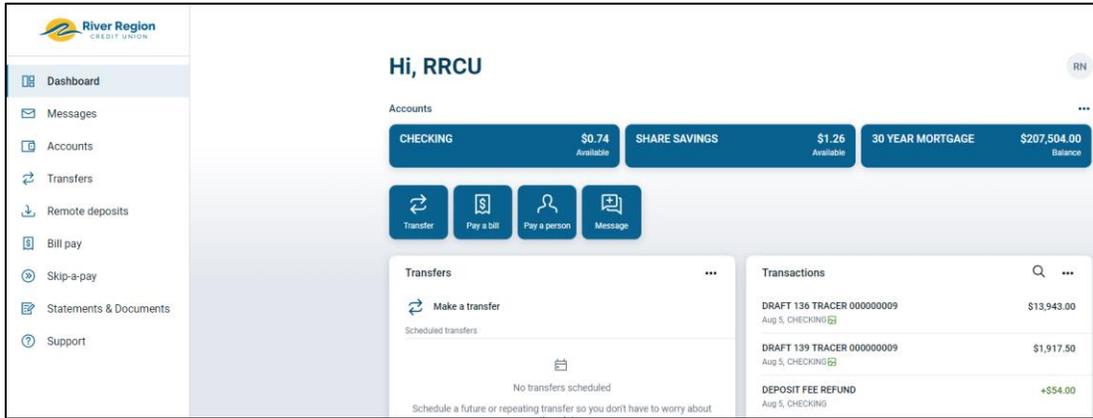
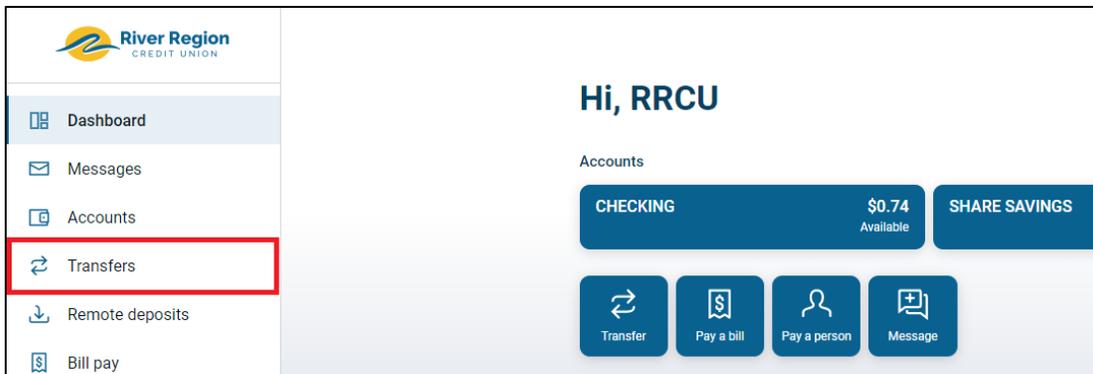


Setting Up an External Transfer Account in Online Banking

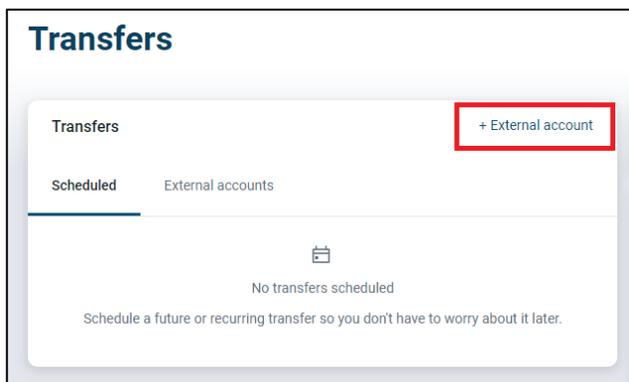


First, click on Transfers from the options in the left-hand menu.

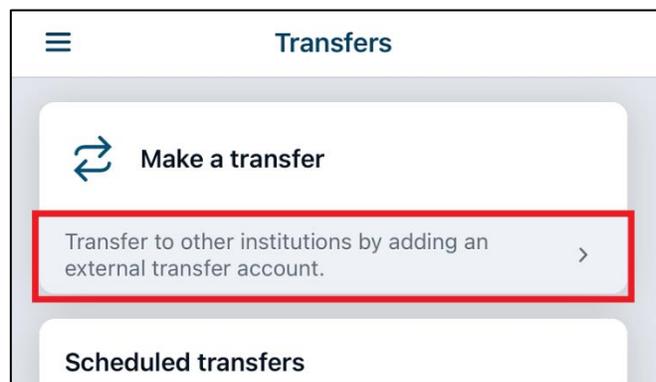


On the Transfers screen, click on the “+External account” option.

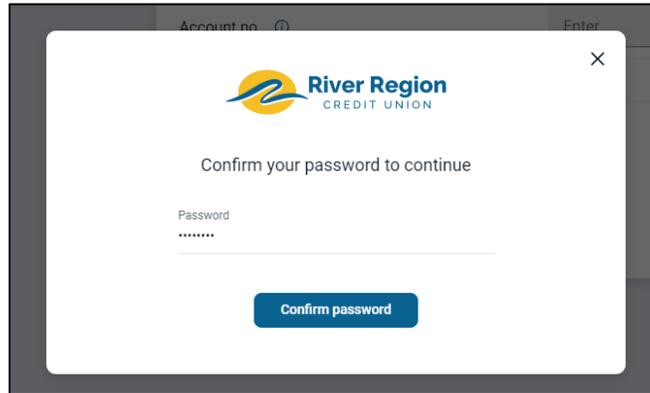
DESKTOP



MOBILE

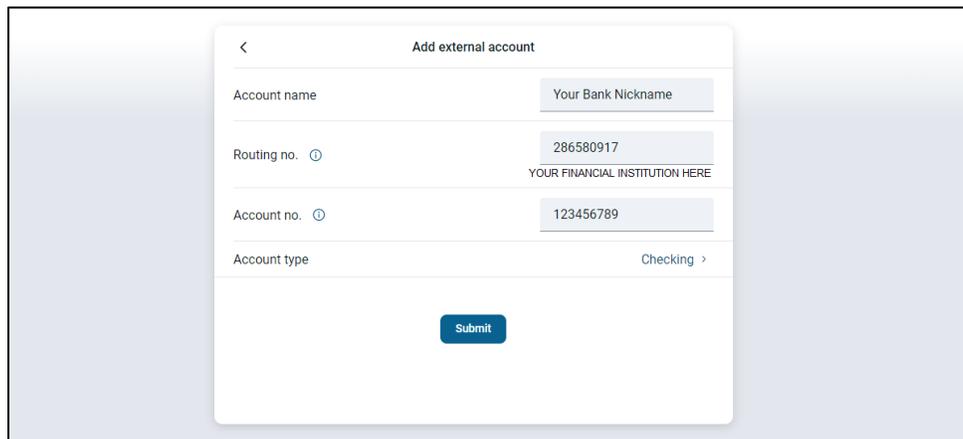


You may be prompted to verify your password, if so, type in your password and click “Confirm Password”.



Now, you can enter the information for your external transfer account:

1. **Account Name** - This can be anything you desire so that you may easily identify your account
2. **Routing Number** - The routing number of the financial institution you are adding
3. **Account Number** - The account number of the external account you would like to add
4. **Account Type** - Choose if you're adding a checking or savings account



If all the information entered was valid, you will receive this message showing the green checkmark indicating the deposits are being sent to your external account.

 **Deposits Sent**

We've sent two small deposits to verify your Checking or Savings account. When they arrive in 1-3 business days you'll need to confirm the amounts. By confirming these deposits you acknowledge that you have legal access to this account. You have until **14 business days** to confirm the deposit amounts.

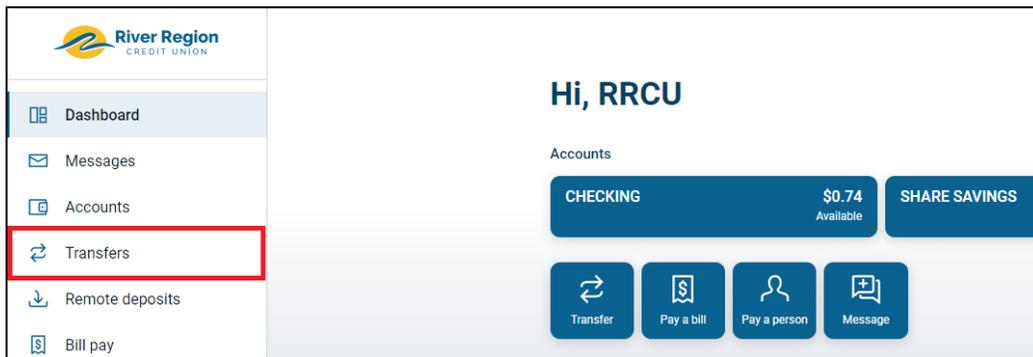
At this point, River Region will send two micro-deposits to the external checking or savings account that you just added. These micro-deposits will appear in your external account within 1 - 3 business days.

YOUR FINANCIAL INSTITUTION		
Activity		Last 90 Days
FEB 3	River Region Micro Deposit	+ \$0.25 \$15.87
FEB 3	River Region Micro Deposit	+ \$0.62 \$15.62
FEB 3	Withdrawal	\$10.00 \$15.00
FEB 1	Transfer	\$5.00 \$25.00

Verifying the Micro Deposits

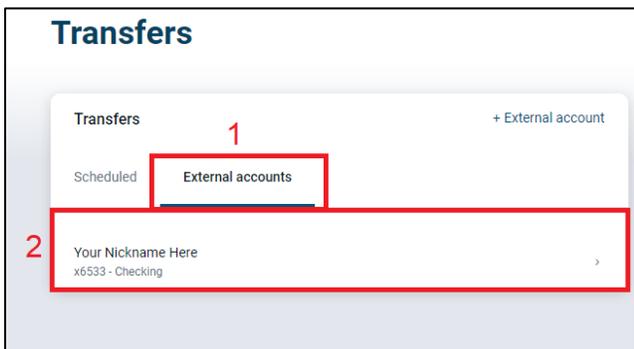
Once you have received the micro-deposits in the external account, log back into your River Region home banking account.

Click on the “Transfers” option from the left-hand menu.

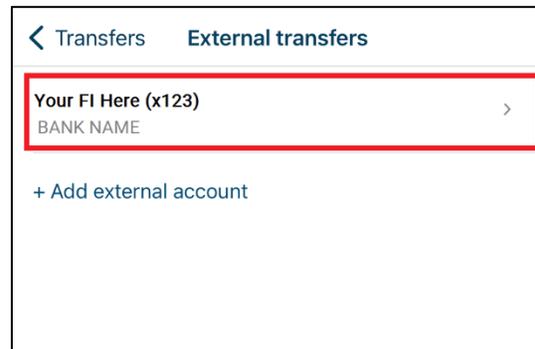


Once you are on the Transfers screen, first click on the “External accounts” tab and then click on the External account you are verifying.

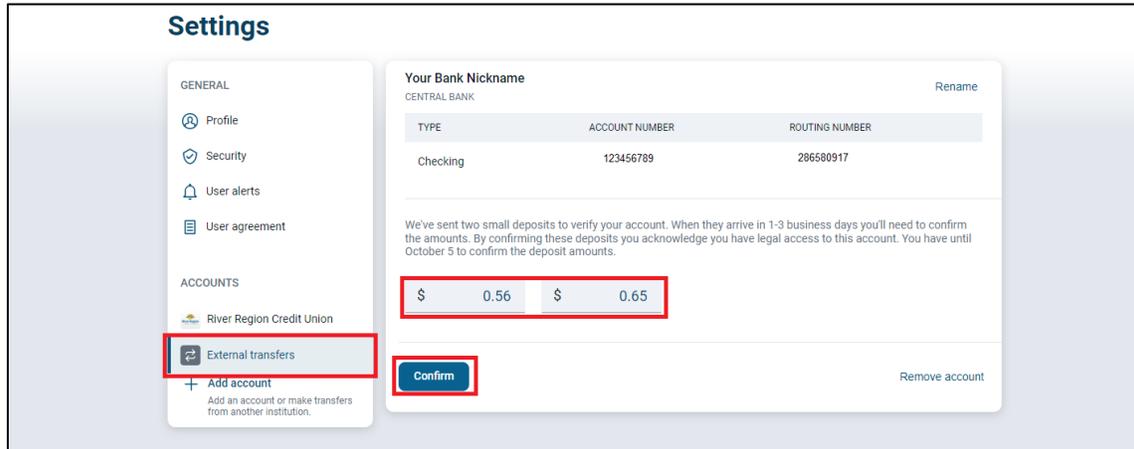
DESKTOP



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On the verification screen, enter the two deposit amounts into the verification fields. Make sure to format these correctly, for example “0.56” instead of just “56”.



Press Confirm once you have entered the two amounts.

That's it! Your external transfer account is verified!

You can now transfer to and from this external account.

