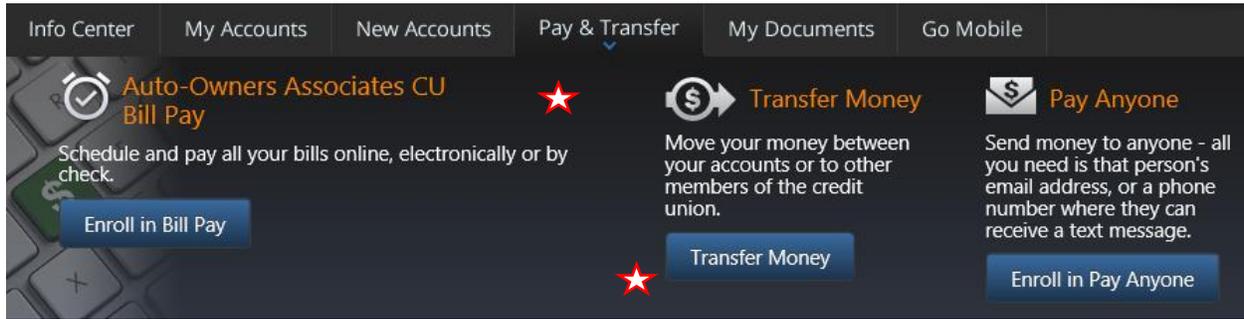


Setting up your automatic loan payments (AFT) with AOACU

Step 1 – Set up your payroll deduction in Workday. Log into Workday and add AOACU as a payee making sure to designate your checking or savings account using the appropriate suffix. *Please call the credit union to verify your account number. The AOACU routing number is 272481965. Please make sure at least half of your monthly loan payment amount is to be deposited each payday to ensure payments are made on time.

Step 2 – Log into it's me 24/7 and select "Pay & Transfer" on the home page followed by "Transfer Money" in the dropdown menu.



Step 3 - Establish frequency of payments

Step 1. When do I want it to happen?

If you want this to happen right away, pick Right Away. Or, you can schedule it to happen at a later date and whether or not it repeats:

Right Away
 Annually
 Bi-Weekly
 Daily
 Monthly
 One Time Only
 Quarterly
 Semi-Annually
 Weekly

Start on

Never end
 End by
 End after transfers

Step 2. Where am I getting the money?

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Step 4 - Select the suffix funds will be transferring from

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Pick the account you want the money to come from:

My CU accounts:

000 - Regular Shares:

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Step 5 - Select the loan # to receive payment

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Pick the account where you want to put the money:

My CU accounts:

000 - Regular Shares:
 703 - Closed End Loan:
 704 - Closed End Loan:

Other member accounts:

Step 4. How much do I want to transfer?

Step 6 - Select the dollar amount to be applied

Step 1. When do I want it to happen?

Step 2. Where am I getting the money?

Step 3. Where's it going?

Step 4. How much do I want to transfer?

Enter the amount you want to transfer:

I'd like to transfer this amount every time: ?

Make my standard loan payment ?

Sweep the available balance from my regular shares ?

Last step – Review, Accept, and finalize the transfer!

When?

MONTHLY

Starting On 02/03/2020

And Never Ending

From Where?

000 - Regular Shares:

To Where?

703 - Closed End Loan:

How Much?

Standard Payment

Memo:

I Authorize This Transfer

Go Back

Quick tips:

- AFTs occur at the end of the day transfers are designated
- AFTs can be viewed, edited, or canceled at all times within it's me 24/7
- AFTs do not expire at the maturity of the loan, although the funds will not transfer they should be deleted upon paying off the loan
- For assistance or questions with it's me 24/7 email credit.union@aoins.com
- For assistance or questions with Workday email WorkdayHelpDesk@aoins.com