ENROLLING IN EXTERNAL TRANSFERS

From the home page, click the 3 lines above ALL.

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Choose the drop down arrow next to Move Money, then click Getting Started with External Accounts

Read through the External Transfer details and click on the "Disclose Terms and Conditions" link at the bottom of the page. THIS WILL OPEN A NEW TAB.

what are the benefits of external transfers?

External transfers are a fast, easy, and safe way to move funds between accounts at different financial institutions. At any time from any computer you can transfer funds to one of your accounts.

What types of accounts are eligible for external transfers?

You can use checking, savings and money market accounts on which you are an individual or joint account holder.

How does it work?

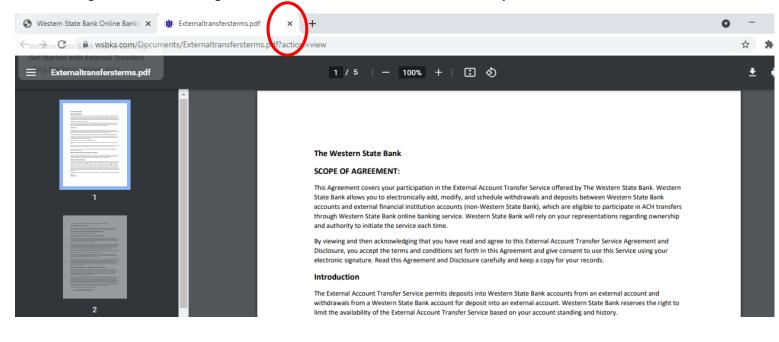
First, you tell us about the other account. We will then verify the external transfer account information with the other financial institution.

Once this process is complete, you are ready to make one-time or recurring external transfers when needed.

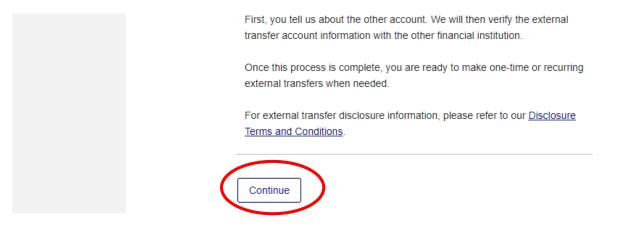
For external transfer disclosure information, please refer to our <u>Disclosure</u> Terms and Conditions.

Continue

After clicking the link and viewing the document, click the X on the tab at the top of the screen to exit out of this window.



Now select "continue" at the bottom of the screen:

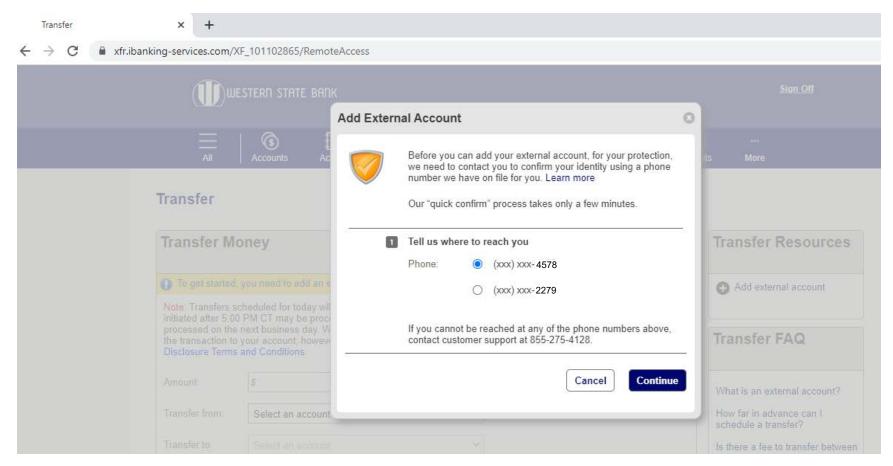


Next, you'll need to set up the external accounts that you'll want to transfer to and from.

Click "Add External Account"

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Verify your identity using one of the phone numbers listed:



Enter the code and follow the prompts. Then click "Call completed."

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Fill in the information for the account you'd like to connect:

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Verify that you are the authorized owner of this account:

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To get started, y Note: Transfers sci initiated after 5:00	nereby authorize identified account in effect until I forr	er confirm that I am the authorized owner of the above id Western State Bank External Transfers to initiate debits a upon my request. I understand and acknowledge this aut mally request its termination and I am responsible for any nk External Transfers. In the event of non-sufficient funds	nd credits to the horization shall remain further notice to	xternal account			
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Next: Confirm Account. Once an external account is added it will be required to be verified by **confirming the dollar amounts of 2 deposits**. External accounts that are ready to be verified, will be in a "Confirm" status and a link will be provided so that the 2 deposit amounts can be provided and confirmed.

New external accounts can be verified after 2 business days from the day it was added.