



## There are two ways to initiate transactions within MyOnlineBanking.

The **Funds Transfer** feature allows funds to be transferred between accounts. If an external bank account has been linked to a user's profile, it can also be used to transact with.

The **Loan Payments** feature allows users to apply funds to an FCI loan from an external bank account, a Funds Held account, or from an FCI loan with available funds.

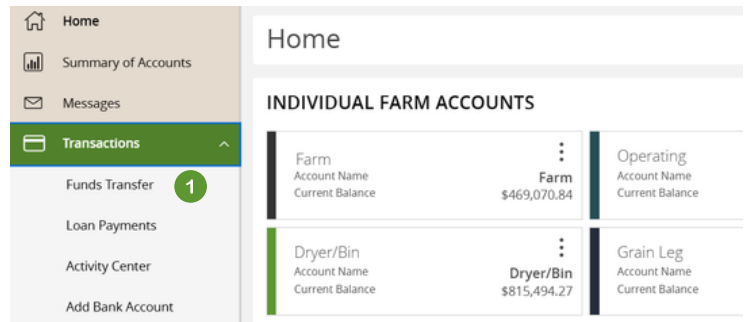
Users can add external bank accounts to their myOnlineBanking profile by contacting their local FCI Regional Office.

## Funds Transfers

1. Select **Transactions** from the left navigation menu and then **Funds Transfer**.
2. Select a **From** account.
3. Select a **To** account.
4. Enter an **Amount**.

**NOTE:** Check the **Make This Recurring** box to setup a recurring Funds Transfer.

5. Select a transfer date for the transaction.
6. Enter an optional memo for the transaction.
7. Click **Submit**.



## Funds Transfer

Use this form to submit Funds Transfers

**From \***

Operating \$1,062,632.05 **2**

**To \* ⓘ**

EXTERNAL | Ext Sav **3**

**Amount \***

**4** ☐ Make this recurring \*

**Date**

03/06/2025 **5**

**Memo**

Transfer Funds **6**

**7**

Clear Submit

Loan Payments

- 1. Select **Transactions** from the left navigation menu and then **Loan Payments**.
- 2. Select a **From** account.
- 3. Select a **To** account.

**NOTE:** Loan details will populate for the account selected in the **To** dropdown.

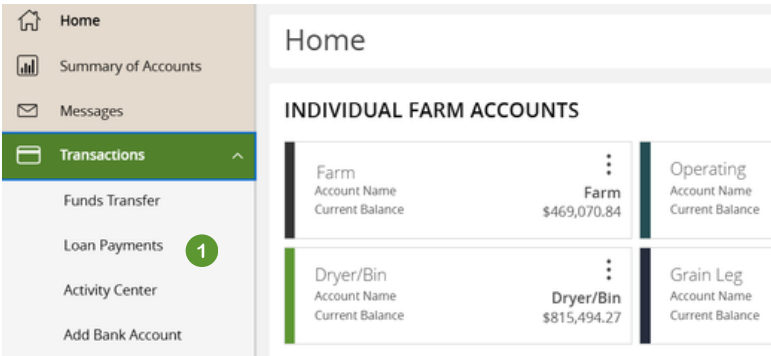
- 4. Select a **Payment Type**.
  - a. Regular Payment - Pays billed principal and interest due
  - b. Interest Payment - Pays directly to any interest due.
  - c. Principal Payment - Pays directly to principal.

**NOTE:** Early Principal Payments **cannot** be made in myOnlineBanking. Contact your local Regional Office for assistance.

- 5. Enter an **Amount**.
- 6. Select a **date** for the transaction.

**NOTE:** The cut-off time for transaction to be effective the next business day is 4PM (CST).

- 7. Enter a **memo** (optional).
- 8. Click **Submit**.



Loan Payments

Use this form to submit loan payments

From \* ⓘ

EXTERNAL | Ext Sav 2

To \*

Bin \$137,570.93 3 ⓘ Loan Details

Principal	\$137,570.93	Estimated Next Total	\$12,196.70
Available Funds	\$0.00	Amount Due	
Accrued Interest	\$434.20	Principal Due	\$0.00
Per Diem	\$13.57	Interest Due	\$0.00
Next Payment Due Date	05/01/2025	Total Payment Amount Due	\$0.00

Payment Type \* ⓘ

Regular Payment 4

Amount \*

5 \$0.00 ☐ Make this recurring

Date

03/06/2025 6

Memo

Memo/Description 7 8

Clear Submit

RECURRING LOAN PAYMENT TIPS

- Check the **Make This Recurring** box to setup a recurring loan payment. The recurring option is only available for Regular Payments.
- When setting up recurring transactions please setup the transactions to process a few days prior the 1st of the month (like the 25th of the month) to account for holidays and non-business days.