

## Funds Transfer Options

I want to transfer funds...	WITHIN the Credit Union	WITHIN the U.S.			OUTSIDE the U.S.
My recipient is...	my account or another BFSFCU member's account	my account or another person's account			my account or another person's account
Method	Internal Transfers <sup>1</sup>	External Transfers	Zelle <sup>®</sup>	eWires	eWires
Description	Set up one-time or recurring transfers between your BFSFCU accounts or to another BFSFCU member's account.	This feature allows you to send money to another financial institution's account.	Zelle <sup>®</sup> a fast, safe and easy way to send money in minutes <sup>2</sup> to friends, family and others you trust. Zelle <sup>®</sup> makes it easy to send money to, or receive money from, people you trust—no matter where they bank.	Transfer funds to an account at a U.S. financial institution.	Transfer funds to an account at a financial institution outside the U.S. Your beneficiary information will be kept for future requests.
Delivery Time	As scheduled.	<b>Standard:</b> 3 business days <b>Next-day:</b> Next business day	Money sent with Zelle <sup>®</sup> is typically available to an enrolled recipient within minutes.  If you send money to someone who isn't enrolled with Zelle <sup>®</sup> , they will receive a notification prompting them to enroll.	<b>Domestic Destination:</b> Estimated 2–3 business days.	Varies based on beneficiary bank. <b>Standard:</b> Estimated 5 business days. For funds totaling \$7,000 or less to an individual. <b>Priority:</b> Estimated 3 business days. Recommended if you need to use a reference. Specific delivery time is provided at the time the payment is initiated.
Transaction Fee	\$0.00	<b>Standard:</b> \$0.00 <b>Next-day:</b> \$3.00	BFSFCU does not charge fees to send or receive Zelle <sup>®</sup> transactions. <sup>3</sup>  BFSFCU charges a \$30 stop payment fee to cancel a Zelle <sup>®</sup> transaction.	<b>Domestic Destination:</b> \$10.00 <b>Staff-Assisted Wire:</b> Additional \$10.00 per wire.	<b>International Destination USD:</b> \$25.00 <b>International Destination Non-USD:</b> • Standard: \$0.00 • Priority: \$10.00 <b>Staff-Assisted Wire:</b> Additional \$10.00 per wire.
Channel	Digital Banking > Transfers & Payments > Internal Transfers	Digital Banking > Transfers & Payments > External Transfers	Digital Banking > Transfers & Payments > Send Money with Zelle <sup>®</sup>	Digital Banking > Transfers & Payments > eWires	Digital Banking > Transfers & Payments > eWires

For additional information about these transfer options, please visit [BFSFCU.org](https://www.bfsfcu.org).

<sup>1</sup>Information and fees are current as of 3/1/2022 and subject to change. There are limits on certain withdrawals and transfers that may be made from Savings, E-Savings, and Money Management Savings. Refer to BankFund Staff Federal Credit Union Truth-in-Savings Disclosure for additional information.

Zelle<sup>®</sup> and the Zelle<sup>®</sup> related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

<sup>2</sup>U.S. checking or savings account required to use Zelle<sup>®</sup>. Transactions between enrolled consumers typically occur in minutes.

<sup>3</sup>Mobile carrier fees may apply.

Terms and conditions apply.