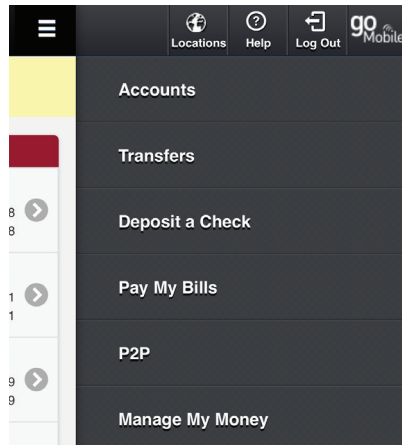


P2P within goMobile

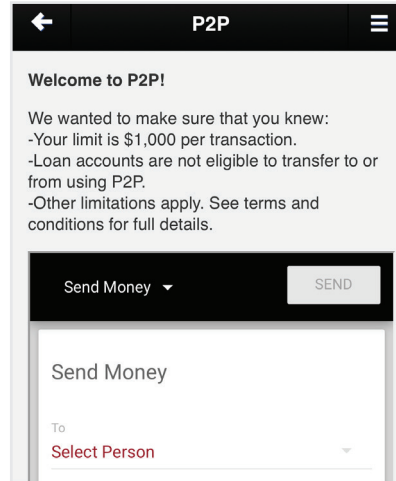


Sending a P2P

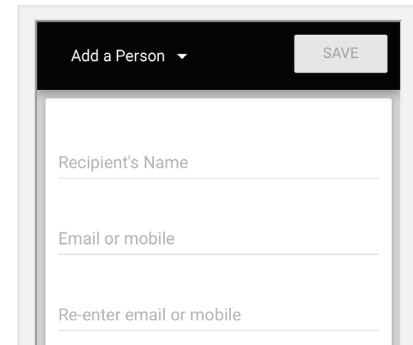
1. Log in to GoMobile.
2. Select the menu button in the top right corner. 
3. Select "P2P."



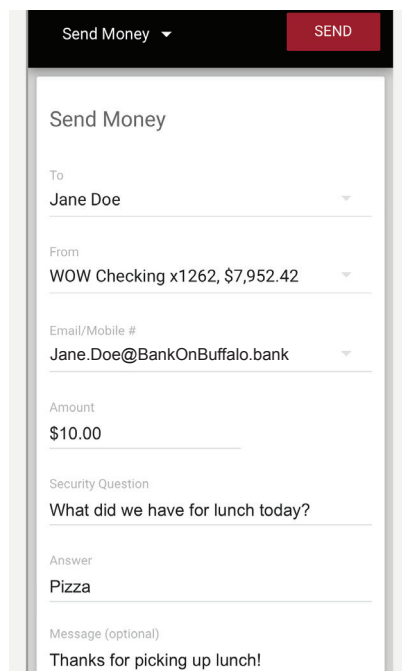
4. Click "Select Person" to choose a recipient or add a new recipient.



5. To add a new recipient, simply enter their name and either their email address or mobile phone number, then select SAVE on the top bar.



6. Select the account that you'd like to transfer the money from.
7. Enter the amount that you would like to transfer.
8. Enter a security question. Make sure the question is one in which the recipient can easily recognize and answer.



9. Enter the answer (the answer is not case sensitive). To prevent an unintended recipient from obtaining this information, do not text or email the answer to the recipient.
10. Select SEND.
11. The transfer will now appear in your *Scheduled Transactions*.

That's it! You will receive an email confirming the transaction and the recipient will receive an email or text, depending on the delivery method that you choose, prompting them to accept your payment.

Canceling a P2P

In the event that you need to cancel a P2P prior to the recipient accepting the transfer, simply return to the P2P page within goMobile and click the arrow beside the recipient's name to expand the details under "Scheduled", click "Delete Payment" and confirm.

Receiving a P2P

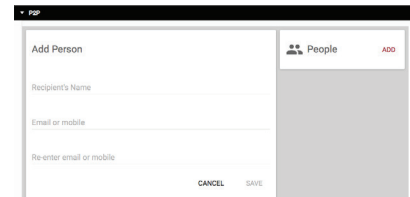
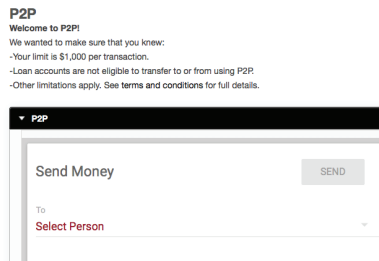
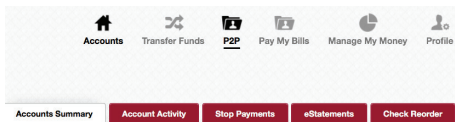
1. The recipient will receive a text or email with a link directing them to accept the funds.
2. After opening the link, they'll simply enter their phone number or email address and answer the security question.
3. Upon correctly answering, they will be prompted to enter their bank routing and account number.
4. The funds will automatically be debited from the senders account and credited to the recipients account on the following business day, in most cases.
5. Until the link is accessed and the P2P transfer is accepted, the recipient will receive a series of reminders. If the recipient does not accept the P2P within 10 days, the transfer will be canceled, and the sender will be notified.

P2P within Personal eBanking

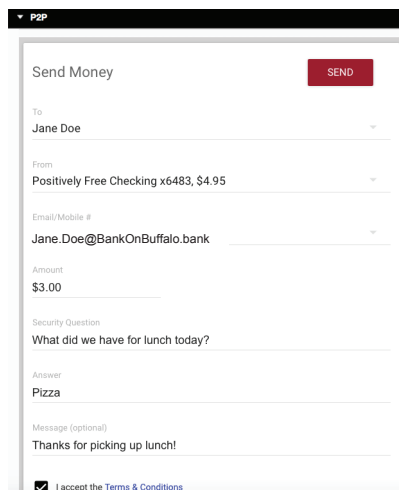


Sending a P2P

1. Log in to eBanking.
2. Select the P2P icon at the top of the page.
3. Click "Select Person" to choose a recipient or add a new recipient.
4. To add a new recipient, simply enter their name and either their email address or mobile phone number, then select SAVE on the top bar.



5. Select the account that you'd like to transfer the money from.
6. Enter the amount that you would like to transfer.
7. Enter a security question. Make sure the question is one in which the recipient can easily recognize and answer.
8. Enter the answer (the answer is not case sensitive). To prevent an unintended recipient from obtaining this information, do not text or email the answer to the recipient.
9. Read and accept the Terms and Conditions.
10. Select SEND.
11. The transfer will now appear in your *Scheduled Transactions*.



That's it! You will receive an email confirming the transaction and the recipient will receive an email or text, depending on the delivery method that you choose, prompting them to accept your payment.

Canceling a P2P

In the event that you need to cancel a P2P prior to the recipient accepting the transfer, simply return to the P2P page within goMobile and click the arrow beside the recipient's name to expand the details under "Scheduled"; click "Delete Payment" and confirm.

Receiving a P2P

1. The recipient will receive a text or email with a link directing them to accept the funds.
2. After opening the link, they'll simply enter their phone number or email address and answer the security question.
3. Upon correctly answering, they will be prompted to enter their bank routing and account number.
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