

## TRANSFERRING FUNDS INTO YOUR GUASFCU ACCOUNT

### WIRE TRANSFERS

You can transfer money into your GUASFCU account by sending a wire transfer. To send a wire, you must contact the bank from which the funds are being sent. You will need to provide GUASFCU's ABA Routing & Transit Number, which is 0540-8021-2, and your GUASFCU account number. The bank sending the wire will typically charge a \$20-30 service fee and GUASFCU charges a \$20.00 wire in fee at the time your wire is processed. All wires are posted at the close of each business day and must be received before 4pm for same-day posting.

### QUICKPAY

Quickpay allows you to link an external checking or savings account at another bank to your GUASFCU account and transfer funds into your GUASFCU account overnight and free of charge. This service may be established to allow for a recurring monthly transfer or you may select to make transfers on an on-demand basis. For more information, please visit the Forms page on our website, where you will be able to find the Quickpay Registration Form and other Quickpay resources.

### ELECTRONIC CHECK DEPOSIT

Within the GUASFCU app, you may electronically deposit physical checks through our Check Capture software. This service is free of charge. Locate the Deposit tab on the bottom toolbar of the app, take a picture of the front and back of the check, and enter the check amount and your GUASFCU account details. Electronic check deposits will be credited to your GUASFCU account within 24 hours of submission. Please note that there is a \$1,500 limit per check through electronic deposit.

### CREDIT CARD TRANSFERS (CASH ADVANCES)

The fastest way to deposit money into your GUASFCU account is to charge the amount to a major credit card. GUASFCU accepts VISA, MasterCard, American Express, Discover, and Diners Club. A \$10.00 fee for charges less than \$100, or a 10% fee for charges greater than \$100, will be subtracted from the amount of the charge before being credited to your account. You do not need to be a GUASFCU account holder in order to make a credit card transfer into an account. To make a credit card transfer, you will need your credit card number, CVV, and expiration date, the complete billing address for the credit card (including street address and zip code), and your GUASFCU account number. Credit card

### DIRECT DEPOSIT & ACH CREDIT

Many employers allow you to receive your paycheck electronically. Using this free service, your paycheck will be automatically credited to your account on the morning of your payday. You will usually receive a pay stub as confirmation of your earnings. However, you will not receive a paper check to deposit, so there is no need to visit the GUASFCU branch every payday.