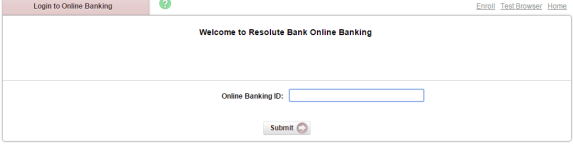


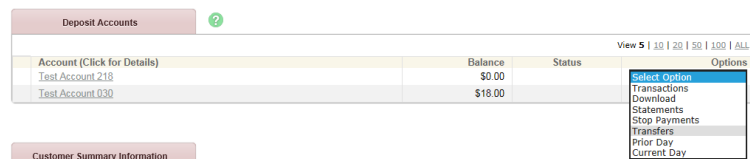
Account Access:

- Enter your 12 digit Online Banking ID and click **“Submit”**
- Verify that your Personal Image is correct, enter your password and click **“Submit”**



Making a Loan Payment:

- Select **“Transfers”** from the drop-down menu next to a funding account



- Select the **“Transfer Funds From”** and **“Transfer Funds To”** accounts from the drop-down menus
- When determining the **“Payment Option,”** **“Make Regular Payment to Loan”** should be selected when making a regular monthly loan payment or an interest payment on a commercial or home equity line of credit. Note: **“Only Apply Payment to Principal”** should only be selected when you are attempting to make a principal reduction on your loan outside your normal required monthly payment.
- Enter the **“Transfer (payment) Amount,”** **Frequency,”** **Transfer Date,”** and any **“Memo”**
- Click **“Submit”**
- Refer to the *Online Banking User Guide* for information regarding Pending Transfers and Transfer History

