

SFFCU Online & Mobile User Guide

Account Aggregation (Viewing External Accounts)

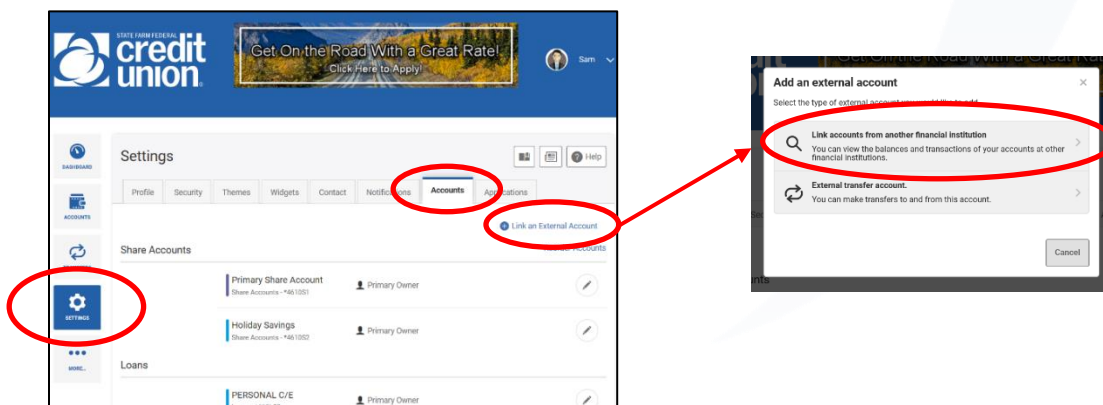
Introduction

Account aggregation allows members to view their accounts at other financial institutions within the SFFCU online banking system and mobile app. This feature provides members with the convenience of viewing accounts across multiple financial institutions in one location. Checking, savings, loans, credit cards, and investments are all examples of accounts that can be aggregated and viewed through our online and mobile tools.

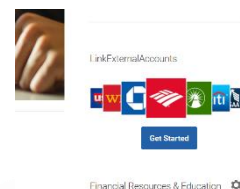
- Account aggregation allows members to view balance and transaction information for accounts at other financial institutions. However, this does not allow members to conduct transactions in those accounts.
- Adding an external account for aggregation is different than adding it as an account for conducting transfers. These are separate functions which must be set up independently.
- External accounts must be added to aggregation in the desktop online banking system, but can be viewed in both the desktop system and mobile app.
- External account balance and transaction information may be delayed up to 24 hours when syncing with the SFFCU online banking system and mobile app.
- It may take several minutes for newly added external account information to display in the online system.
- **Note: State Farm Bank does not allow other financial institutions, including State Farm Federal Credit Union, to import State Farm Bank account information using account aggregation software.**

Instructions

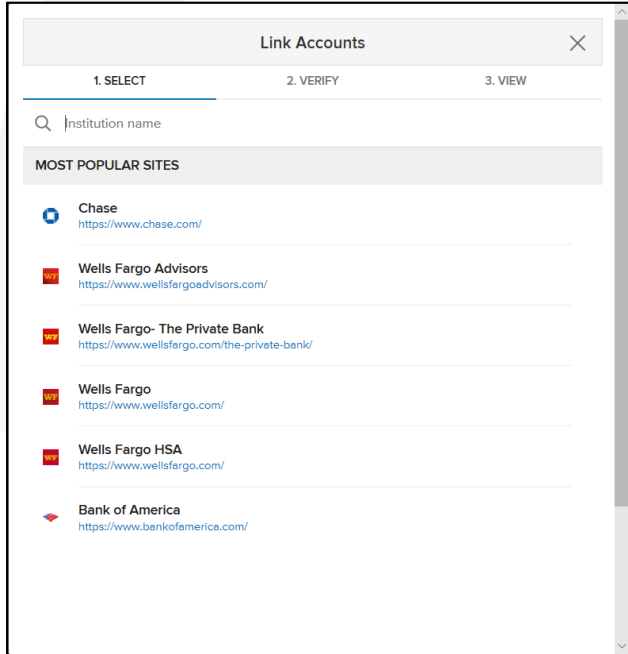
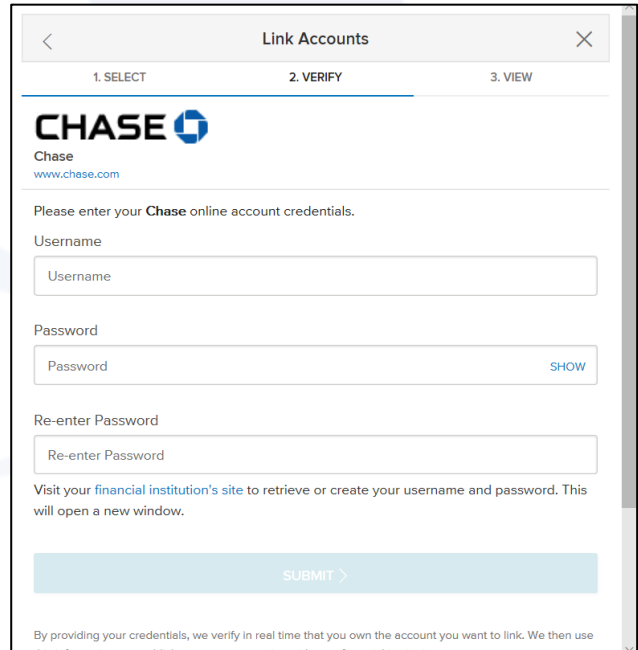
1. Login to our online banking system at my.statefarmfcu.com.
2. Select Settings>Accounts. Select “Link an External Account” in the Accounts screen. Select “Link accounts from another financial institution” in the pop up message.



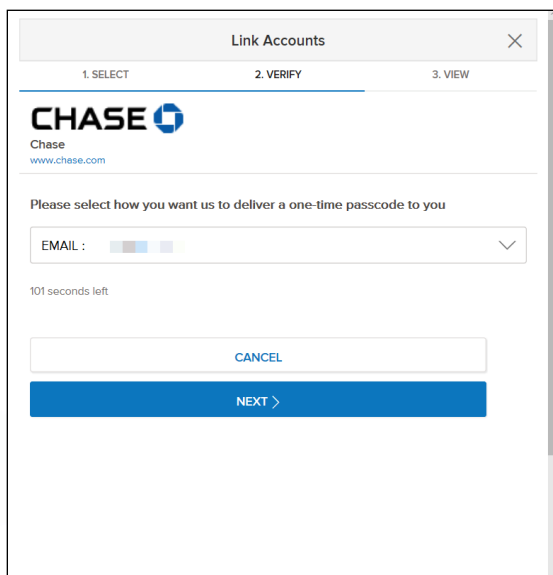
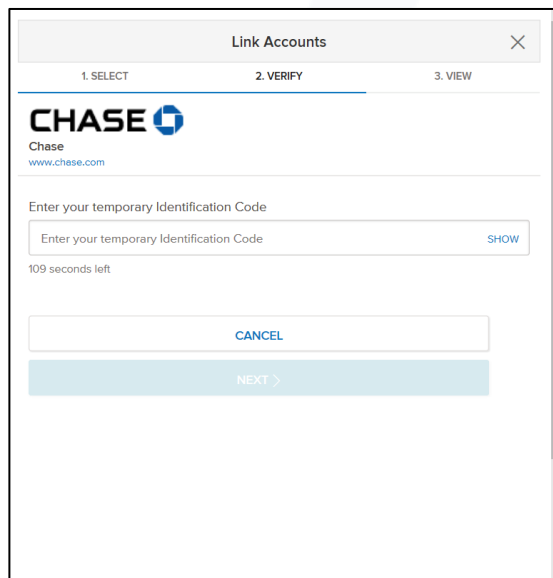
Alternately, select **Get Started** from the **Link External Accounts** widget on the Dashboard page.



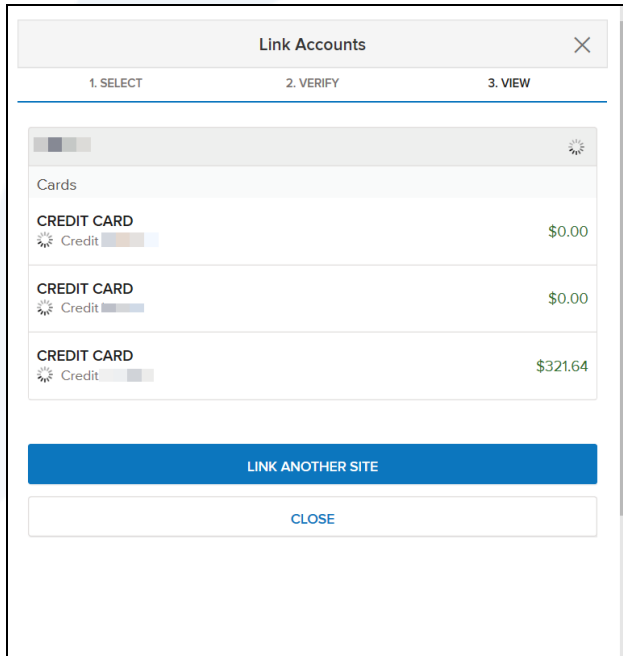
- Enter the name of the external financial institution. The system will detect the names of supported financial institutions as you type (several common choices are listed for convenience). Select your financial institution when it appears, and enter your username and password for their online banking access (note: this is your username and password for the external financial institution, NOT your SFFCU username and password).

- Note: this step may not be required, based on your financial institution's security settings.** After the external financial institution's system validates your login credentials, you will be asked to select a method of delivering a one-time code to verify your identity. This is based on your contact information on file with the external financial institution, NOT your contact information on file with SFFCU. Enter the temporary code when received (note: you will have a short period of time to enter this code before it expires).

5. **Note: this step may not be required, based on your financial institution's settings.** Select which external account(s) you would like to view in the Credit Union's online banking system and mobile app.



6. Your selected external accounts are now available to view in our online banking system and mobile app! You may remove external accounts at any time in Settings>Accounts. **Please note, it may take several minutes for newly added external account information to initially display in our online banking and mobile system.**

