



CIBC US Digital Banking: Transfer funds from a CIBC Bank USA account to an external account

Please note:

1. These instructions are for transferring funds between a CIBC Bank USA and a non-CIBC Bank USA account that is already linked to your CIBC Bank USA account. To learn how to link a non-CIBC Bank USA account to your CIBC Bank USA accounts please see the instructions for CIBC US Digital Banking: Linking an External account to a CIBC Bank USA account.
2. For external transfers, funds may not be withdrawn immediately; they are processed during nightly batch processing.

1 Log in to your CIBC US Digital Banking account

2 Navigate to Transfer Funds

The screenshot shows the CIBC US Digital Banking account dashboard. On the left, there is a navigation menu with options: Home, My Documents, Move Money, Bill Pay, Zelle®, and Transfer funds. The main area displays two account balances: Executive Personal Checking *2519 with a balance of \$4,970.00 and an available balance of \$4,970.00, and a Personal Certificate *61-1 with a balance of \$5,035.92. A red 'DEBIT' button is visible next to the Executive Personal Checking account.

3 Your external accounts show under External accounts in the accounts drop down menus

The screenshot shows the 'Transfer from' dropdown menu. It lists 'Deposit accounts' and 'External accounts'. Under 'Deposit accounts', there are four options: 'Select Checking *8121 \$5,000.00' (highlighted), 'Test Acct *9278 \$5,078.30', 'Premier Money Market *1273 \$5,059.61', and 'Sprinkler Fitter Vacation Club *6819 \$5,007.37'. Under 'External accounts', there is one option: 'TEST 176 EXT ACCT *1103'.

1. Select the **From Account**
2. Select the **To Account**
3. Enter the **Amount** to transfer
4. Set the **Frequency** (defaults to one-time)
5. Click **Continue**

The screenshot shows the CIBC US Digital Banking transfer form. It is divided into two main sections: (1) details and (2) Transfer to. In the (1) details section, there are fields for 'Transfer from' (Select Checking *8121 \$4,900.00) and 'Transfer to' (TEST 176 EXT ACCT *1103). Below these is a link to 'Add or edit external accounts'. In the (2) Transfer to section, there are fields for 'Amount' (\$20.00), 'Frequency' (Once), and 'Transfer date (MM/DD/YYYY)' (09/16/2025). There is a note about external transfer requests submitted after 6:00 pm CT. At the bottom, there is a 'Notes' section with a link to the CIBC Bank USA Digital Services Agreement (PDF) and a 'Continue' button.

5 Review and Submit the transfer

You may be prompted for a one-time verification code for security purposes (sent via text or call)

Review your transfer request

Please verify your transfer information before submitting this request.
Please note, it takes 1 to 3 business days for transfers to be completed. Transfers from Automated Clearing House (ACH) debits into your account at CIBC Bank USA will be available on the 11th business day after receipt into your account if your account has been open 90 days or less. If your account has been open 91 days or longer, funds from ACH debits will be made available on the 3rd business day after receipt.

From

CONSUMERS CREDIT UNION *1147

To

ICan Checking *3874

Amount

\$10.00

Frequency

Once

Transfer date

August 1, 2025

External transfer requests submitted after 6:00 pm CT will be processed the next business day.

Back

Submit

6 After submission, you will receive a confirmation message.

Home

Move Money

Bill Pay

Zelle®

Transfer funds

Scheduled transfers

More

Customer services

Help center

Transfer funds confirmation

The following transfer was successfully scheduled. It will appear in your Scheduled transfers until it is processed.
August 1, 2025 at 2:05 pm

\$10.00

From

CONSUMERS CREDIT UNION *1147

To

ICan Checking *3874

Amount

\$10.00

Frequency

Once

Transfer date

August 1, 2025

Notes

View scheduled transfers

Set up another transfer

7 Return Home by clicking Home in the upper left or continue to set another transfer and view scheduled transfers by using the buttons at the bottom of the screen