**Bank to Bank Transfers (includes credit unions)**

Banks and credit unions normally have electronic ‘bill pay’ or ‘money transfer’ options. Some of these options do not charge fees, while others do charge a small fee (to you or the receiver).

**Online ACH transfers are most common**

ACH transfers are electronic transfers made between banks or credit unions using the Automated Clearing House (ACH network). You can transfer money between your own bank account or to another entity's bank account through ACH. No fees are typically applied to these types of transfers. You will need the recipient's full name, bank account number, and routing number.

**Benefits**

* **They're usually free:**ACH transfers between bank accounts are usually free as long as you have an existing checking or savings account.
* **You can set up recurring transfers:** You can set up recurring transfers to automatically transfer money to another account.
* **Transactions are reversible:** In some circumstances, ACH transfers are reversible.

**Drawbacks**

* **Transfers can take several days:**ACH transfers usually take one to three business days to complete.
* **There may be an added fee for speedy or international transfers:**Some banks offer same- or next-day transfers, but there may be an added fee for these services. International transfers normally have fees applied.
* **You need the recipient's information:**Unlike writing a check or peer-to-peer platforms, ACH transfers require you to have more information. To transfer money via ACH, you'll need the recipient's full name, bank account number, and routing number.

**The Tranquilidad Foundation** bank is Wells Fargo. Wells Fargo accepts Zelle (no fee), PayPal (fee), PayPal Giving (no fee) and other Peer-to-Peer (P2P) payments options (fees vary).

Bank account and routing numbers are available on request @ tranquilidad.fd@gmail.com.