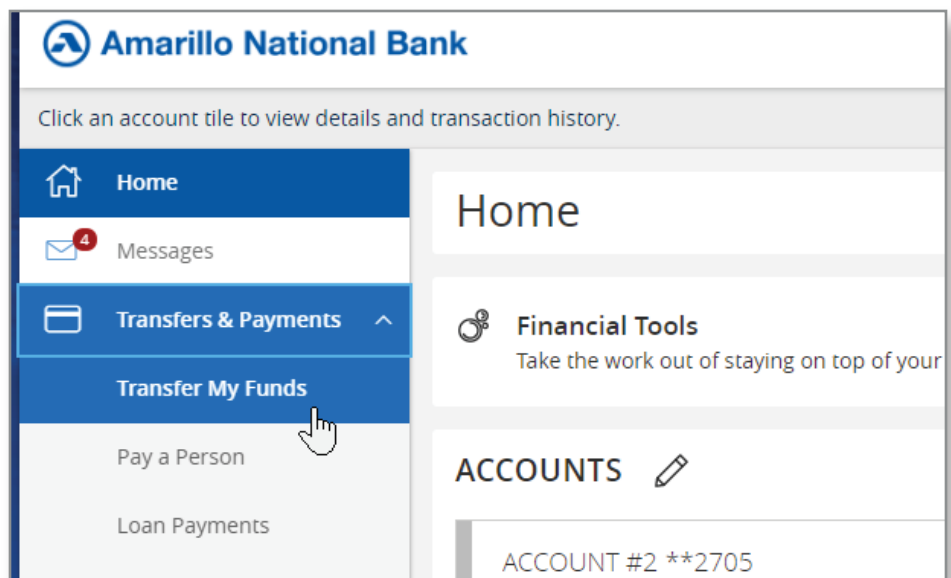


# How to Make Transfers and Payments

## 1. Transferring funds between two accounts.

- Click on Transfer My Funds on the left-hand menu
- Select the From Account, To Account, enter the amount, frequency and Transfer date.
- Enter a Memo if needed
- Then click Transfer Funds



Funds Transfer

From Account  
ACCOUNT #2 572705 \$63.40

To Account  
ACCOUNT #1 572721 \$356.78

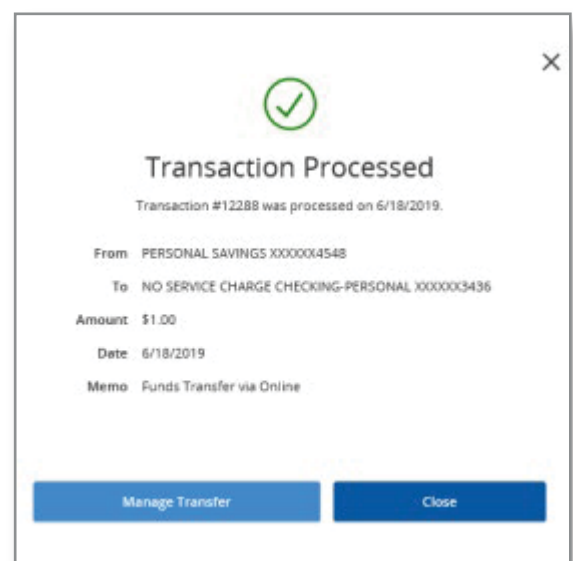
Amount  
\$ 1.00

Frequency  
One time transfer

Transfer Date  
02/18/2021

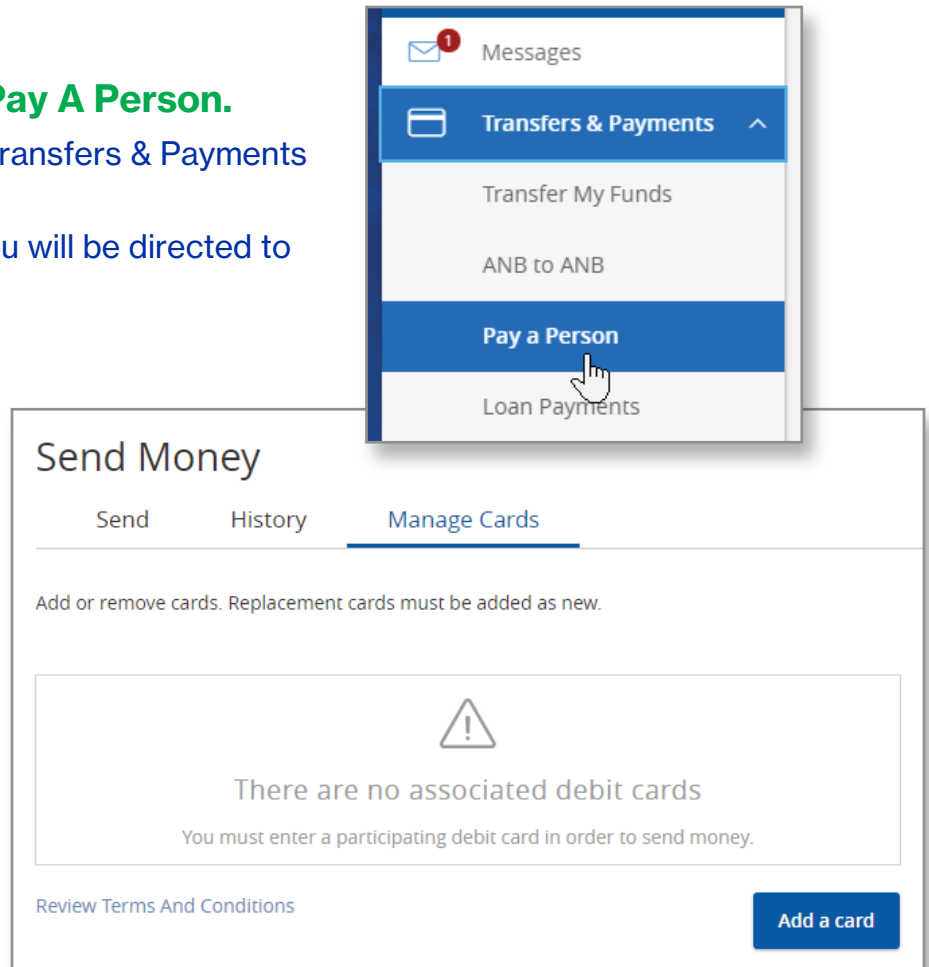
Memo (optional)

Transfer Funds



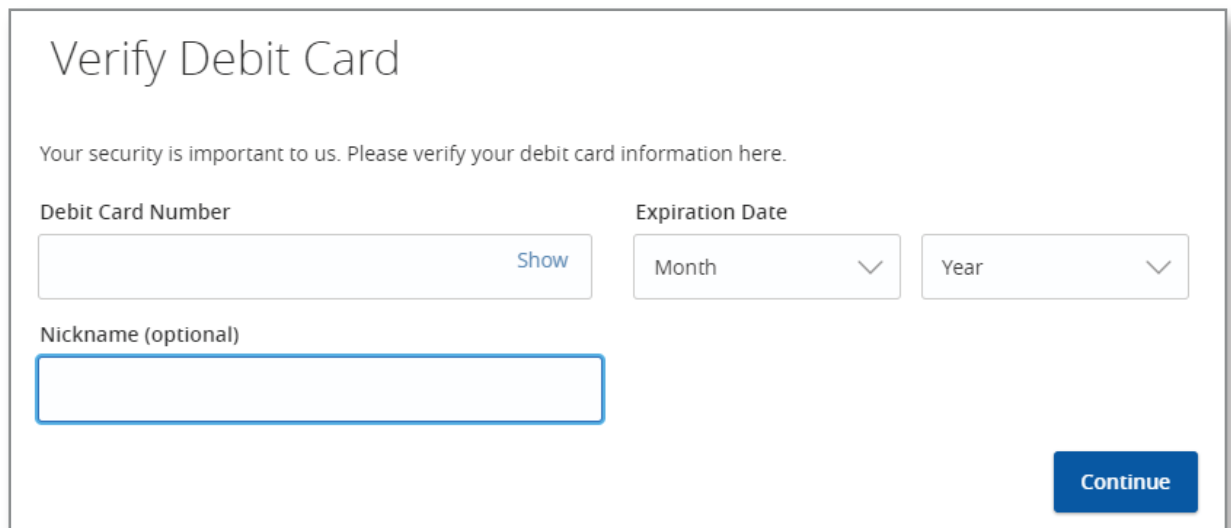
## 2. Sending funds through Pay A Person.

- On the left-hand menu, click Transfers & Payments and then Pay a Person.
- If there are no cards saved, you will be directed to this screen.
- Click Add a card.



The screenshot shows a mobile application interface. At the top, a navigation menu is visible with options: Messages (with a red notification badge), Transfers & Payments (selected), Transfer My Funds, ANB to ANB, Pay a Person (highlighted with a hand cursor), and Loan Payments. Below the menu, the main screen is titled 'Send Money' and has three tabs: Send, History, and Manage Cards (which is the active tab). Under the 'Manage Cards' tab, there is a message: 'Add or remove cards. Replacement cards must be added as new.' Below this is a warning box with a triangle icon containing an exclamation mark, stating: 'There are no associated debit cards. You must enter a participating debit card in order to send money.' At the bottom of the screen, there is a link for 'Review Terms And Conditions' and a blue button labeled 'Add a card'.

- Enter your card information and click Continue.  
(You will not have to do this again.)



The screenshot shows a 'Verify Debit Card' screen. The title is 'Verify Debit Card'. Below the title is a message: 'Your security is important to us. Please verify your debit card information here.' There are three main input sections: 1. 'Debit Card Number' with a text input field and a 'Show' button. 2. 'Expiration Date' with two dropdown menus for 'Month' and 'Year'. 3. 'Nickname (optional)' with a text input field. At the bottom right, there is a blue button labeled 'Continue'.

- If you already have a card saved, you will be directed to this screen.
- There is a \$5,000 product limit (Please be aware of your card limits).
- Enter the recipient's personal information and click Continue.

### Send Money

Send    History    Manage Cards

Recipient Name

Email or Mobile #


Amount

Debit Card  + Add a card


Memo

- Review what you have entered and click Continue.
- Enter the PIN number for your debit card. (For security, the number will scramble after every number clicked on. After 2 invalid PIN attempts, you will be locked out from sending funds for 24 hours.)

### Review



Recipient: Sean [redacted]  
(806) [redacted]  
Amount: \$5.00  
Debit Card: XXXX XXXX XXXX 9160  
Memo: Lunch




Card Number: XXXX XXXX XXXX 9160

Enter PIN to verify transaction

3	0	9
7	8	1
6	5	2
4	CLEAR	<input type="button" value="X"/>

For security, the buttons reshuffle each time you enter a number.

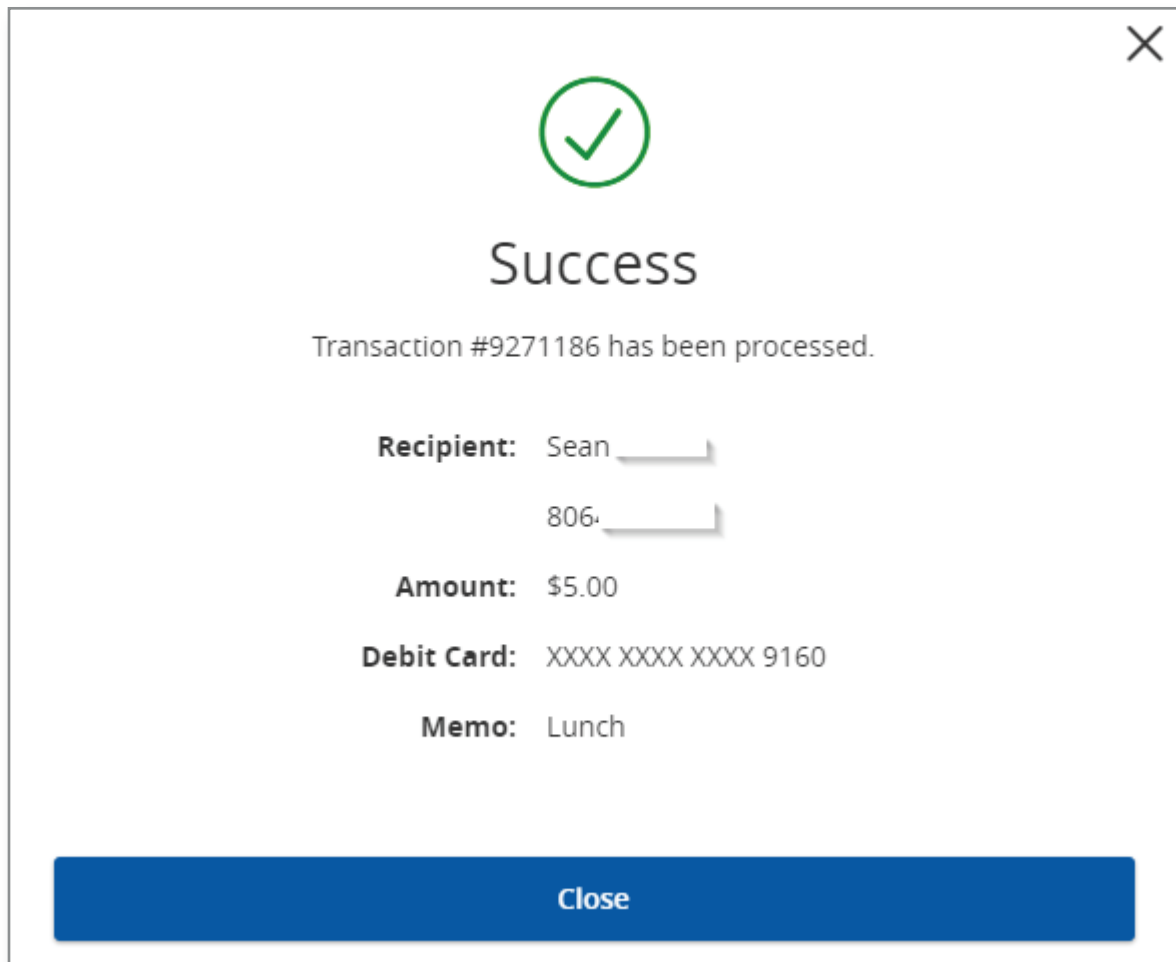


Card Number: XXXX XXXX XXXX 9160

Enter PIN to verify transaction

*	*	*	*
4	2	0	
1	6	7	
3	5	9	
8	CLEAR	<input type="button" value="X"/>	

- You should then get a Success screen and can click Close.



The receiving customer will click on the link from the text message or email and input either their debit card number or their bank's routing/account number to receive funds.

- If they enter routing/account number, they will receive funds in 2-3 days, debit card is immediate.
  - If the sender chooses to cancel the payment (must call ANB to cancel), the funds are returned to their debit card immediately only if the receiver has not accepted the funds. \*If the receiver did not receive or deleted the link to accept funds, the sender can call ANB to resend the link to the receiver.
  - After 10 calendar days, the link to receive the funds will expire and will be returned to the sender's account. To redo, the sender will have to start the process from the beginning.
-

### 3. Loan Payments

- Click Loan Payments on the left-hand menu
- Enter the From Account, To Account, Payment Type, Amount and Date
- Enter a Memo if needed
- Click Submit

The screenshot shows the 'Loan Payments' form. The left-hand menu is visible with 'Loan Payments' selected. The form fields are: 'From \*' (ACCOUNT #2 \$63.40), 'To \*' (---Select To Account---), 'Payment Type \*' (dropdown), 'Amount \*' (input field with a 'Make this recurring' checkbox), 'Date' (02/18/2021), and 'Memo' (Memo/Description). 'Clear' and 'Submit' buttons are at the bottom right.

### 4. Online Activity

- All activity performed via Online Banking will be displayed here. Use “Show Filters” for additional search and navigation options.

The screenshot shows the 'Activity Center' with tabs for 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. A search bar is present. The table below shows transaction details:

Created date	Status	Transaction Type	Account	Amount	
2/2/2021	Processed	Funds Transfer - Tracking ID: 2442686	My Savings 267278	\$280.00	☐ ⋮
1/23/2021	Processed	Funds Transfer - Tracking ID: 2393020	My Money 692549	\$100.00	☐ ⋮
1/21/2021	Processed	Funds Transfer - Tracking ID: 2381854	My Savings 267278	\$90.00	☐ ⋮

## 5. Add External Account

- Click on Add External Account under the Transfer and Payments tab. (This option does need to be turned on by a Digital Banking Rep. If you do not see it, please contact us at 806-378-8213.)
- Enter the account number, account type and routing number for the external account and then click continue.
- Two micro deposits will be placed into that external account and then pulled back out. Once you see them you will need to verify the account.

**ADD AN EXTERNAL ACCOUNT**

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

**YOUR BANK**

MEMO  
⑆ 23456789⑆ 01234567890⑆ 1234567890⑆

Routing Number Account Number

**Step 1: Add Your Account**

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number (Max length of 17 digits)
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:  Account Type:

Routing Number:

**Step 2: Verify Your Account**

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

**Continue**

**ACCOUNT VERIFICATION**

Please choose an account to verify using the amounts that were deposited to your account.

**Account 123456789**

Account Type: Checking  
Routing Number: 111321732  
Status: Funds have been sent to the target account.

**Verify Deposit Amounts**

The deposit amounts should be entered in cents (example: \$0.05 should be entered as '05').

Amount #1:

Amount #2:

\* Please make sure an account is checked and the amount is correct.

**Continue**

## 6. Verifying External Account

- Enter the two amounts and then click Continue.
- You can now transfer between your ANB/LNB account to your external account.

