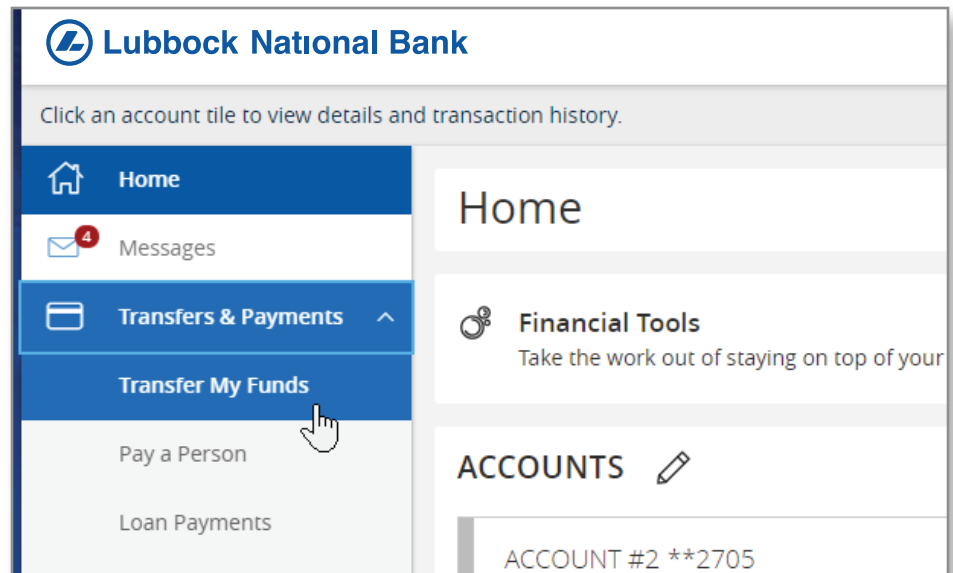


How to Make Transfers and Payments

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

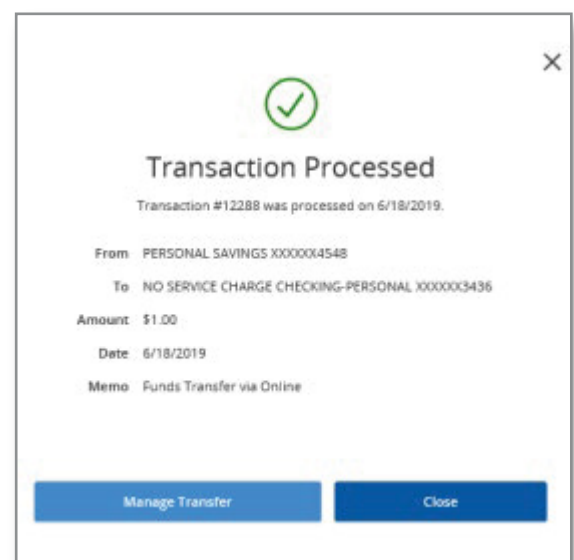
Amount
\$ 1.00

Frequency
One time transfer

Transfer Date
02/18/2021

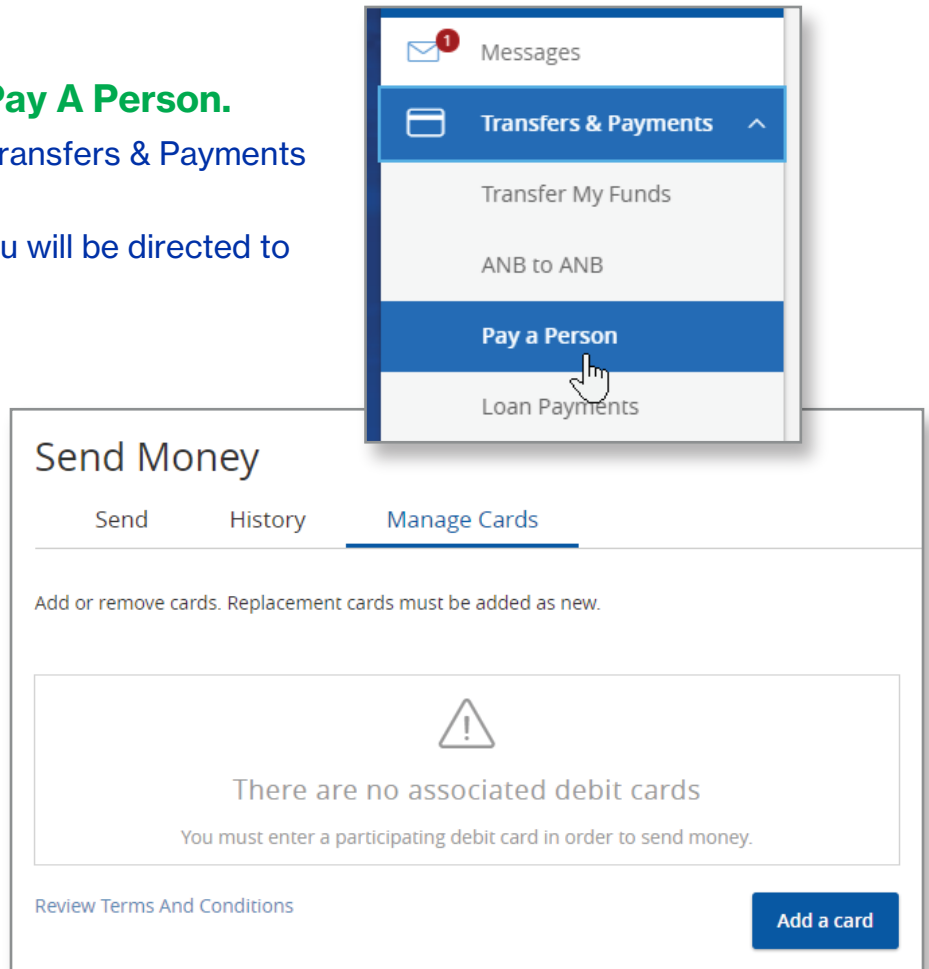
Memo (optional)

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.



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

The image shows the 'Verify Debit Card' screen. It features a title 'Verify Debit Card' and a sub-header 'Your security is important to us. Please verify your debit card information here.' Below this, there are three input fields: 'Debit Card Number' with a 'Show' button, 'Expiration Date' with 'Month' and 'Year' dropdown menus, and 'Nickname (optional)' with a text input field. A blue 'Continue' button is located at the bottom right.

- 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.

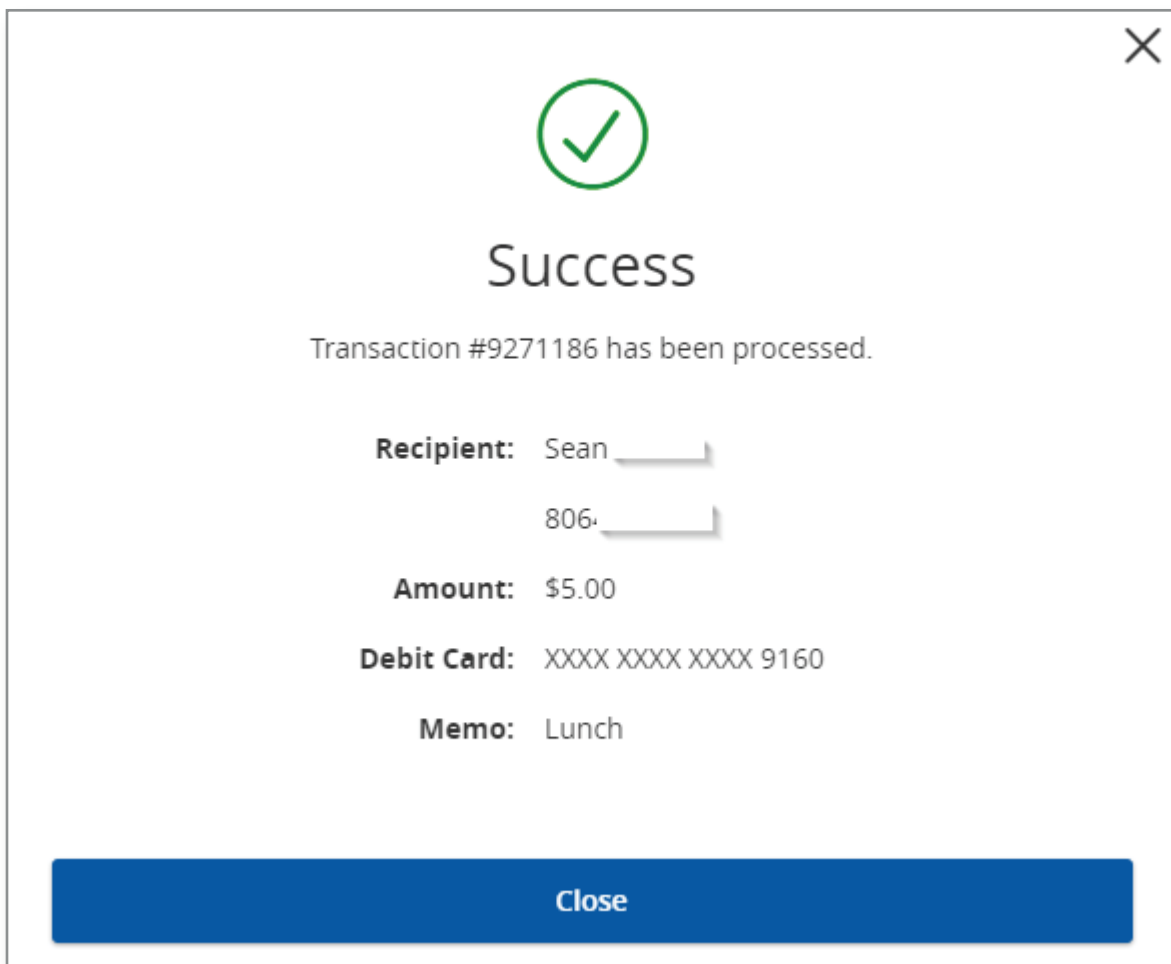


Card Number: XXXX XXXX XXXX 9160

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 LNB 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 LNB 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

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Loan Payments

Use this form to submit loan payments

From *

ACCOUNT #2 \$63.40

To *

---Select To Account---

Payment Type *

Amount *

Make this recurring

Date

02/18/2021

Memo

Memo/Description

Clear Submit

4. Online Activity

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

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Search transactions

☆ | 🖨️ | ⬇️ | 🔍

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

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.

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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

⑆ 12345678901⑆ 12345678901⑆

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

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ACCOUNT VERIFICATION

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

Account 123456789

Account Type: Checking
Routing Number: 111 321 123
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 amounts 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.

