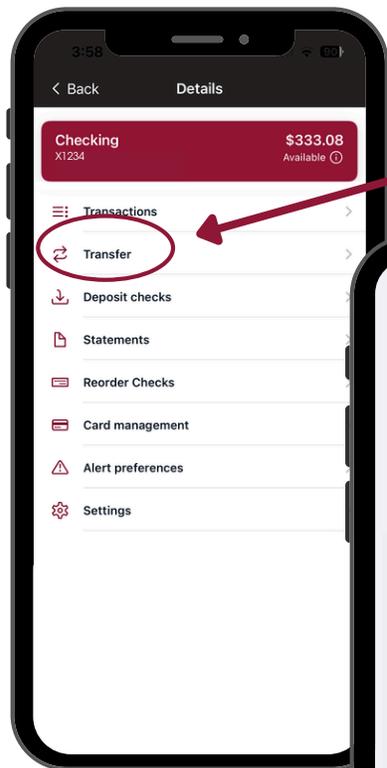


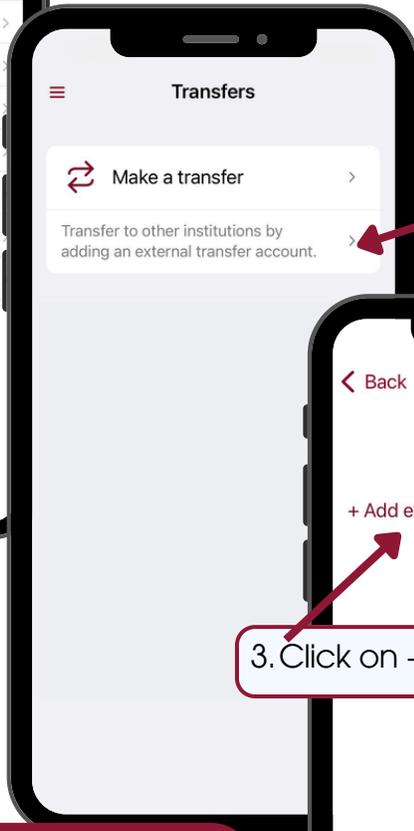
HOW TO SET-UP EXTERNAL TRANSFERS

Financing expenses are a lot less complicated when you can easily transfer your money between financial institutions. Log in to your Digital Banking account to begin. Once you've logged in, follow the steps below.

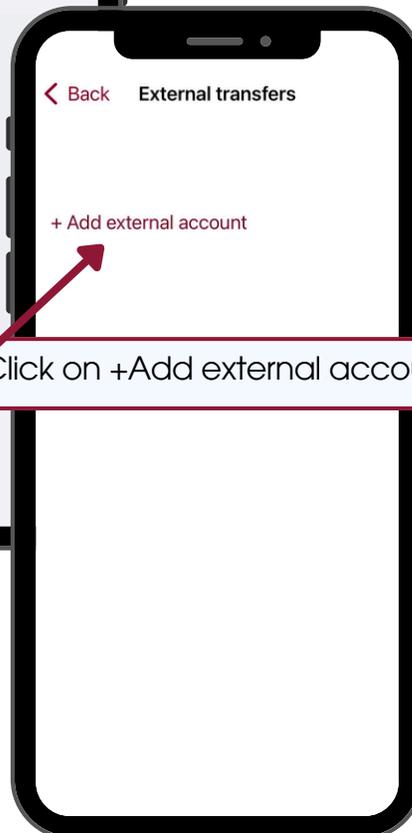
To enroll in Digital Banking go to: my.betterbanks.com/enroll.



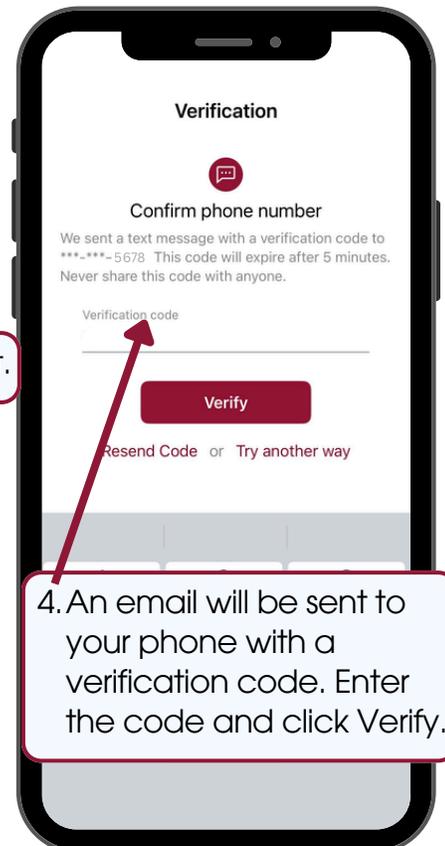
1. To get started, log in to Digital Banking and click the menu icon ☰ in the top-left corner. From the list of options, select Transfers.



2. The Transfer page gives you the option to "Make a transfer" or "Transfer to other institutions by adding an external transfer account." Select the second option.



3. Click on +Add external account.



4. An email will be sent to your phone with a verification code. Enter the code and click Verify.

EXTERNAL TRANSFERS

- Make transfers with just a few clicks.
- Schedule recurring transfers.
- No checks, cash deposits, or branch visits required.
- Transfer your money from anywhere, using online or mobile banking.
- No charge for funds transferred.

HOW TO SET-UP EXTERNAL TRANSFERS (CONT'D)

External transfers, or bank-to-bank transfers, offer the convenience, speed, and security to move money without visiting a branch or writing a check. External Transfers allow you to easily move funds to pay loans or manage accounts across multiple banks.

5. Add your account information from your other bank and submit.

6. Once you've submitted your account information, two small deposits will be made within 1-3 business days to verify your other bank account.

7. Enter the two small deposit amounts in your Digital Banking account and confirm.

Congratulations! Your external account is now ready for use. To make a transfer, click on "Make a Transfer." Select which account to transfer to and from. Your external account will now be included.