



GEORGETOWN UNIVERSITY
ALUMNI AND STUDENT
FEDERAL CREDIT UNION
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TRANSFERRING FUNDS TO YOUR CREDIT UNION ACCOUNT

Electronic Transfers

There are several convenient ways to electronically transfer funds into your Credit Union account. This information will allow you to determine the best option for your needs.

Wire Transfers

You can transfer money into your 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 know the Credit Union's ABA Routing & Transit Number, which is 0540-8021-2, and your Credit Union account number. The bank sending the wire will typically charge a \$15-\$20 service charge and the Credit Union charges a \$5.00 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 6:30pm.

Credit Card Transfers

The fastest way to deposit money into your Credit Union account is to charge the amount to a major credit card. The Credit Union accepts VISA, MasterCard, American Express, Discover, and Diners Club. A 10% surcharge, or minimum \$10.00 fee, will be subtracted from the amount of the charge before being credited to your account. The transaction will appear on your credit card statement as a purchase – not a cash advance. You do not need to be a Credit Union account holder in order to make a credit card transfer into an account. This allows parents and friends to transfer money as needed. To make a credit card transfer, you will need your 16-digit account number, the expiration date, the complete billing address for the card (including street address and zip code), and the security digits on the card. For VISA and MasterCard, the security digits are three numbers on the signature panel, located on the back of the card. For American Express, the security digits are four numbers printed on front of the card. Credit card transfers are credited to your account immediately.

QuickPay

QuickPay allows you to link a checking or savings account at another bank to your Credit Union account. The service can be established to allow for a recurring monthly transfer or you can select to make transfers by contacting the Credit Union. For more information, please obtain a QuickPay Registration form from our Member Service Department.

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'll usually receive a pay stub as confirmation of your earnings, however, you will not receive a paper check to deposit so there's no need to visit the Credit Union every payday.

In addition, some institutions – such as brokerage firms – allow you to establish a link with your Credit Union account. This can be used to transfer money from a brokerage account to your Credit Union account, and vice versa. Such services must be established by contacting the brokerage firm or other institution directly.