

ONLINE BANKING BANK-TO-BANK (B2B) TRANSFER INSTRUCTIONS

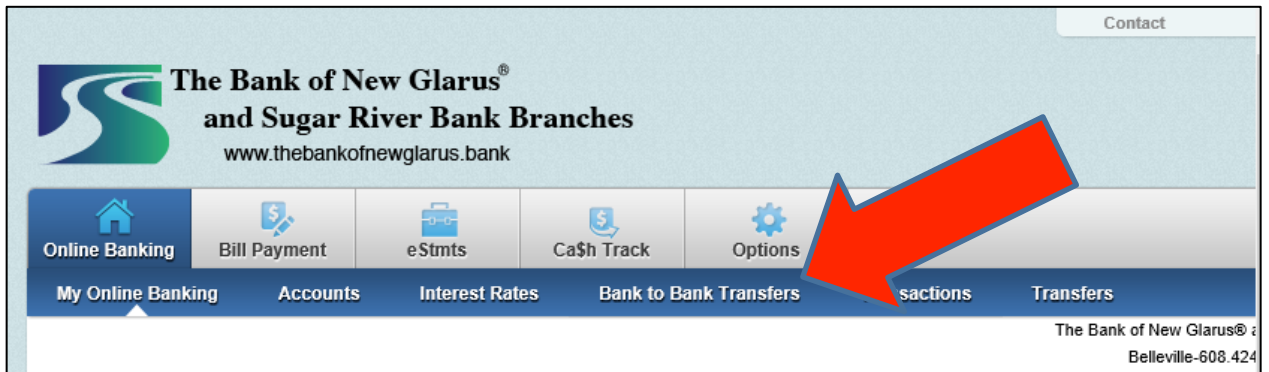
About B2B Transfers

B2B Transfers gives you the ability to move funds between an internal account at The Bank of New Glarus® and Sugar River Bank branches and external accounts you own at other financial institutions. These funds are sent via ACH (Automated Clearing House). B2B Transfers can either be inbound: debit external account and credit internal, or outbound: debit internal account and credit external.

Enrolling External Accounts

First Time access

1. Select **Bank to Bank Transfers** from the Online Banking menu.



2. Review the Enrollment Introduction and click **Enroll**.
3. Review the **Service Agreement**, select **I Agree** and click **Accept**.

Adding Accounts

1. Select **Bank to Bank Transfers** from the Online Banking menu.
2. Select **Add Account**.
3. Complete the external account information and click **Submit**.

The screenshot shows the online banking interface for The Bank of New Glarus and Sugar River Bank Branches. The main navigation bar includes: Online Banking, Bill Payment, eStmts, Ca\$h Track, and Options. The secondary navigation bar includes: My Online Banking, Accounts, Interest Rates, Bank to Bank Transfers, Transactions, and Transfers. The 'Add Account' option is highlighted under Bank to Bank Transfers. The page title is 'Add New Bank to Bank Transfer External Account'. The main content area contains instructions: 'To enroll an external account for Bank to Bank (B2B), complete the information at the bottom of the screen. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a check for that account. An example of where to find the requested information is below. For questions, or if you need assistance with the enrollment process, please contact your personal banker at one of the phone numbers at the top of the page or email us at neteller@thebankofnewglarus.bank. You may also send us a secure message by clicking on the Contact link at the top of the page.' An example of a check memo is shown with a box highlighting the routing number (0014409843) and account number (1436). Below the example, there are input fields for: Account Name, Financial Institution Name, Routing Number, Account Number, and Account Type (with a dropdown menu set to 'Checking'). At the bottom are 'Submit' and 'Cancel' buttons.

- **Account Name:** Create a nickname for account at the other financial institution.
- **Financial Institution Name:** FI where the external account is held.
- **Routing Number:** Nine-digit routing number of FI where the external account is.
- **Account Number:** External account number.
- **Account Type:** Type of external account being added (checking or savings).

Enrollment Submission displays. Follow the steps provided here to complete the verification process.

Completing Auto Verification Steps

External accounts must go through a verification process to prove that you are authorized to that account. Your external account will receive two small random credits. Once you see the credits to your external account, log in to online banking and enter the amounts as shown below.

From the Enrolled Accounts tab, enter the amount received in your external account in the **Verification Amount** field. Amount must be entered **without dollar signs or decimal points**. For example, if the credit was \$0.12, you enter 12.

Currently Enrolled Accounts ?

Below is a list of your currently enrolled *FI-to-FI* external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact a Financial Institution Electronic Services Specialist at (phone number) or email us at (email address). You may also send us a secure message by clicking on the **Contact Us** link at the top of the page.

Alias:	FI Name:	Routing Number:	Account Number:	Status:	Verification Amount	
Simmons	Simmons First Bank	082901855	*****6789	Pending	<input type="text" value="12"/>	Edit Delete
Blue Ridge Account	Blue Ridge Bank	101001364	*****5841	Verified		Edit Delete
First Bank	First Bank	082901855	*****0987	Verified		Edit Delete

Enrolled Accounts

From this page, you can change the nickname you have previously assigned an account or delete an enrolled account entirely. If your external account information has changed (i.e., number or bank), re-enroll the account with the new information.

Currently Enrolled Accounts ?

Below is a list of your currently enrolled *FI-to-FI* external accounts, including those pending approval. You may edit or delete accounts from this page.

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Alias:	FI Name:	Routing Number:	Account Number:	Status:	
Simmons	Simmons First Bank	082901855	*****6789	Pending	Delete
Blue Ridge Account	Blue Ridge Bank	101001364	*****5841	Verified	Edit Delete
First Bank	First Bank	082901855	*****0987	Verified	Edit Delete

Adding a New FI Transfer

Adding a new FI Transfer is similar to setting up a regular transfer. Select which account to debit, which to credit, amount, and desired frequency.

Any transfer set-up to happen today will only be available for modification for **up to 30 minutes**. **These transfers are processed every 30 minutes. Once the transfer has been picked up for processing, you are no longer able to edit it.**

For example, if you set up an immediate transfer at 11:08 a.m., you only have until approximately 11:30 a.m. to make changes. That gives you about 20 minutes of edit-time. If you set up an immediate transfer at 11:25 a.m., you would only have about five minutes to make changes.

Add New Bank to Bank Transfer ?

Below is a list of your currently enrolled *FI-to-FI* external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact a Financial Institution Electronic Services Specialist at (phone number) or email us at (email address).
* Denotes required field You may also send us a secure message by clicking on the **Contact Us** link at the top of the page.

Transfer funds from: * First Bank

Transfer funds to: * My Vacation Account

Transfer Amount: * 100 . 00

Frequency: * One Time

Transfer on: * 02/24/2016

Transfer Memo:

Cancel Submit

- **Transfer funds from:** Select the account to be debited.
- **Transfer funds to:** Select the account to be credited. Accounts listed in the **To** menu are dependent on account chosen in the **From** menu.
 - If an internal account is chosen as the **From** account, only external accounts display in the **To** menu.
 - If an external account is chosen as the **From** account, only internal accounts display in the **To** menu.
- **Amount:** Dollar amount of the transfer.
- **Frequency**
 - **One Time:** Transfer only processes once.
 - **Weekly:** Once per week on a specified day of the week.
 - **Bi Weekly:** Every other week on a specified day of the week.
 - **Semi Monthly:** Twice per month on specified days of the month.
 - **Monthly:** Once a month on specified day.
- **Transfer on:** Date transfer is scheduled to go.
- **Transfer Memo** Comments regarding the transfer.

Pending B2B Transfers

To view a list of transfers that have been established but not processed, navigate to the Pending tab. From here you can view, edit, or delete the transfer. **Remember, any immediate transfer can only be modified up to 30 minutes.** Once it has been processed, the transfer will no longer display on this page.

Pending Bank to Bank Transfer ?						
Scheduled Date:	From Account:	To Account:	Amount:	Frequency:	Status:	
02/25/2016	Our Savings	Blue Ridge Account	\$100.00	One Time	Pending	View Edit Delete
02/25/2016	First Bank	My Checking	\$100.00	One Time	Pending	View Edit Delete
Grand Total:			\$200.00			

FI Transfer History

To view transfers that have been processed, navigate to the History tab. Here you see the transfer date, accounts involved, amount, and frequency. Click the View link to display more information.

Bank to Bank Transfer All Activity ?						View 7 Days 15 Days 30 Days All
Transfer Date:	From Account:	To Account:	Amount:	Frequency:	Details	
12/22/2014	Blue Ridge Account	My Checking	\$50.00	Weekly	View	
12/15/2014	Blue Ridge Account	My Checking	\$50.00	Weekly	View	
12/08/2014	Blue Ridge Account	My Checking	\$50.00	Weekly	View	
12/01/2014	Blue Ridge Account	My Checking	\$50.00	Weekly	View	