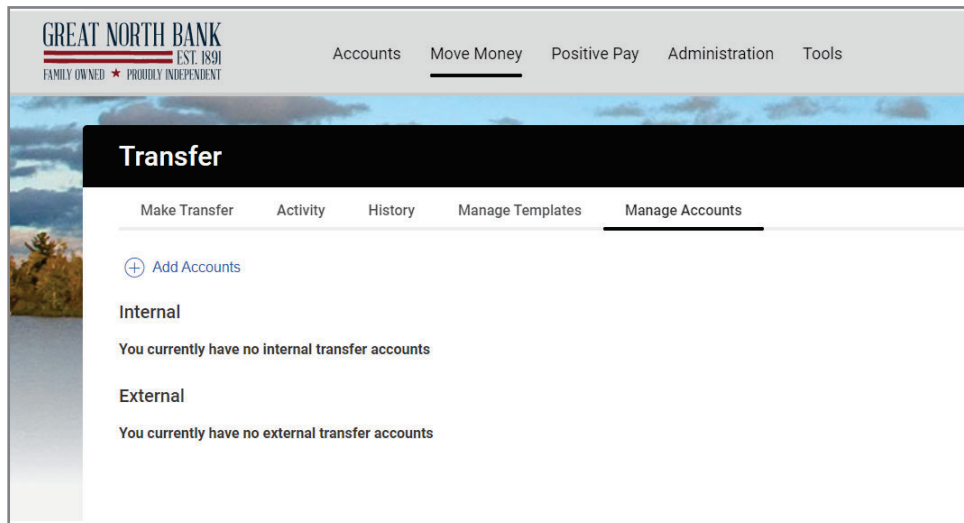


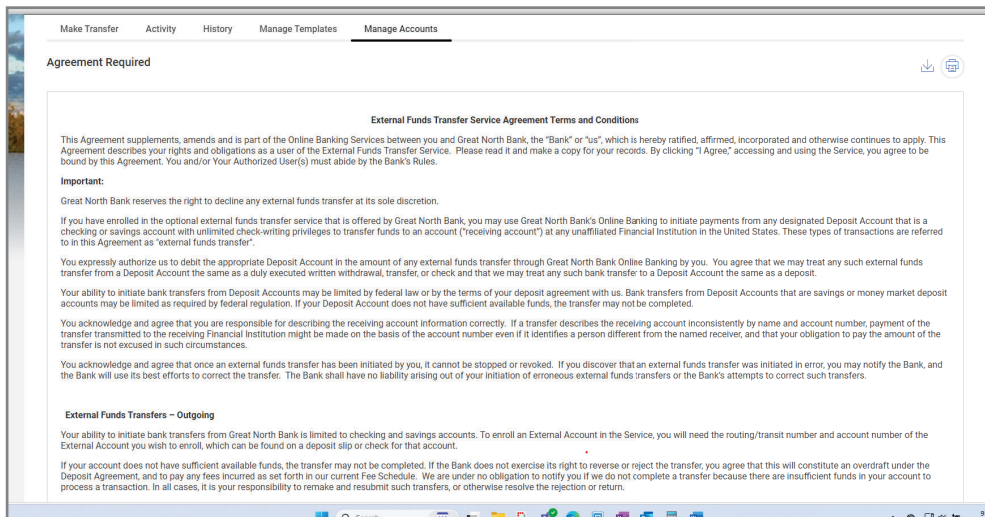
External Transfers Customer Instructions

Adding an External Transfer Account

1. Log into online banking
2. Click on Move Money at the top of the screen
3. Click Transfer
4. In the Transfer screen click the Manage Accounts Tab
5. Click Add Accounts



6. Click External
7. The first time you do an External Transfer an agreement will pop up. Please read and agree to the agreement to proceed.



8. Enter the information for the account you want the funds pulled from

The screenshot shows the 'Transfer' app interface. At the top, there are tabs for 'Make Transfer', 'Activity', 'History', 'Manage Templates', and 'Manage Accounts'. Below the tabs, there is a section titled 'Add an Account'. Under this section, there are two radio buttons: 'Internal' and 'External'. The 'External' radio button is selected. Below the radio buttons, there is a paragraph of text: 'For checking accounts, the account and routing number can be found at the bottom of your check. For savings accounts, this information may be found at the bottom of your deposit slip. If you need help locating this information please contact your financial institution.' Below this text, there is a 'Memo' field and a 'DOLLARS' field. Below these fields, there is a sample check number: '100111011 08881111 0001'. Below the check number, there are three labels: 'Routing number', 'Account number', and 'Check number'. Below the labels, there are three input fields: 'Routing Number', 'Account Number', and 'Financial Institution'. Below these fields, there is a section titled 'Transfer Option' with two radio buttons: 'To and From' and 'Loan Payment Account'. The 'Loan Payment Account' radio button is selected.

9. If you are adding an account that will be used to pull loan payments ONLY, choose the Loan Payment Account option.
10. This will only allow you to use this account to make a payment to your Great North Bank loan
11. Click Continue
12. Verify the information you entered is correct.
13. Click Submit
14. You will be prompted to choose a method for One-Time Security Code
 - a. If you choose **Phone**, you will receive a phone call to the phone number selected.
 - b. If you choose **Text**, you will be prompted to enter a phone number to receive the text message. The phone number used **MUST** be a phone number that is associated with your account at GNB.

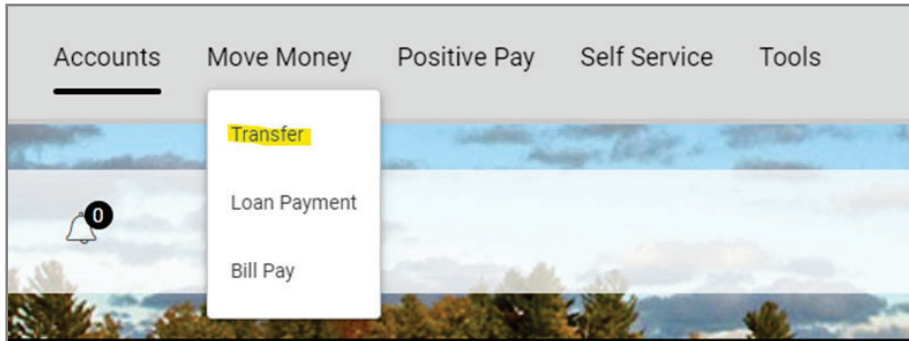
The screenshot shows a dialog box titled 'One-Time Security Code'. At the top right, there is a close button (X). Below the title, there is a paragraph of text: 'We need to call or send a text message to complete this process.' Below this text, there are two sections: 'Phone:' and 'Text:'. Under 'Phone:', there are two radio buttons with the following text: 'XXX-XXX-1634' and 'XXX-XXX-6674'. Under 'Text:', there is one radio button with the text: 'Send a text to a mobile phone on record.' Below these options, there are two buttons: 'Continue' and 'Cancel'. At the bottom of the dialog box, there is a paragraph of text: 'The listed phone numbers are those currently on record with us. For security purposes, you must select one to complete this request. If this information is outdated, you can contact us to have it changed. 844-688-4844'.

15. Click Continue
16. Enter the code you receive
17. Once that is completed you should see the account you added in your External Transfer Accounts and it will show as Active

External Transfer Accounts						
Account Name	ABA/Routing Number	Bank Name	Account Number	Account Type	Status	
Amy [REDACTED]	[REDACTED]	[REDACTED] National Bank	[REDACTED]	Checking	Active	View Remove

Initiating an external transfer of funds

1. Click Move Money in the top menu bar



2. In the make Transfer tab:
 - a. Select the account you want to transfer funds from
 - b. Select the account you want to transfer funds to
 - c. Enter the dollar amount
 - d. Enter a description of the transfer you are doing (Optional)
 - e. Choose the frequency
 - f. You can set it up to automatically reoccur if needed
 - g. Select the date you would like the transfer to process

Transfer

Make Transfer
Activity
History
Manage Templates
Manage Accounts

Transfer From
[REDACTED] Checking - Available \$1,000.00

Transfer To
External [REDACTED]

[+ Add Accounts](#)

Amount
\$50.00

Description (Optional)
External Transfer Testing

Frequency
Once

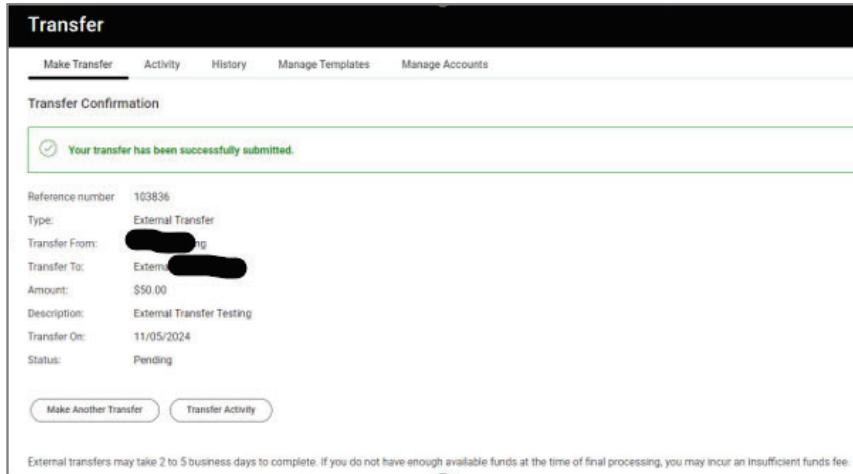
Transfer Dates
When would you like the transfers to start?

Select Transfer Date

Date
11/05/2024

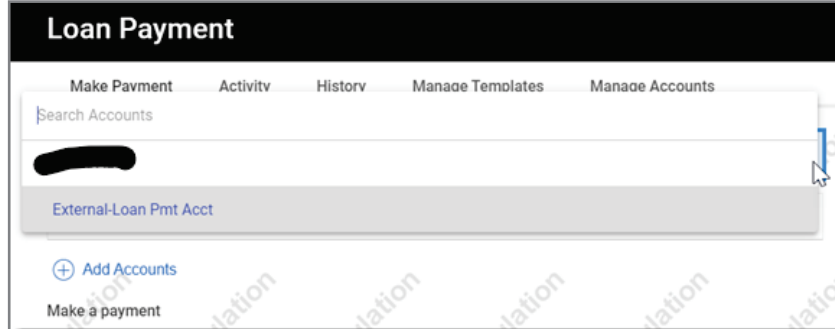
[Continue](#)

8. Continue
9. Verify the information you entered is correct
10. Submit Transfer
11. You will receive confirmation once the transfer is successfully setup.

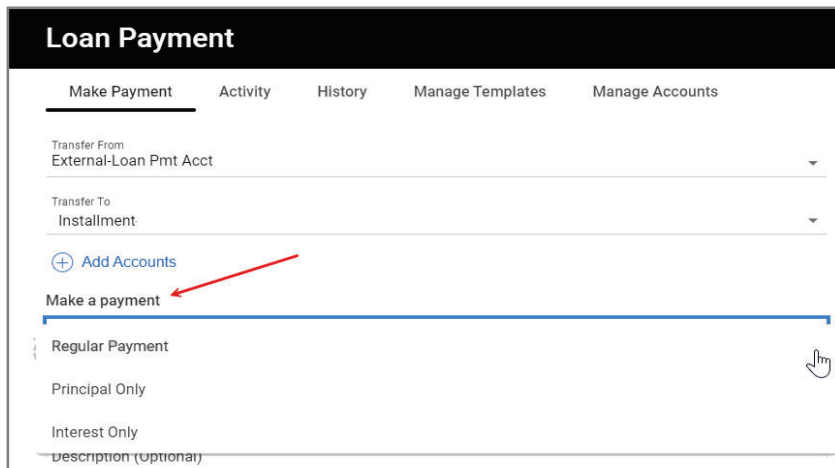


Initiating a loan payment with an external account

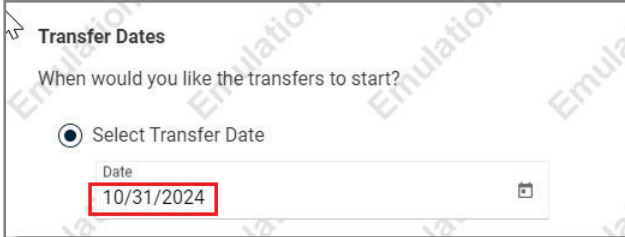
1. Click Move Money in the top menu bar
2. Click Loan Payment
3. From the Loan Payment Page select External Loan payment account from the Transfer From dropdown list



4. Select the payment type you would like to make



5. The transfer date will automatically display a 2-day lead time. This cannot be changed. The network needs 2 days to process an ACH payment.
 - a. You can adjust the date to be further out.
 - b. Click on the date and select the appropriate date



The screenshot shows a form titled "Transfer Dates" with the question "When would you like the transfers to start?". Below the question is a radio button labeled "Select Transfer Date". Underneath is a date input field with the text "Date" and the value "10/31/2024". The date "10/31/2024" is highlighted with a red rectangular box. A calendar icon is visible on the right side of the date field.

3. Click Continue
4. Review all the information you entered is correct
5. Click Submit
6. You will receive a confirmation that the transfer was setup