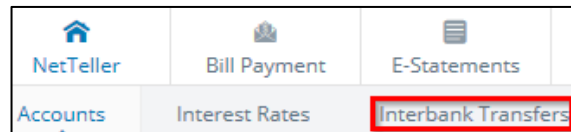


Interbank Transfer User Guide

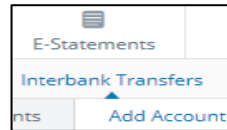
Accessing Interbank Transfers

Log into your online banking and click on the Interbank Transfers tab.



Adding Accounts

Click on Interbank Transfers > Add Account. (Only 2 external accounts are allowed).



Enter your external account information in the appropriate boxes. Click submit when done.

Account Name	Financial Institution Name	Routing Number	Account Number	Account Type
				Checking ▾
Cancel				Submit

Continue to Verifying Accounts

Verifying Accounts

To verify your external accounts, the Bank will make two small deposits, ex: \$.15, \$.06.

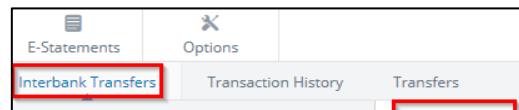
Contact your external account holder to obtain the two small deposit amounts.

Click on Enrolled Accounts. Enter the two small test deposits in the fields below. Example: enter \$.06 as .06

Transfer History

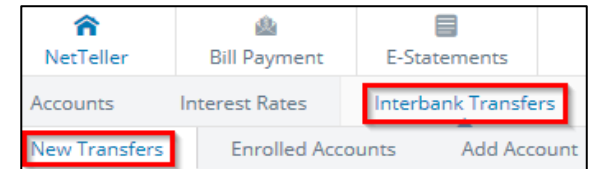
Click on Interbank Transfers > Transfer History.

View by 7 Days, 15 Days, 30 Days or ALL.



New Transfers

Click on Interbank Transfers > New Transfers.



Select the Transfer Funds From account.

Select the Transfer Funds To account.

Enter the Transfer Amount in dollars and cents.

Choose the Frequency from the drop down menu.

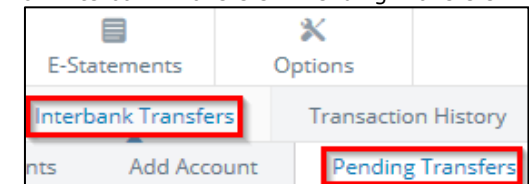
Enter a Transfer Memo if you choose.

Click Submit.

Transfer funds from: *	Select Account...	▾
Transfer funds to: *	Select Account...	▾
Transfer Amount: *	<input type="text"/>	<input type="text"/>
Frequency: *	One Time	▾
Transfer on: *	2/5/2016	<input type="text" value="23"/>
Transfer Memo:	<input type="text"/>	
Cancel		Submit

Pending Transfers

Click on Interbank Transfers > Pending Transfers.



Pending transfers are transfers that have been established but not processed.

Processing Cutoff Times

Requested before 3:00 PM (EST) on:	Requested after 3:00 PM (EST) on:	Destination account will be credited:
Monday - Friday	Monday - Friday	Next Business Day
Saturday - Sunday	Saturday - Sunday	Next Business Day
Requested after 3:00 PM (EST) on:	Requested after 3:00 PM (EST) on:	Destination account will be credited:
Monday - Friday	Monday - Friday	Second Business Day
Saturday - Sunday	Saturday - Sunday	Second Business Day

Facts

- ❖ Interbank Transfers are available for retail customers only. Commercial customers can see customer service for options better suited for businesses.
- ❖ Fee: \$5.00 outgoing transfer fee.
- ❖ Daily Transfer Cutoff = 3:00 pm (ET)
- ❖ Daily Transfer Limit
Incoming: 2 transfers totaling \$2,500 together.
Outgoing: 2 transfers totaling \$2,500 together.
- ❖ You must be on all accounts being connected to Interbank Transfers.
- ❖ Reg D: Interbank Transfers do count towards the 6 Electronic transaction monthly limit. Please keep this in mind when initiating transfers from a Savings or Money Market account.

Rejected Transfers

An Interbank Transfer will be rejected if it cannot be successfully posted to your external account.

The most common reasons for an Interbank Transfer to fail or reject include:

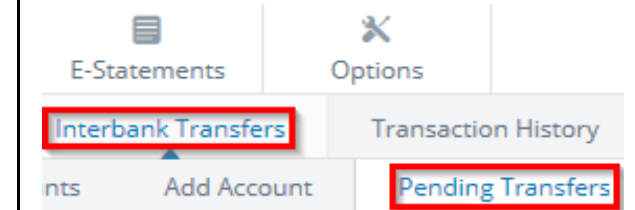
- Entering an incorrect account number or ABA/Routing number.
- Insufficient available funds in the Transfer From account.
- Exceeding the daily individual transaction limit.

It is your responsibility to monitor the status of your Interbank Transfer request to ensure it has been processed as requested. We recommend that you utilize the Alerts found in the Options tab.

Deleting a Transfer

Interbank Transfers process every 30 minutes.

The window for Editing/Deleting a transfer is very slim. Click on Interbank Transfers > Pending Transfers.



Look at the status of your pending transfer. If the status has an Edit/Delete option, you can make the change or delete the transfer.

Security Reminders

- ❖ We will NEVER email you for your personal information. Any email claiming to be the Bank requesting personal information such as Card Numbers, Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ❖ Do not write your password down.
- ❖ Change your password frequently.
- ❖ Use a different password to access your online Accounts than ones you use for other applications.
- ❖ Always exit your online banking session by clicking Logout before leaving your computer.