

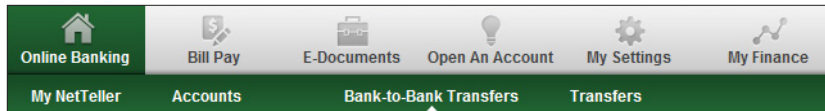


HOW TO SET UP BANK-TO-BANK TRANSFERS

We know you love Town and Country Bank but understand that you may have relationships with other financial institutions. Through our Bank-to-Bank transfers feature, you can transfer money between your Town and Country Bank accounts and those that you have elsewhere as long as you are a signer on the accounts.

BEFORE YOU BEGIN, please ensure you are set up on Online Banking. If you need an Online Banking login, call us at 866.770.3100.

1. Log in to your Online Banking account from your personal computer.
2. Choose **Bank-to-Bank Transfers** tab under the Online Banking tab.



3. On your initial set up, you will receive a message titled “Add New Bank-to-Bank Transfer External Account.” After reading, click **Enroll**.
4. Read and agree to the Transfer Agreement terms and conditions by selecting the “I Agree” check box.
5. Give the external account an identifying name, enter the external bank name, the routing and account numbers, and indicate the type of account in the fields provided. Click **Submit**.

Account Name	Financial Institution Name	Routing Number	Account Number	Account type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Checking
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>				

6. **In order to use the external account for Bank-to-Bank transfers, the account must be verified.** Your external account will be credited with a random amount within 1–2 business days.
7. Once you see the credit on your external account, log back into Online Banking, go to **Enrolled Accounts** under the Bank-to-Bank Transfers tab, and key in the amount of the credit without decimal points or dollar signs. You will have 7 calendar days to complete this process.

8. Enter the Verification Amount as a whole number, then click **Submit**.

Verification Amount

9. Your external account will be listed under Enrolled Accounts, and you will see a verified status.

Status:

Verified

You may make subsequent transfers to and from your Town and Country Bank accounts and this external account from your Mobile Banking App or Online Banking. To add a new external account, please follow the same steps as outlined above.

Incoming transfers will be available in your account in 1–2 business days. Outgoing transfers will be available in your external account depending on the other financial institution’s processing.

For daily Bank-to-Bank transfer limits, please talk with your banker.

For questions or if you need assistance with the enrollment process, please contact our Solution Center at 866.770.3100 or email us at support@townandcountrybank.com. You may also send us a secure message by clicking on the **Contact Us Securely** link at the top of the Online Banking page.

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