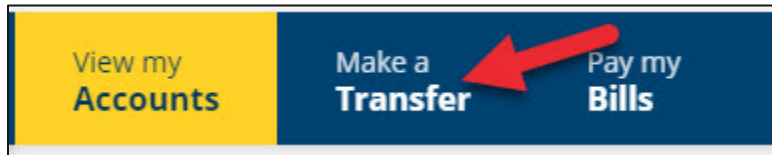


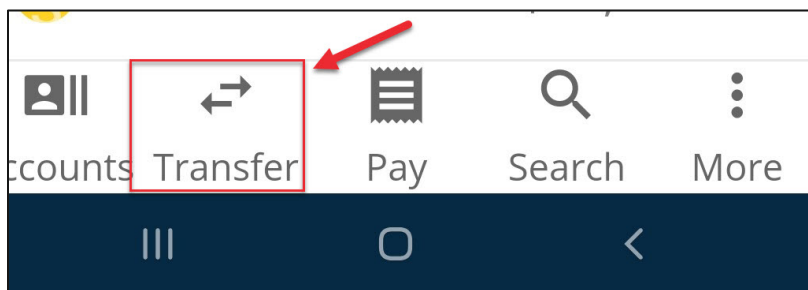
## How to Make a Loan Payment



1. Log into digital banking
2. If you are accessing digital banking from a web browser, click on the “Make a Transfer” option from the main menu bar at the top of the page.



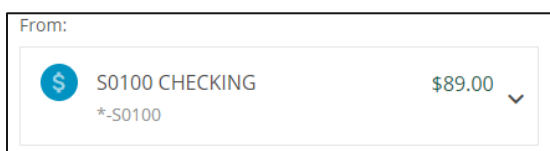
If you are using the mobile app, tap “transfers” at the bottom of the screen.



3. The New Transfer screen will appear



4. Select the account from which the funds will be transferred. Eligible accounts include most deposit accounts with available balances and lines of credit if there is available credit. If you have enabled an external account, it will be

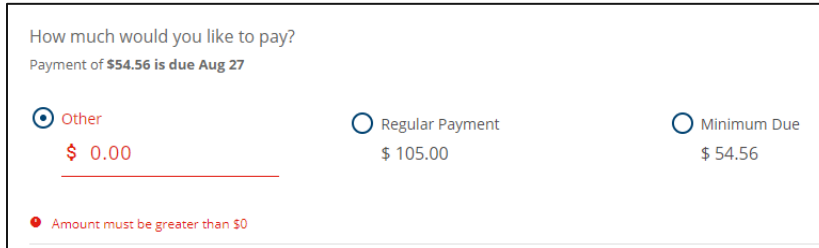


part of the account list.

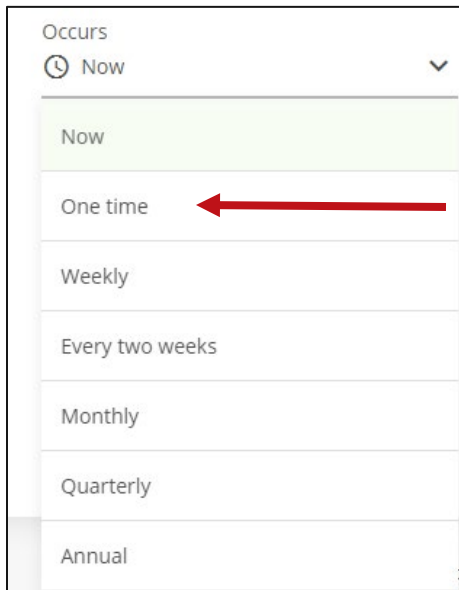
5. Select the loan you wish to pay.



6. Select how much you'd like to pay.

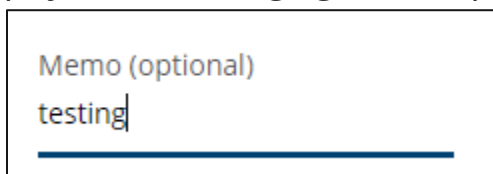


7. Select when the transfer will occur. There are several options available.

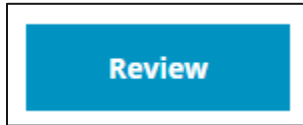


If you choose any option other than “Now”, you will have the ability to select the date on which the transfer starts.

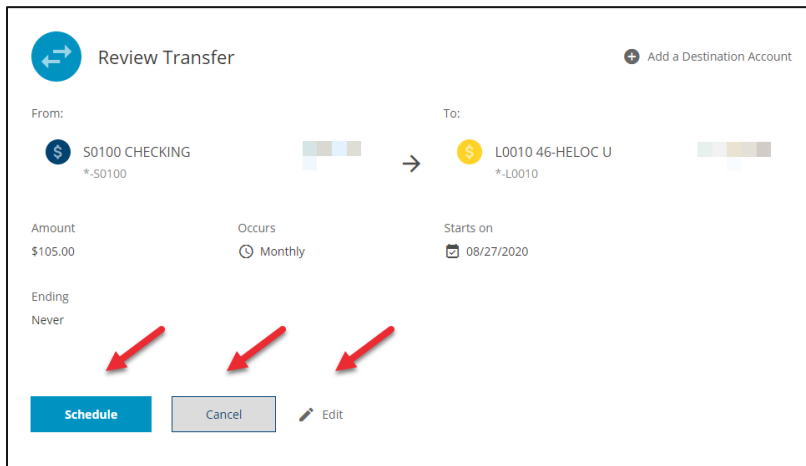
8. Once you've selected the start date for your transfer, you have the option to add a Memo. This note will appear with the transaction (i.e. mortgage payment, savings goal, car payment, etc.)



9. Next, tap or click “Review”



10. The Review Transfer Screen will appear, summarizing the information gathered on the previous screen. On this screen you will have the option to Confirm, Cancel or Edit the information on the screen.



11. If you need to make any changes, click or tap “Edit”. If you no longer wish to conduct the transfer, click or tap “Cancel”.

12. If all looks correct, click or tap “Confirm” if this is a one time payment or “Schedule” if you are setting this up as a recurring transfer.

If you need additional assistance, please contact us at 901-380-7400 and we’ll be happy to help.