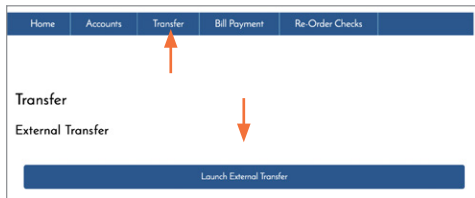


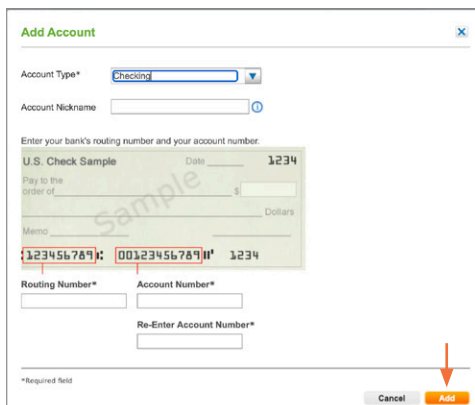
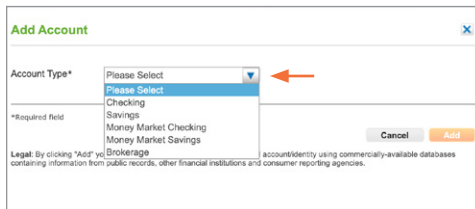
External Transfer

Set Up Instructions

1. To transfer funds to and from an external account, you must first set up the account. Click on the **Transfer Tab**, then the **Launch External Transfer** link. Click **Add a New Account** link or **Manage Accounts** tab.



2. Begin by selecting the account type. Enter the routing and account number. Click **Add**.

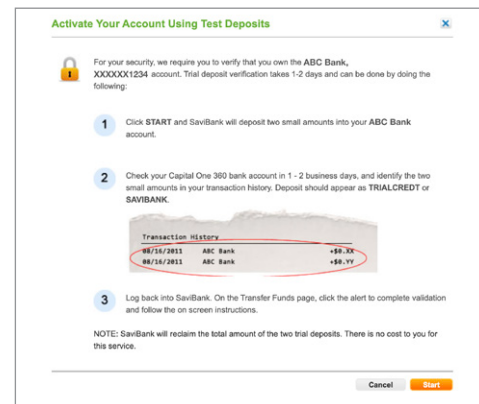


3. You must verify your external account:

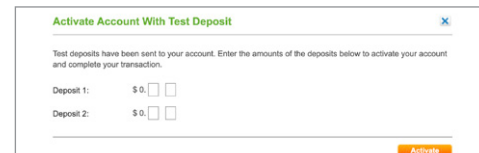
Verify instantly if you know your credentials for online banking at the other institution.

Verify using text deposits in three steps:

- a. Two small amounts will be deposited into your account
- b. Check external bank account in 1-2 business days for the two (2) small amounts in your transaction history
- c. Log back into our bank and follow the screen instructions



4. Within a couple of days the two (2) deposits will be credited to your account. Locate the deposits and return to the **Manage Accounts** page. Click **Activate Now**. You will be asked to enter the two (2) small deposit amounts. Next, click **Activate**.



The account will now appear in your drop-down lists from the **Transfer Funds** page.

