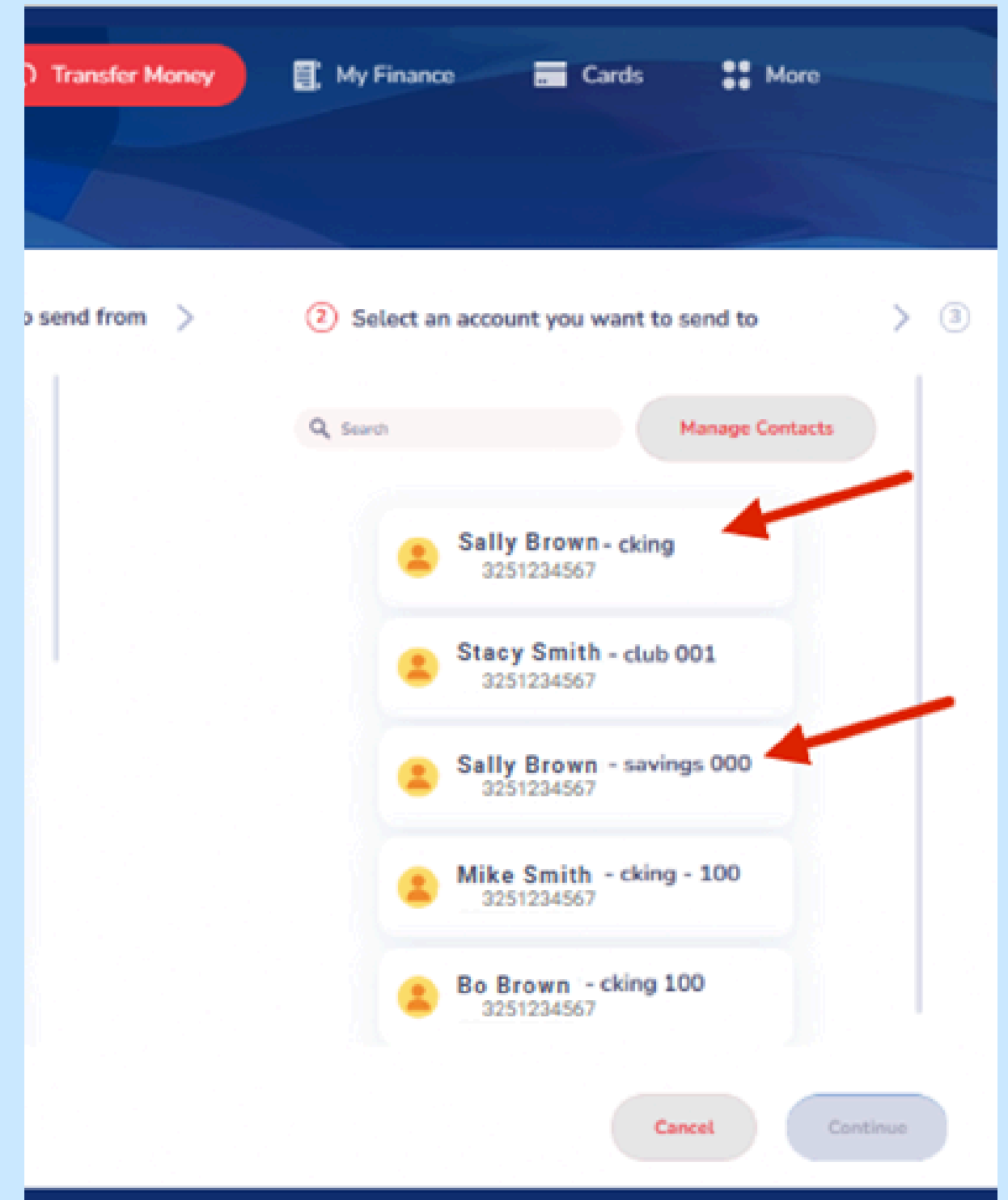
Email or Phone Number

STEP 9: HELPFUL TIP FOR NAMING

To help you know who and what account you are sending to, set the name as "NAME - savings" or "NAME - cking" in case they have more than one account.

As you add Contacts, the names and phone numbers you sent the Invites to will appear in your Contacts list.

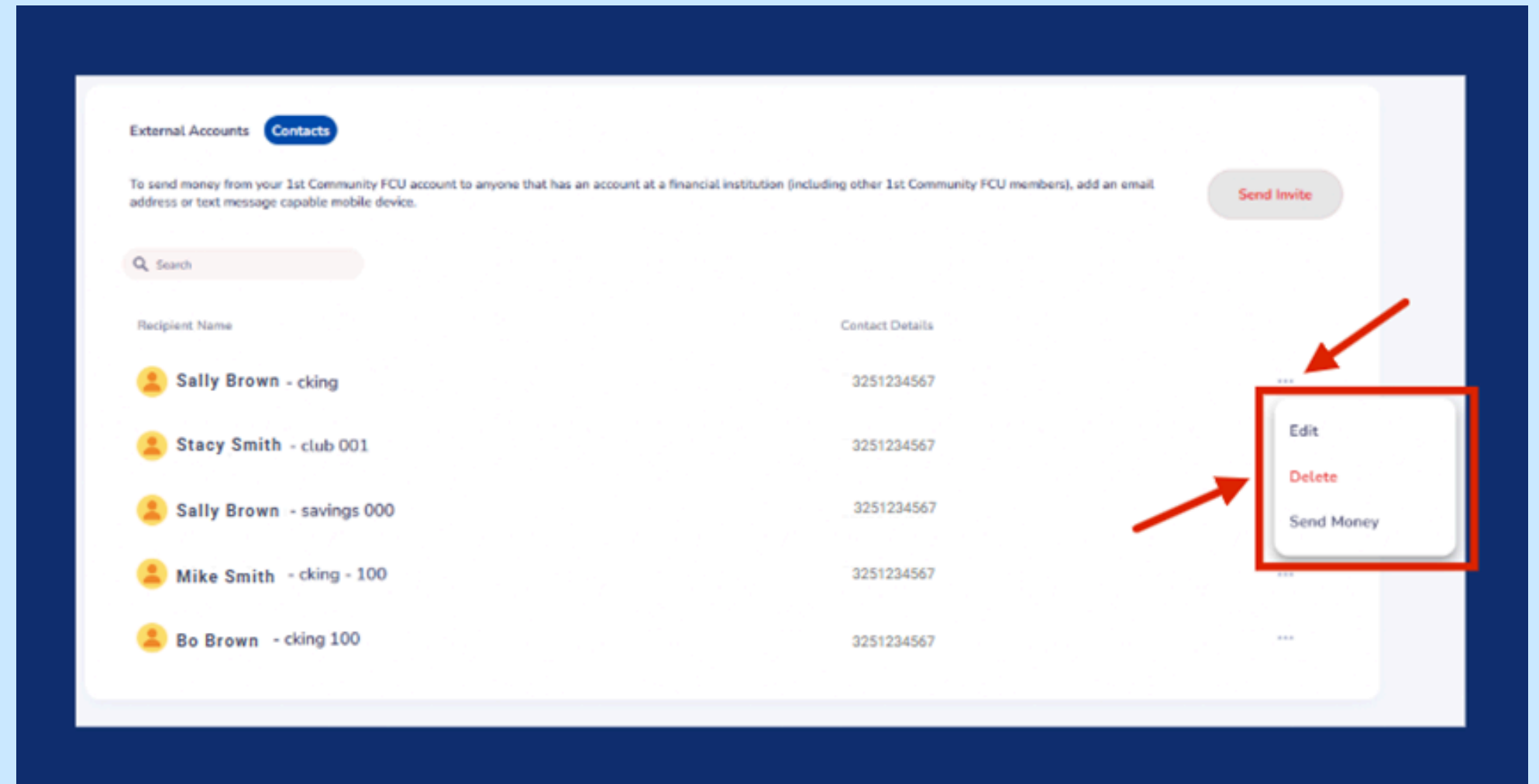
They should be expecting a text or email so be sure they enter accurate information so they receive the money correctly.



STEP 10: MAKE CHANGES

There is no option to edit the Name or the Phone Number for a Contact. If you need to make a change, you will need to Delete the Contact and send the Invite again.

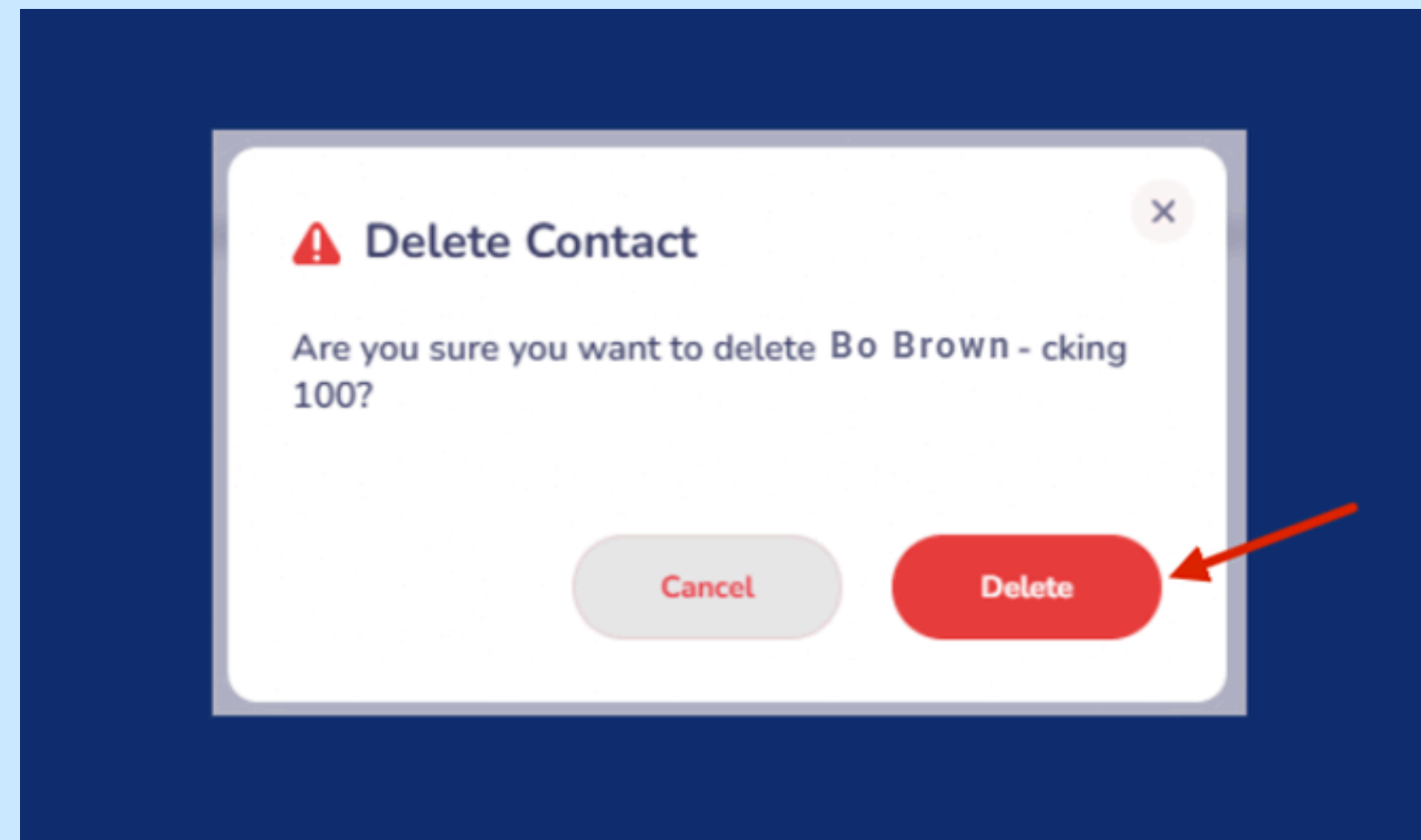
To Delete a Contact, simply click on the three dots to the right of the Contact and click on Delete in the dropdown.



STEP 11: DELETE CONTACT

Then hit Delete and the Contact will no longer appear in your Contacts list.

You can Invite them again to add them back to your Contacts list.



STEP 12: EMAIL/TEXT NOTIFICATION

The person you sent an Invite to will receive a text or an email asking them to allow you to send them money.

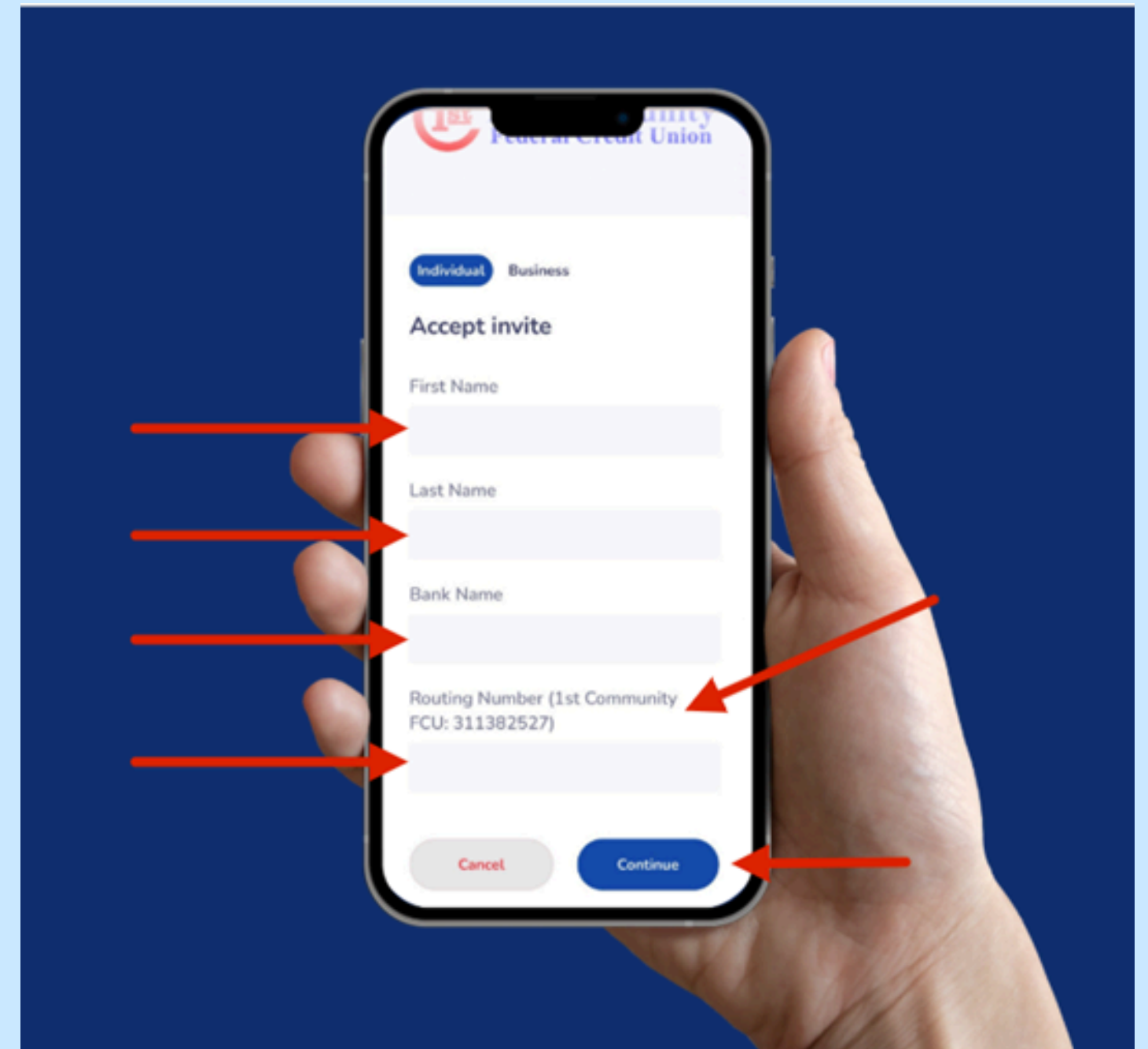
At the same time, you will receive a text notifying you that you have sent someone an Invite.



STEP 13: CLICK ON LINK

When the person you sent the Invite to clicks on the link in the text, they will be asked to provide their First Name, Last Name, Bank Name and Routing Number.

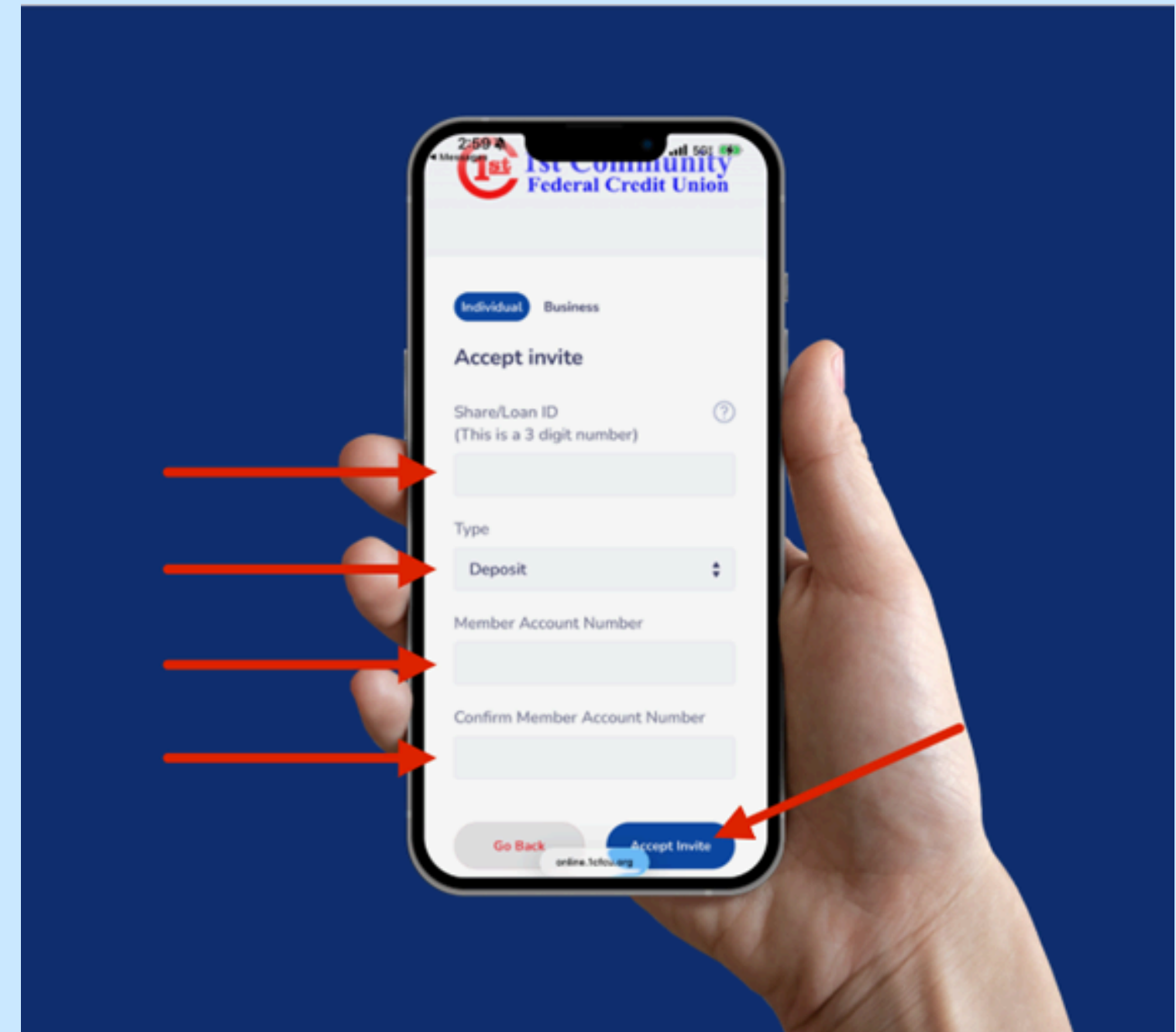
1st Community FCU's routing number shows as an example for their convenience if you are sending money to their account with us. Complete the account information and hit continue.



STEP 14: COMPLETE INFO

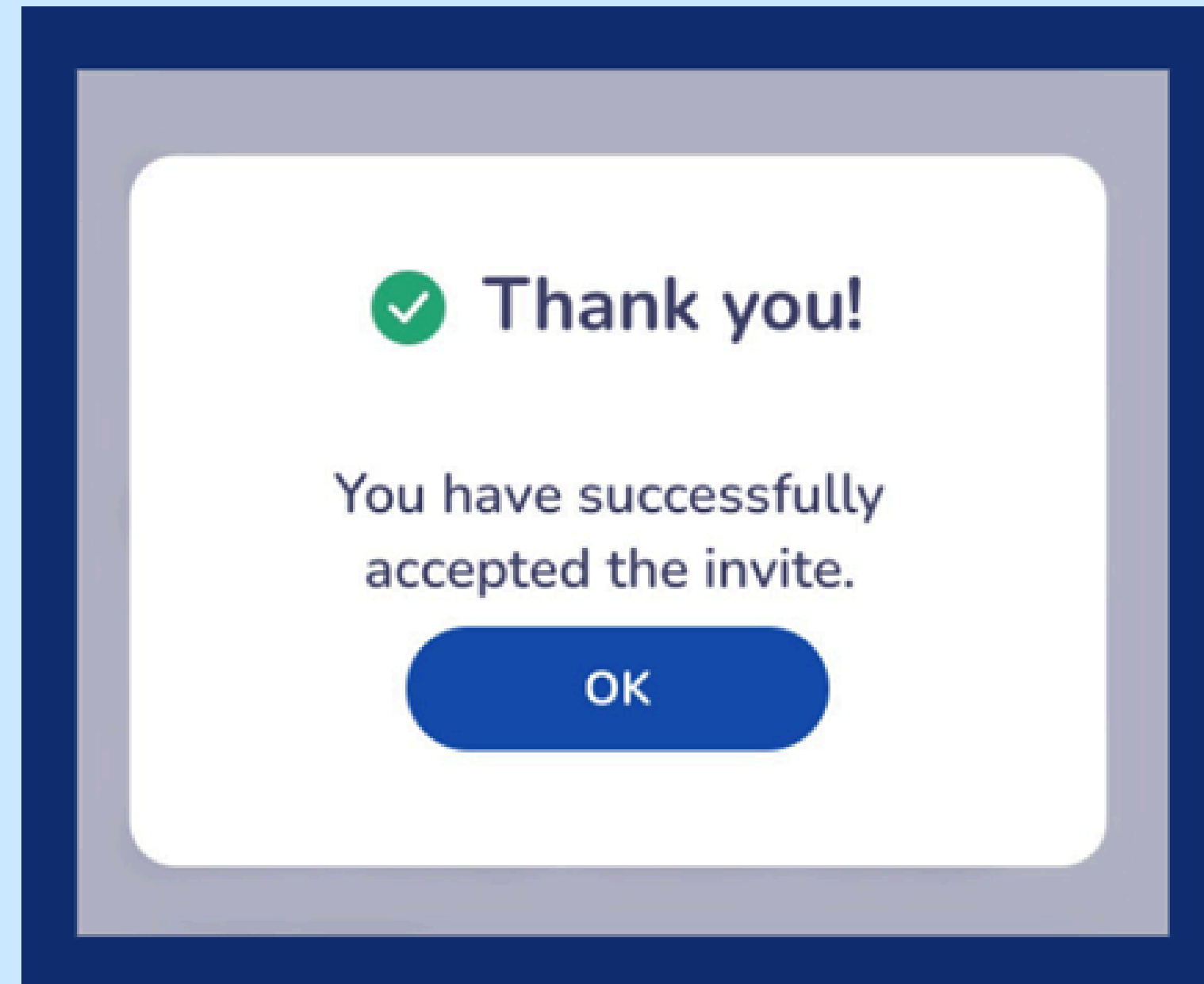
They will be prompted to provide a Share/Loan ID if you are sending money to a 1st Community account. If you are sending to another financial institution, it will only ask for the account number.

They then choose a Deposit or Loan type the member or account then they confirm the number and hit Accept Invite.



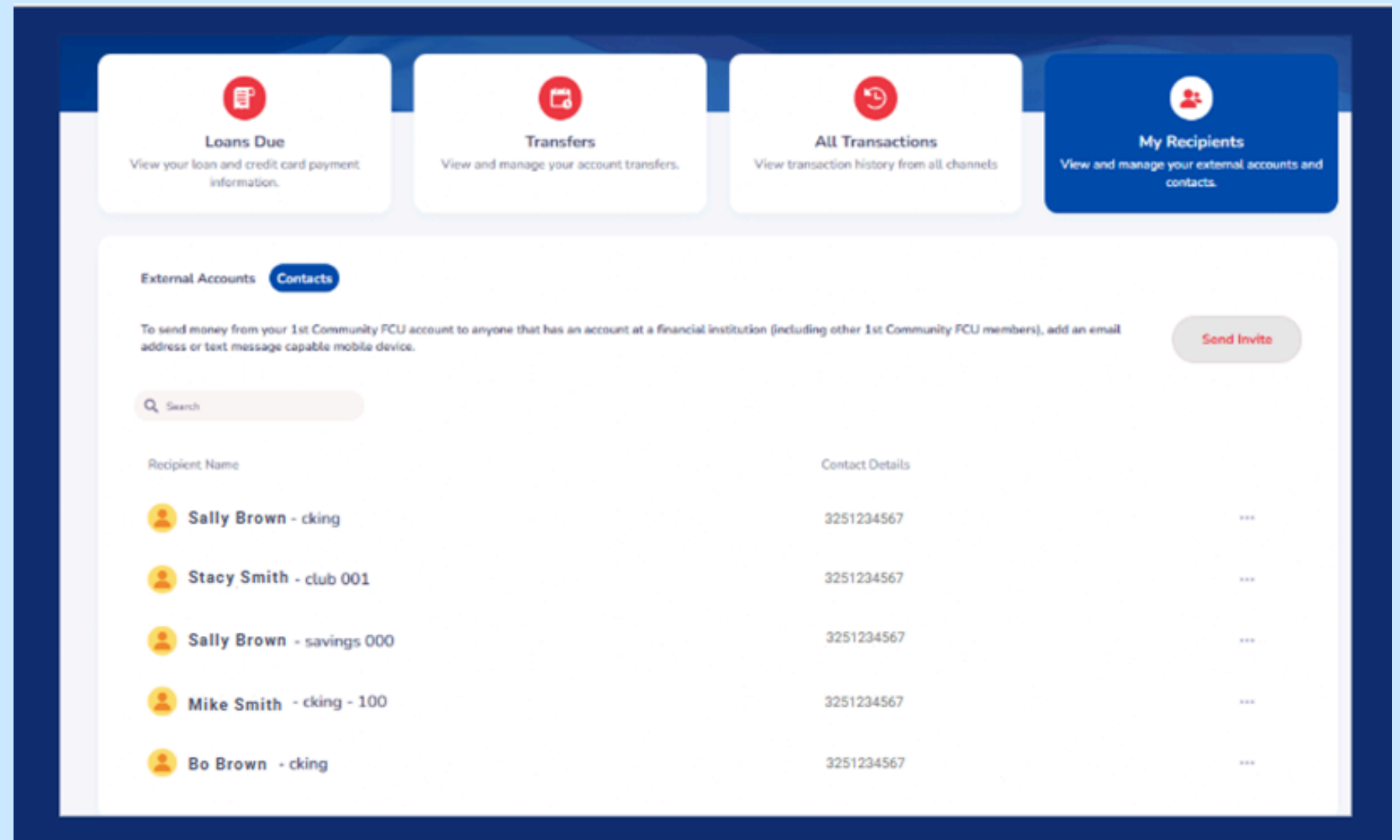
STEP 15: THANK YOU MESSAGE

The person you sent the Invite to will receive a Thank you message when they have successfully accepted.



STEP 16: INVITE ACCEPTED

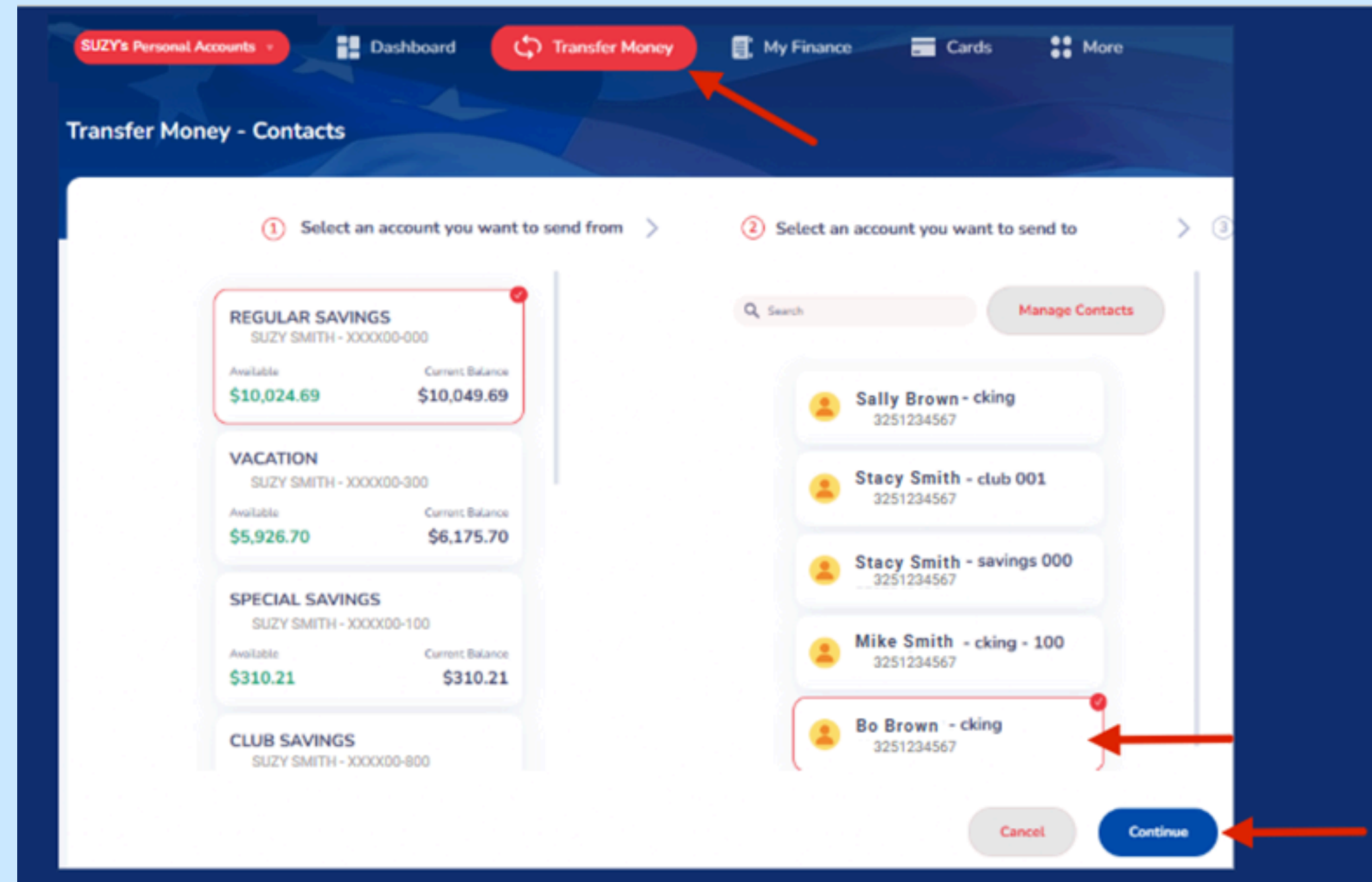
Once they accept your Invite, they will then appear in your list of Contacts you can send money to.



STEP 17: CLICK TRANSFER MONEY

Now You are Ready to Send Them Money.

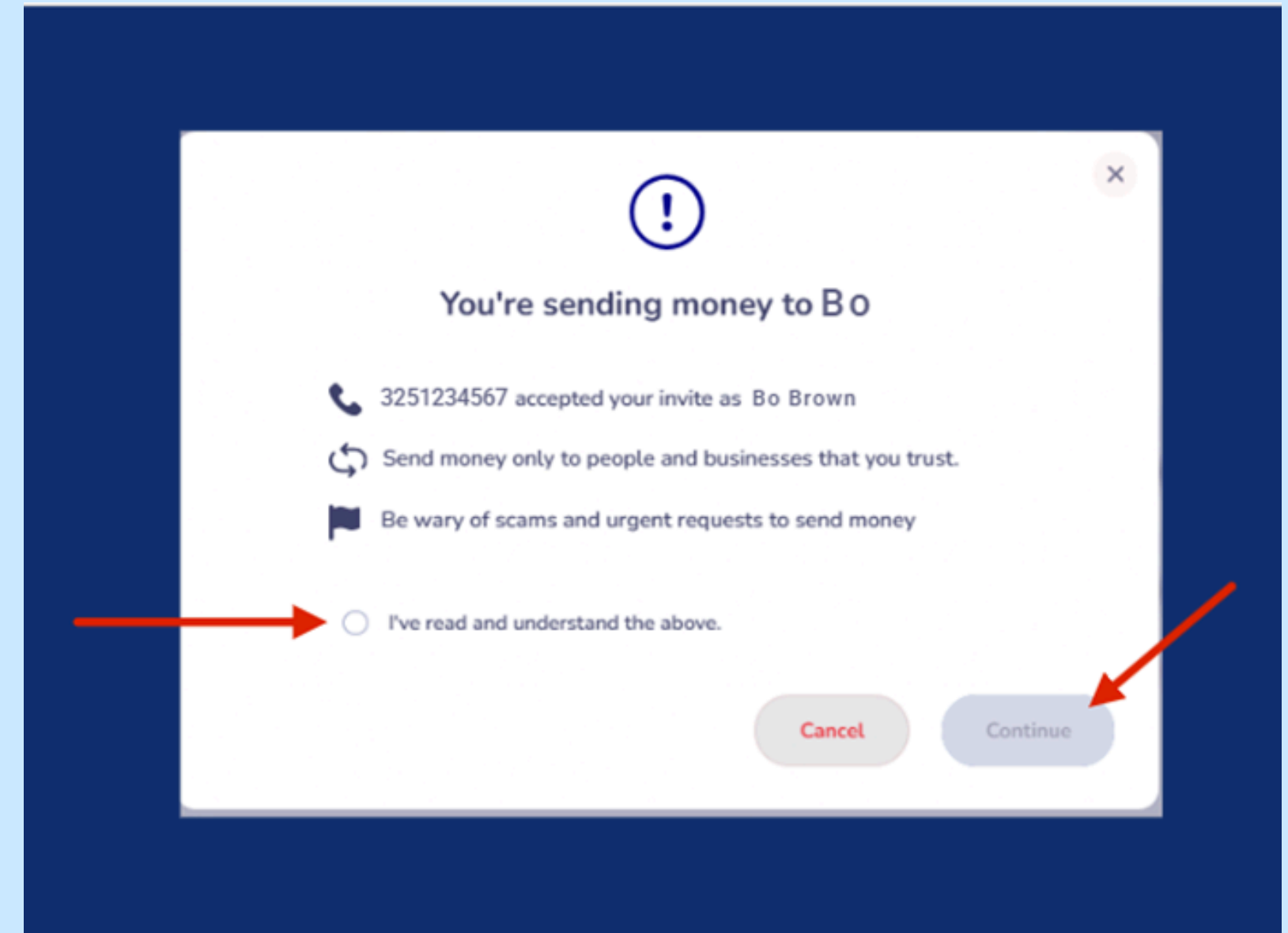
Click on Transfer Money at the top,
choose a Contact to Send To and hit
Continue.



STEP 18: SEND MONEY

You will see this verification screen. Be sure you are sending to the correct Contact and not to someone who may be scamming you. Once you send the money, the Credit Union cannot get the money back.

You must click "I've read and understand the above." before you can proceed. Then hit Continue.



STEP 19: COMPLETE & CONTINUE

Complete the amount, date, option to repeat and you can add a Memo. Then hit Continue.

1 > 2 > 3 Amount

Send money from REGULAR SAVINGS account to Bo Brown - cking

Amount (Amt. Available \$10,024.69)

\$ 1.00

Transfer Date

04/12/2026

Frequency End Date

No Repeat None

Add Memo

test transfer

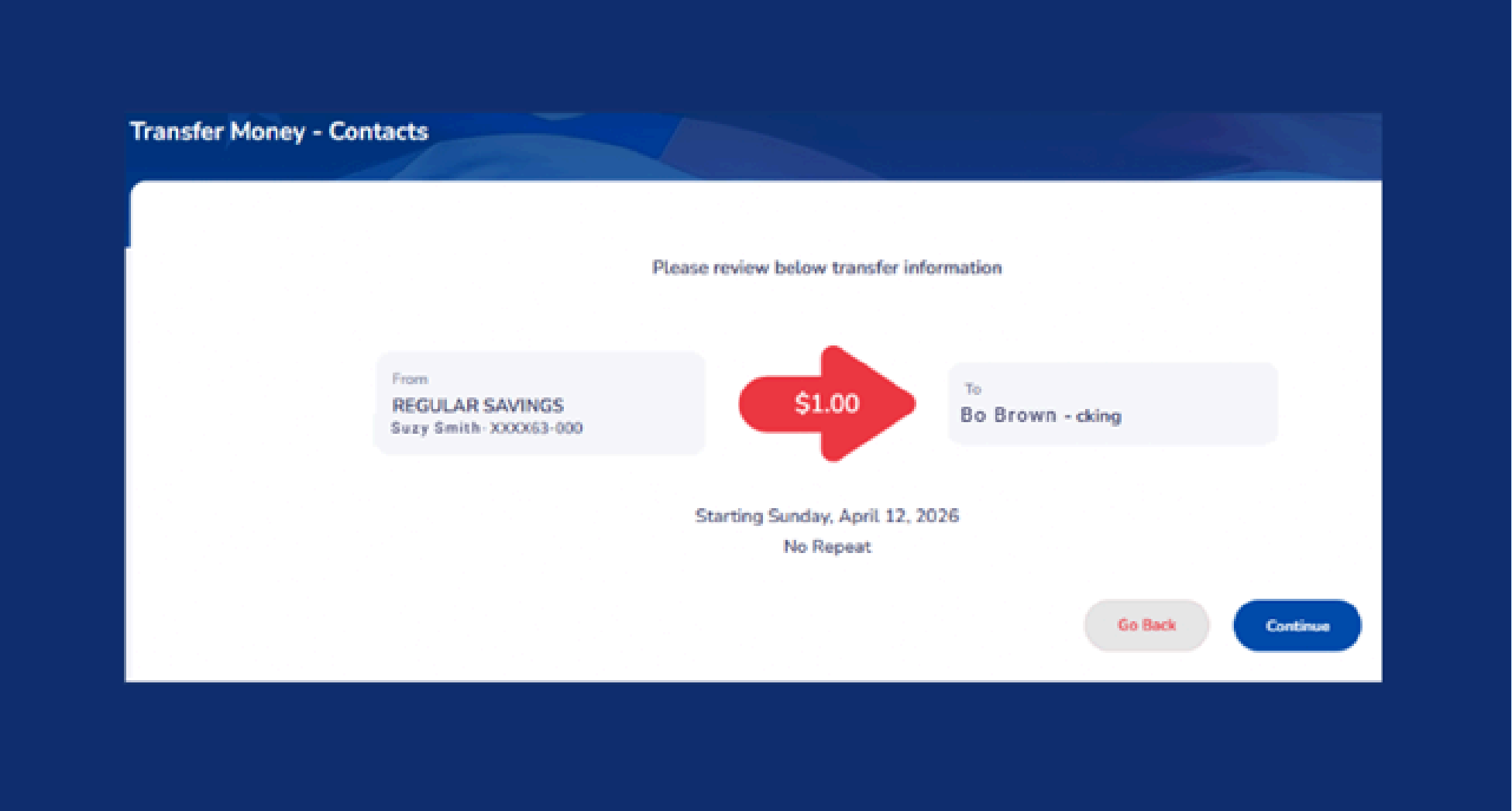
67 characters remaining

Go Back Continue

STEP 20: CONFIRM INFO & SEND

This is your last chance to confirm that you are sending the CORRECT amount from the CORRECT account, on the CORRECT day to the CORRECT person.

Once you hit Continue the transfer is out of our hands. We will not be able to retrieve money you sent incorrectly to another person.



The screenshot shows a mobile banking interface for a money transfer. At the top, it says "Transfer Money - Contacts". Below that, a white box contains the text "Please review below transfer information". The transfer details are as follows:

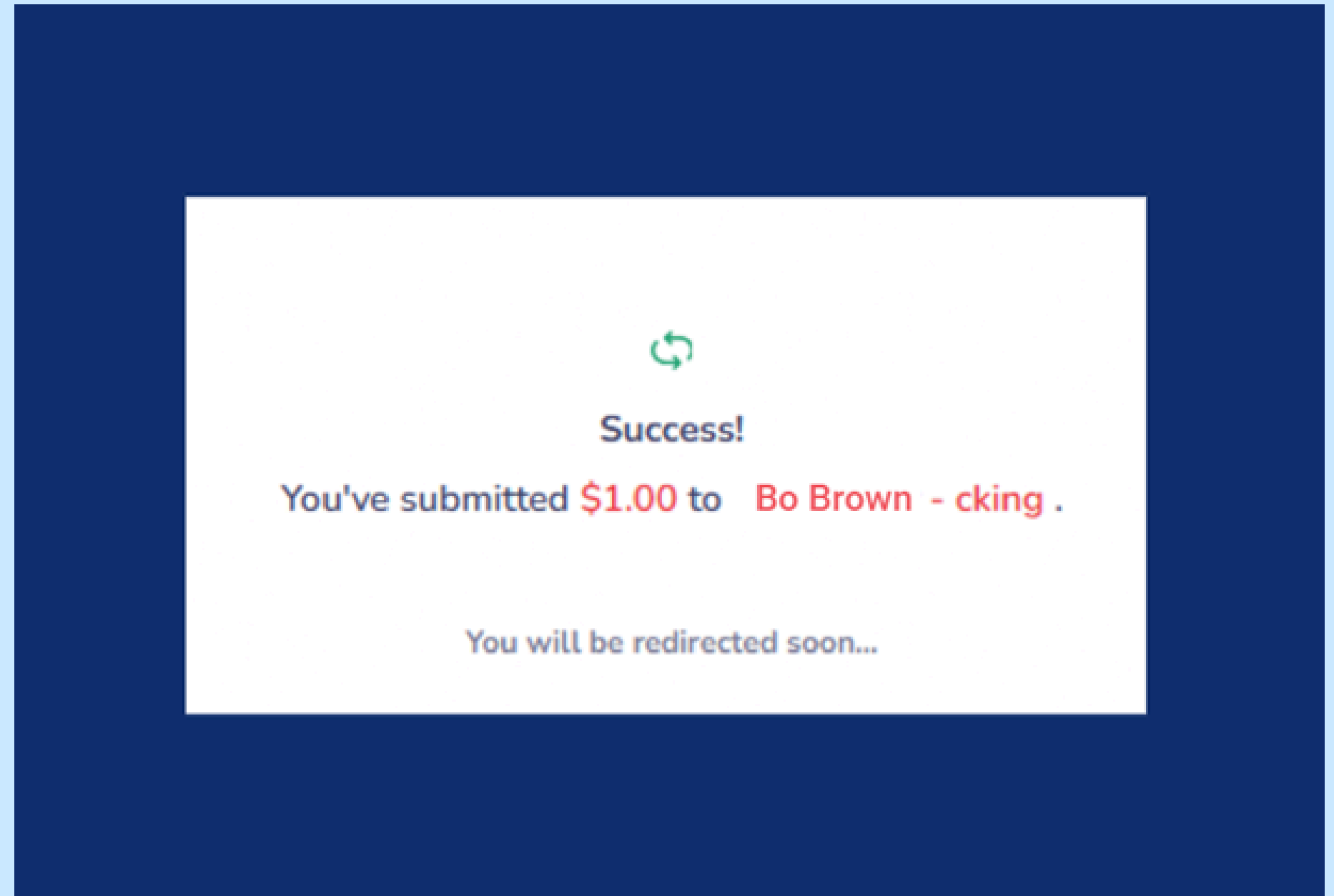
- From:** REGULAR SAVINGS, Suzy Smith - XXXX63-000
- To:** Bo Brown - cking
- Amount:** \$1.00 (indicated by a red arrow pointing from the 'From' box to the 'To' box)
- Start Date:** Starting Sunday, April 12, 2026
- Frequency:** No Repeat

At the bottom right of the white box, there are two buttons: "Go Back" (in red text on a light grey background) and "Continue" (in white text on a dark blue background).

STEP 21: SUCCESS!

You should receive a message indicating Success.

This message goes away quickly so you can perform other transactions in online banking.



Thank You for Watching



We Appreciate Your Business!