



Streamline your trading by easily transferring money between accounts.

Moving money into and out of your brokerage account is quick and easy when you link one or more bank accounts.



STEP 1:

Log in to your tiaa.org account, select **Brokerage** and navigate into your account.

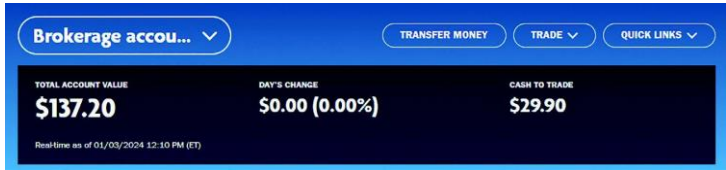
Your accounts

Total balance <small>As of date varies</small>	\$439,104.66	▼
Retirement	\$405,579.03	▼
Brokerage	\$154.50	▼

STEP 2:

Select **Transfer Money** at the top of the page.

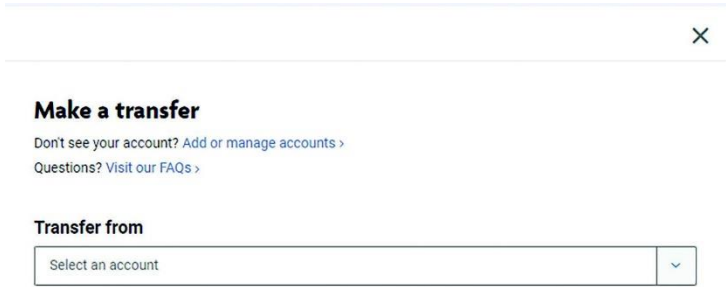
Note: For new accounts, select **Fund Account**.



STEP 3:

Select **Add or manage accounts**.

Note: Use the drop-down menu to select from the existing banks that may already be available.





Adding your account.

The quickest way to add your bank account is to use your online banking information to verify your account. If your bank isn't already verified; you'll be able to add an account using your information. If you're unable to verify using your online banking information, you'll be provided an opportunity to verify another way.



Getting started.

STEP 1:

Click the **Add an account** button.

Manage external accounts

Verify trial deposits, update existing accounts, or add a new account.
For more information, visit our [FAQs](#) >

Add an account

Verified accounts

NAVY FCU	
Checking *1234	

Close

[Manage transfer activity](#) >
[Make a transfer](#) >

STEP 2:

Review the items you'll need to add a bank account, click the check box to agree to the Terms & Conditions and click **Let's get started.**

Easily add your external account in minutes

Benefits of electronic transfers:

- Convenient and fast way to access your funds - it only takes a few minutes.
- It's safe and secure as TIAA must verify your bank account to ensure it's open, in good standing and owned by you.
- Our verification process helps to deliver your funds to your financial institution safely by mitigating fraudulent transactions.

Information we'll need from you to verify your bank accounts:

- **Name of your financial institution and your online banking login credentials.** Provide this information to verify an external account instantly. Simply choose your bank, log in to your online banking website, answer a security question and select the accounts you wish to use for transfers.
- **Account type, account number and routing number for your bank account.** For verification, submit your bank account information (typically found on paper checks, online statements, or by calling your financial institution). In many cases, your account can be verified instantly. Sometimes, we may need to use trial deposits, which may take a business day or two to complete.

NOTE: Not all accounts are eligible for transfers. You can only add external checking and savings accounts held in your name at a U.S. bank. All Non-bank, Business, CD, Mortgage, or accounts that you do not own cannot be verified.

For more information on adding external accounts, visit our [FAQs](#) >

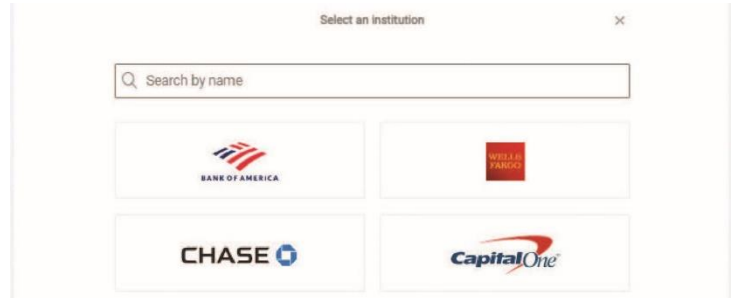
☒ By continuing, I agree to the [TIAA Money Movement Terms & Conditions](#).

Cancel

Let's get started

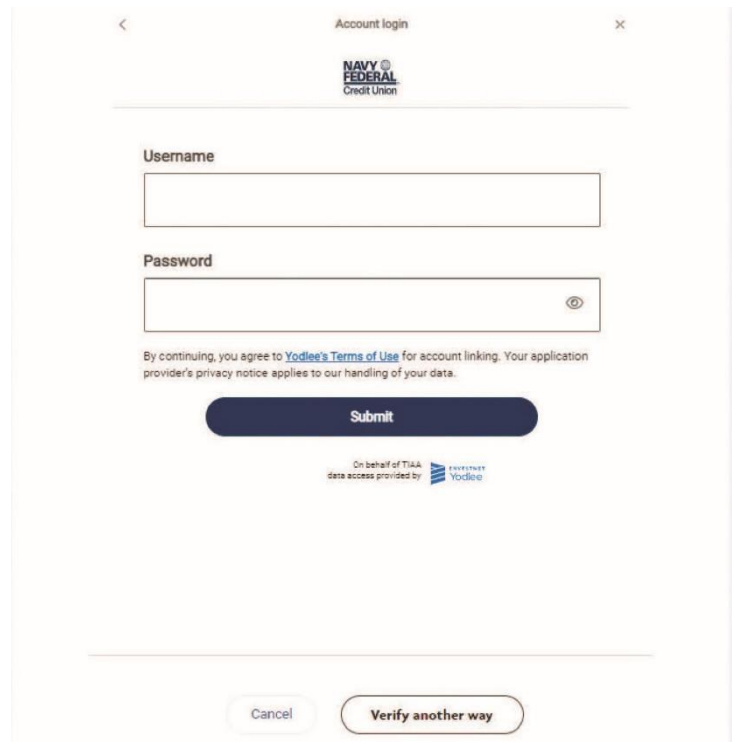
STEP 3:

Select or enter the name of the bank you'd like to add. Select **Verify another way** to manually enter your bank information.



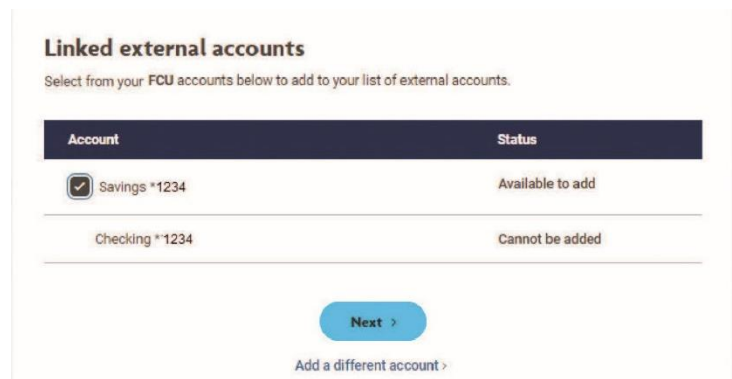
STEP 4:

The next screens vary by bank. You'll follow the prompts on the screen to enter your online banking credentials, select **Submit** and enter any additional security information your bank may require, such as two-step verification or security questions.



STEP 5:

Select the account(s) you'd like to link and you're all set.



Account	Status
<input checked="" type="checkbox"/> Savings *1234	Available to add
<input type="checkbox"/> Checking *1234	Cannot be added



Manually enter your bank information.

STEP 1:

Select account type and enter your institution's information. Click **Continue** to verify the account.

Add an account with your bank information

We'll verify your account using the routing and account numbers. You can find this information on your online banking site, by calling your bank, or on the bottom of a check.

Routing Number: 256074974
Account Number: 1231231529
Check Number: 123

☒ Checking ☐ Savings

Routing number: 256074974
Account number: 1231231529
Re-enter account number: 1231231529

NAVY FCU

Cancel Continue

STEP 2:

Select **Verify with test deposits**, if we are unable to verify your account right away.

We are unable to verify your account

Let's verify your NAVY FCU account another way.

Select **Verify with test deposits** below and we'll confirm ownership by making two small deposits to your NAVY FCU account. We'll send you an email with instructions on how to proceed. Typically, this will take 1 to 2 business days. You also have the option to start over by selecting **Add a different account**.

Add a different account

Verify with test deposits

STEP 3:

Once the **test deposit verification** has started, you'll receive an email within 1 to 2 business days with instructions to complete the process.

We've started test deposit verification

- We will confirm your account by sending two small deposits to your **NAVY FCU** account.
- This typically takes **1-2 business days**.
- Once you receive the test deposits, you'll have **30 days** to verify the amounts.

Close



Questions?

Call TIAA Brokerage at **800-842-2252**, weekdays, 8 a.m. to 7 p.m. (ET).



TIAA Brokerage, a division of TIAA-CREF Individual & Institutional Services, LLC, Member FINRA and SIPC, distributes securities. Brokerage accounts are carried by Pershing, LLC, a subsidiary of The Bank of New York Mellon Corporation, Member FINRA, NYSE, SIPC. Advisory services are provided by Advice & Planning Services, a division of TIAA-CREF Individual & Institutional Services, LLC, a registered investment adviser.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not bank deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

©2024 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

YGN-381843OCR-E0824D

A40473 (08/24)