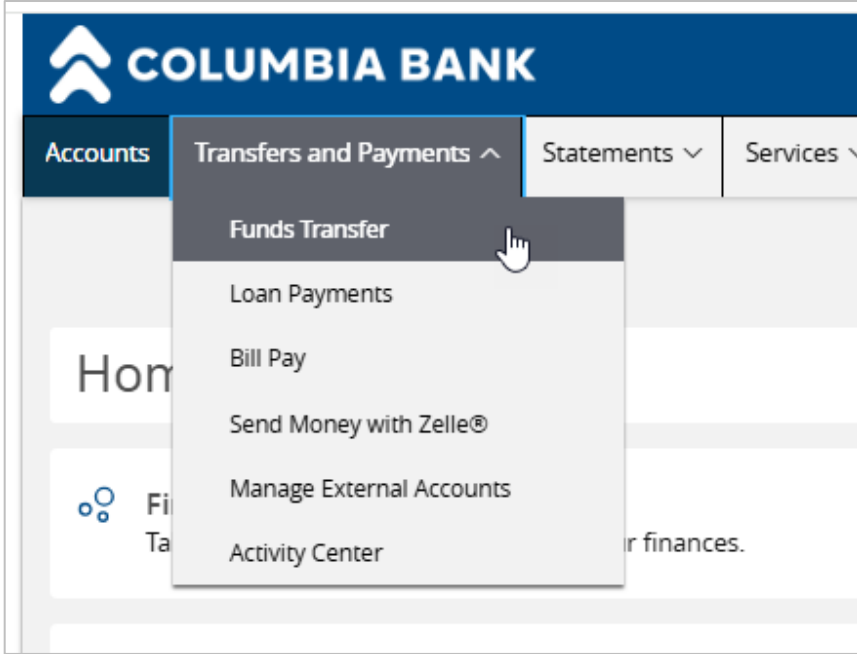


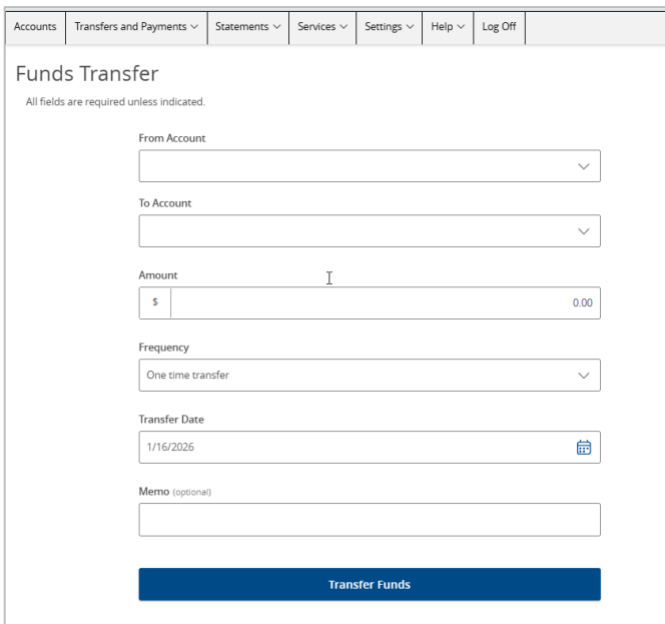
External Transfers Instructions – Personal Online Banking

Follow the instructions below to set up external transfers.

- From the Top Navigation Menu, select 'Transfers and Payments', and then 'Funds Transfer'



- The Funds Transfer form will display:

A screenshot of the 'Funds Transfer' form in the online banking interface. The form is titled 'Funds Transfer' and includes a note: 'All fields are required unless indicated.' The form contains the following fields:

- 'From Account': A dropdown menu.
- 'To Account': A dropdown menu.
- 'Amount': A text input field with a dollar sign (\$) on the left and '0.00' on the right. A cursor is visible in the input field.
- 'Frequency': A dropdown menu with 'One time transfer' selected.
- 'Transfer Date': A date input field showing '1/16/2026' and a calendar icon.
- 'Memo (optional)': A text input field.

At the bottom of the form is a blue button labeled 'Transfer Funds'.

- External Accounts (accounts you hold at other Financial Institutions) will present in the From Account and To Account drop-down selections:

The screenshot shows a 'Funds Transfer' form with the following elements:

- Title:** Funds Transfer
- Disclaimer:** All fields are required unless indicated.
- From Account:** A dropdown menu with a downward arrow.
- To Account:** A dropdown menu with a downward arrow, currently showing a list of accounts. The bottom item is highlighted in grey and labeled 'EXTERNAL | ...'.
- Memo (optional):** A text input field.
- Transfer Funds:** A blue button at the bottom.

- Transfers can be set for a single instance (One time transfer) or as recurring transfers using the 'Frequency' drop-down

The screenshot shows a 'Frequency' dropdown menu with the following options:

- Last day of the month
- 1st & 15th of the month
- 15th & last day of the month
- Weekly
- Every other week
- Monthly
- Quarterly
- Semi-annually
- Yearly
- One time transfer

- External Transfers are limited to \$10,000 per day and per individual transaction, and \$50,000 per month

- Once desired accounts, amount and frequency have been entered, click on 'Transfer Funds' button to confirm and submit
- Certain External Funds transfers will require extra authentication, performed by the receipt and entry of a Secure Access Code:

The image displays two sequential screenshots of a web application's authentication process. The first screenshot, titled "Secure Access Code Required", features a blue information icon at the top center. Below it, the text reads: "A secure access code is required to authorize this transaction. Please select your delivery method to receive your secure access code:". There are two identical light gray buttons, each labeled "Text Message to: (XXX) XXX-". At the bottom of this dialog is a prominent blue button labeled "Cancel". The second screenshot, titled "Enter Your Secure Access Code", also has a blue information icon at the top center. Below it, the text reads: "Enter the Code to validate". There is a single light gray text input field. Below the input field are two buttons: a light gray button labeled "Back" and a prominent blue button labeled "Verify". At the bottom of the second dialog, there is a checkbox labeled "Make this recurring".

- Funds transfers can then be managed from the Activity Center, by selecting 'Transfers and Payments' and then 'Activity Center'