

Overview

The Outside Accounts feature gives you greater insight into your overall financial picture by incorporating balances from accounts at other institutions into your Liberty Bank Online Banking experience. When you have configured outside accounts, you can access basic account information such as balances and recent transactions much like your native accounts.

To access the Outside Accounts page, click Outside Accounts in the Accounts tab supermenu or sidebar.

Sync Outside Balances

Under the Sync Outside Balances section of the Outside Accounts page, you can add accounts at other financial institutions. Most banking and credit card accounts are available. The page leads you through a simple process to identify an account you want to add.

When you have completed the process, the outside account is added to the SYNCED ACCOUNT BALANCES list on this page, and its balance will be shown on the Home page. If you have added several outside accounts, they are grouped by institution on the Outside Accounts page. On the Home page, outside accounts are grouped with your native accounts, but are always identified with a cloud icon, the other institution's name and logo, and the account type with its masked account number.

The access and features you have with outside accounts that you have added are not the same as for native accounts. Outside accounts do not appear on the main Accounts page or its sidebar, and cannot be made Favorites or be set as your Spendable Balance account. For outside accounts, there are no categories or "My Spending", and it is not possible to view the same level of account details (interest rates, etc.) within Online Banking as you can with native accounts. Within Online Banking, outside accounts are indicated by the other institution's logo, and with a cloud icon ().

Link for Transfers

Under the Link for Transfers section of the Outside Accounts page, you can request transfer privileges with accounts at other financial institutions, so that you transfer funds between them and your native accounts at Liberty Bank.

The Add Transfer Account button begins the process to add an outside account as an external transfer account, the same as the Add external transfer account link on the Services & Settings page. When you have completed the process, the outside account is added to the LINKED ACCOUNTS list on this page, and the transfer privileges you specified (Transfer to and/or Transfer from, along with the associated limits) are shown.

The external transfer accounts listed will be available in the account selectors on the Transfers page. External transfer accounts are identified with a cloud icon, the other institution's name and logo, and the account type with its masked account number.

Adding Outside Accounts

To see balances from outside accounts within Online Banking, you need to identify those accounts in the Sync Outside Balances section of the Outside Balances page.

Initially, before you have added any outside accounts, this section just has the Sync Outside Balances button. You use this to start the outside account process. Once you have added at least one outside account, this button becomes Add Outside Balance. The button starts the process of identifying the other financial institution and choosing available accounts.

Note: To complete the process, you will need the username and password you use to log in to the other institution's Internet banking site.

To add an outside account:

- On the Accounts tab, click Outside Accounts in the sidebar.

The Outside Accounts page appears.

- In the Sync Outside Balances section, click the Sync Outside Balances/Add Outside Balance button.
- *The MANAGE INSTITUTIONS pop-up opens. Initially, nothing appears under ACCOUNTS. Various major financial institutions are listed on the right.*
- Do one of the following:
 - If the financial institution where the other account is located is listed Under ADD AN ACCOUNT, click its name.
 - If the financial institution where the other account is located is not listed, use the search box at the top of the section to find it, then click its name in the search results.

A login dialog box for the institution you selected appears within the pop-up.

- Enter your username and password for the institution and click CONNECT.

The system tries to connect to the institution using the credentials you gave, showing a progress indicator under ACCOUNTS.

You may be prompted for additional security credentials, depending on the institution. When the process is successful, the name and logo of the institution appear under the Manage Connections section of the pop-up, with the number of accessible accounts found there.

- Select the institution to see a list of your accounts there, with balances.
- Close the pop-up to return to the Outside Accounts page.



Outside Accounts

If you cannot find the outside institution, or are unable to connect after multiple tries, send a message with the details to Liberty Bank. Access to the other institution may be added in the future.

When you have added an outside account, it appears here in SYNCED ACCOUNT BALANCES under the heading of its institution. On the Home page it also appears as a non-clickable account in the ALL ACCOUNTS list, with a cloud icon () and a Recent Activity button.