

HOW TO SET UP EXTERNAL ACCOUNTS FOR TRANSFERS

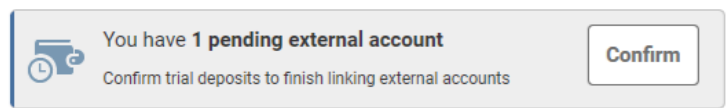
If you have accounts at Fibre Federal and at other financial institutions, you can connect your accounts in Online Banking and Mobile Banking to easily make transfers or loan payments from one institution to the other.

Before starting this process, you will need your account number, account type, and routing number for your external account institution. External account transfers are only permitted between your accounts at Fibre Federal and your accounts at another financial institution. If you wish to transfer funds to a third party at another institution, use Bill Pay or Person to Person Transfer.

DESKTOP ONLINE BANKING:

1. Go to the Transfer & Pay tab, choose Transfers, More Actions, Add Account, and follow the prompts.
2. The account at your other institution will receive two very small trial deposits and one withdrawal of the sum. Allow 3-5 business days for this process.
3. Once the trial deposits and withdrawal happen, take note of the first and second amounts deposited, and return to our Online Banking to finalize the setup.
4. On your dashboard, you will see a notice stating that you have a pending external account.

Dashboard

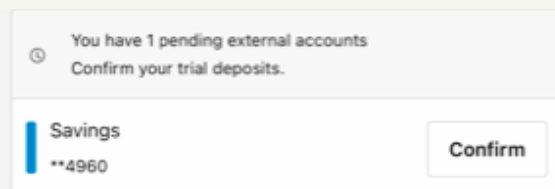


Click Confirm. Scroll to the bottom of your accounts list until you see the pending ACH Account section. Choose Confirm again to view a summary of the steps taken to ensure you are authorized to set up the external account. Enter your trial deposit totals and click Confirm again to finalize the process.

HOW TO SET UP EXTERNAL ACCOUNTS FOR TRANSFERS (CONT.)

MOBILE BANKING:

1. Go to the Transfers feature, choose Add Account, and add the external account manually by filling in the form.
2. The account at your other institution will receive two very small trial deposits and one withdrawal of the sum. Allow 3-5 business days for this process.
3. Once the trial deposits and withdrawal happen, take note of the first and second amounts deposited and return to our Mobile Banking to finalize the setup.
4. Select More, Settings, and then Accounts. You will see a notice that you have a pending external account.



Tap Confirm to view a summary of the steps taken to ensure you are authorized to set up the external account. Enter your trial deposit totals and click Confirm again to finalize the process.

When you return to your Transfers feature in desktop Online Banking or Mobile Banking, you will be able to select your newly added external account for transfers to or from your Fibre Federal accounts.

