



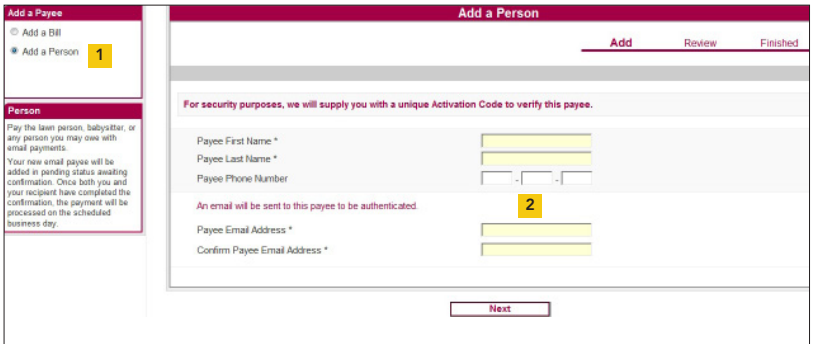
# HOW TO SET UP PERSON-TO-PERSON PAYMENTS

**BEFORE YOU BEGIN**, please ensure you are set up on Online Banking and Bill Pay. If you need an Online Banking login, call us at 866.770.3100. If you are an Online Banking customer but have not set up Bill Pay, follow these quick, easy steps.

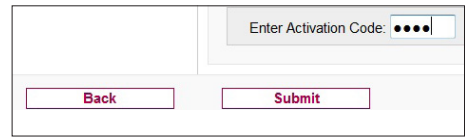
- Log in to your Online Banking account from your personal **computer**.
- When you select the Bill Pay tab, click the account from which you most often pay your bills and click **Continue**.
- Confirm the information, accept the Terms and Conditions and click **Go**.
- Provide your Security Key, which will signify your authentic bill pay site each time you log in.

You are now ready to set up a payment to a business or a person.

1. Log in to your Online Banking from your personal computer.
2. Choose the **Bill Pay** tab.
3. Under the Payees dropdown, click **Add a Payee**.
4. Under Add a Payee in the left column, choose **Add a Person**. **1** Enter his/her name, phone number and email address in the provided fields. **2** Click **Next**.

5. Choose a keyword. The keyword is a single word known only to you and your email payee. It can be anything you choose. We strongly encourage you to share your keyword via telephone, rather than an unsecure email, with your email payee. Click **Next**.
6. Review the information you have entered. If it is correct, click **Submit Person**.
7. The next screen will say Your new payee is ready for activation. Click **Activate Payee Now**.
8. You will then be asked to choose an Activation Code Delivery Method. Options are Home Phone, Cell Phone and Email. Make your selection and click **Request Code Now**.
9. Once you receive the code from the selected delivery method in step #8, enter it in the field provided. Click **Submit**.
10. The payee must then respond to an activation email before the first payment will process. By clicking the email link, your payee will be asked to submit the following on our secure site:
  - a. Security Keyword
  - b. Bank Routing Number and Account Number



Successful completion of this one-time activation will enable subsequent payments to process. You may make subsequent payments to this payee from your Mobile Banking App or Online Bill Pay. To add a new payee, please follow the same steps as outlined above.

Payments received by 2:00 p.m. will be processed by the next business day. Please allow 2-3 business days for the payment to be credited to the recipient's account, depending on the other financial institutions processing. Email payees will have 7 days to accept the payment. Payments left after 7 days will no longer be available to the payee. For daily limits for Person-to-Person Payments, please talk with your banker.