



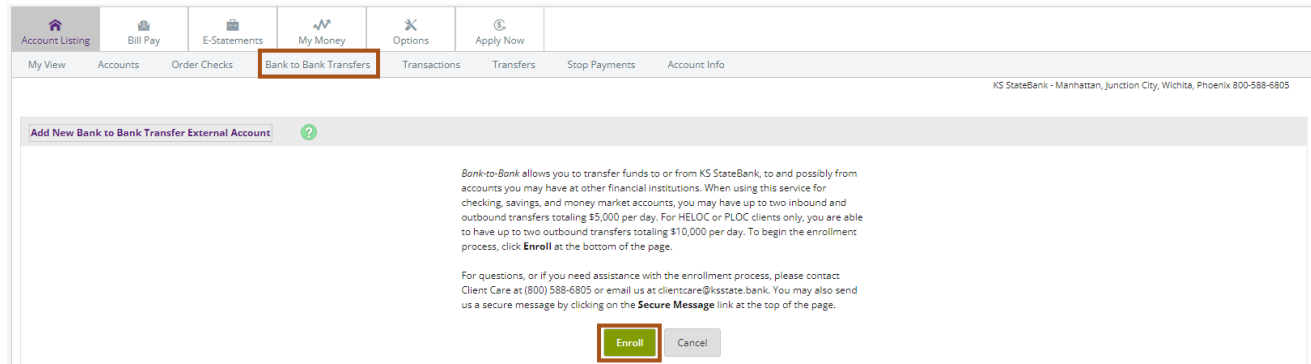
Bank to Bank Transfer User Guide

GETTING STARTED

Bank to Bank Transfers allow you to transfer money between your KS StateBank accounts and up to two external accounts (accounts at other financial institutions). Certain accounts at KS StateBank are automatically given this option, however, if you do not have access and would like to utilize it, simply request it through Client Care, or at your local branch. Provided your account is in good standing, we will set up your access. Bank to Bank Transfer is not available in Mobile Banking.

ADDING A NEW BANK TO BANK TRANSFER ACCOUNT

Select **Bank to Bank Transfers** from the Online Banking menu and click **Enroll**.



The screenshot shows the KS StateBank online banking navigation menu with 'Bank to Bank Transfers' highlighted in red. Below the menu, the 'Add New Bank to Bank Transfer External Account' page is displayed. The page contains the following text:

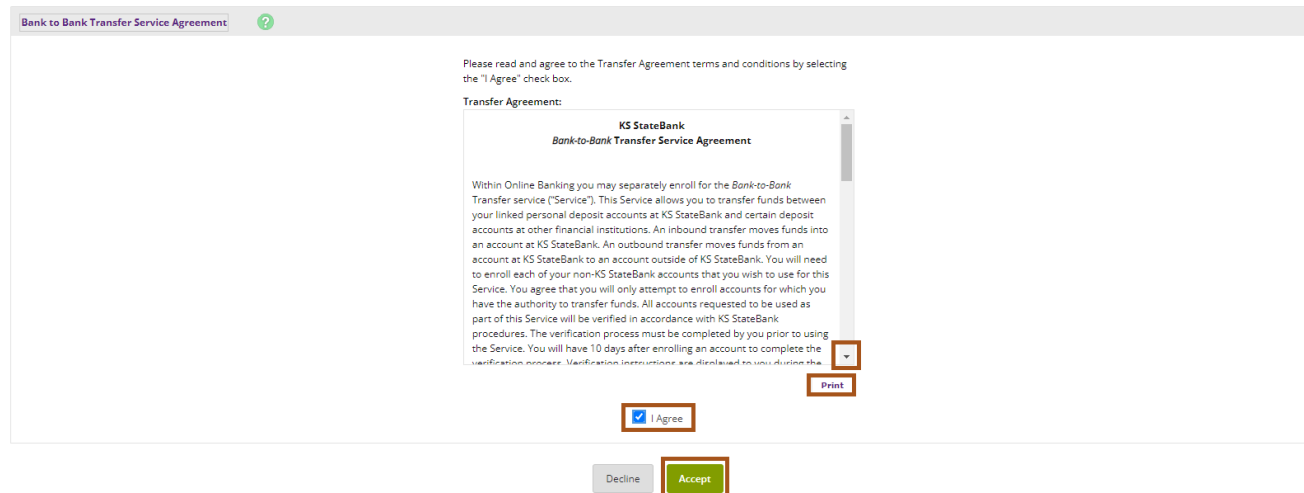
Add New Bank to Bank Transfer External Account ?

Bank-to-Bank allows you to transfer funds to or from KS StateBank, to and possibly from accounts you may have at other financial institutions. When using this service for checking, savings, and money market accounts, you may have up to two inbound and outbound transfers totaling \$5,000 per day. For HELOC or PLOC clients only, you are able to have up to two outbound transfers totaling \$10,000 per day. To begin the enrollment process, click **Enroll** at the bottom of the page.

For questions, or if you need assistance with the enrollment process, please contact Client Care at (800) 588-6805 or email us at clientcare@ksstatebank.com. You may also send us a secure message by clicking on the **Secure Message** link at the top of the page.

Enroll Cancel

Review the Service Agreement, click on the **down arrow** to read through the full agreement. The agreement can be printed or saved to a computer by clicking **Print**. Then click the box in front of **I Agree** to verify you read and agree to the service agreement. Finally, click **Accept**.



The screenshot shows the 'Bank to Bank Transfer Service Agreement' page. The page contains the following text:

Bank to Bank Transfer Service Agreement ?

Please read and agree to the Transfer Agreement terms and conditions by selecting the "I Agree" check box.

Transfer Agreement:

KS StateBank
Bank-to-Bank Transfer Service Agreement

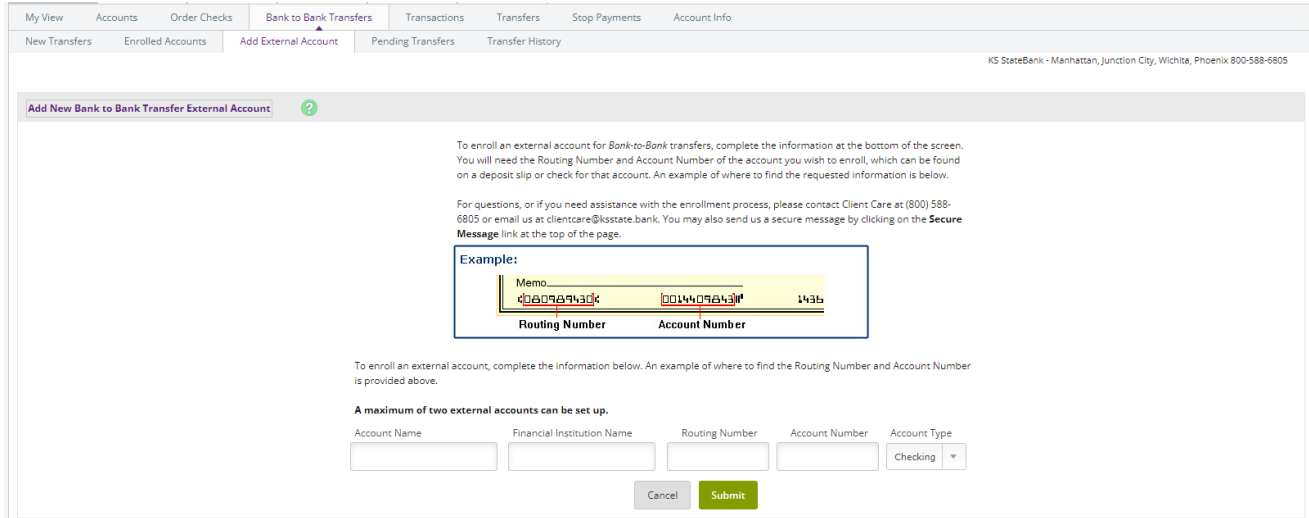
Within Online Banking you may separately enroll for the Bank-to-Bank Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at KS StateBank and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at KS StateBank. An outbound transfer moves funds from an account at KS StateBank to an account outside of KS StateBank. You will need to enroll each of your non-KS StateBank accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with KS StateBank procedures. The verification process must be completed by you prior to using the Service. You will have 10 days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the

I Agree

Print

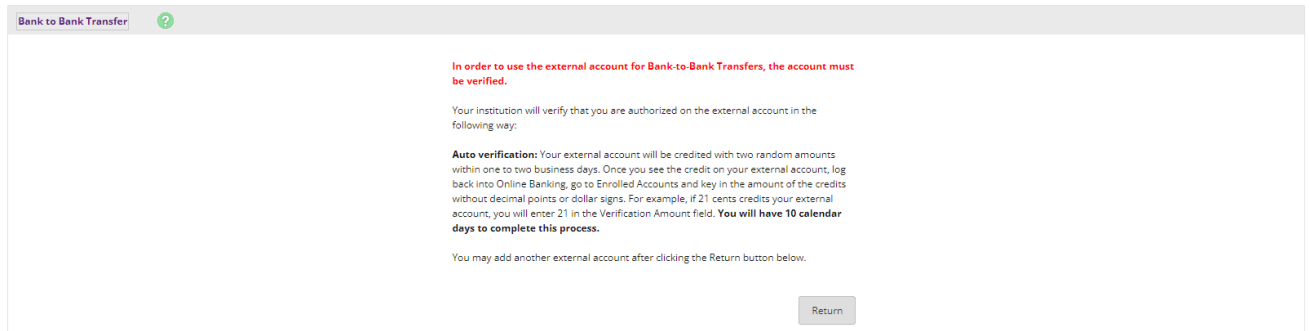
Decline **Accept**

Complete the New Bank to Bank Transfer External Account form and click **Submit**. Use the provided diagram for assistance locating the information needed to establish the account.



- Account Name:** Create the nickname for your account at the other financial institution.
- Financial Institution Name:** Enter the name of the financial institution where the external account is held.
- Routing Number:** Enter the 9-digit routing number of the financial institution where the external account is held.
- Account Number:** Enter the account number of the external account.
- Account Type:** Choose either Checking or Savings from the drop down menu.

Click **Submit**. A message will display confirming that the account has been added.



If you have an additional account to add, repeat the above steps to add that account. You may have up to two external accounts set up within the Bank to Bank Transfers function. Once you have entered two external accounts, the Add External Account option will no longer be available. However, you can delete existing accounts and add new accounts (up to the two account maximum) at any time.

PENDING ACCOUNTS

Pending accounts are external accounts that have not yet been verified as valid Bank to Bank Transfer accounts.

Upon enrollment of an external account, the system automatically generates two small credit transactions (trial deposits), less than \$1.00, to the external account. To complete the verification process, retrieve the amount of the two transactions from the external account and enter them in the appropriate field in the Online Banking Bank to Bank Transfers option.

Verification amounts must be entered without dollar signs or decimal points (for example: \$0.10 is entered as 10).

My View	Accounts	Order Checks	Bank to Bank Transfers	Transactions	Transfers	Stop Payments	Account Info
New Transfers	Enrolled Accounts	Add External Account	Pending Transfers	Transfer History	KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805		
Currently Enrolled Accounts ?							
Below is a list of your currently enrolled Bank-to-Bank external accounts, including those pending approval. You may edit or delete accounts from this page.							
For questions, or if you need assistance with the enrollment process, please contact Client Care at (800) 588-6805 or email us at clientcare@ksstate.bank . You may also send us a secure message by clicking on the Secure Message link at the top of the page.							
Alias:	FI Name:	Routing Number:	Account Number:	Status:	Verification Amounts		
123 Checking	ABC Bank	123456789	*****1234	Pending	<input type="text"/>	<input type="text"/>	Edit Delete
						<input type="button" value="Submit"/>	<input type="button" value="Cancel"/>

ENROLLED ACCOUNTS

From Bank to Bank Transfers, select **Enrolled Accounts**.

My View	Accounts	Order Checks	Bank to Bank Transfers	Transactions	Transfers	Stop Payments	Account Info
New Transfers	Enrolled Accounts	Add External Account	Pending Transfers	Transfer History	KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805		
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Alias:	FI Name:	Routing Number:	Account Number:	Status:			
External Checking Account	ABC Bank	123456789	*****1234	Verified			Edit Delete
External Savings Account	XYZ Bank	112233445	*****9876	Verified			Edit Delete

Status: Status of the external account. Options are Pending or Verified.

Edit: You are able to edit the Account Name at any time, if you wish.

Delete: Use this option to permanently delete the account from your Bank to Bank Transfer list.

ADDING A NEW BANK TO BANK TRANSFER

Select New Transfer.

New Transfers Enrolled Accounts Add External Account Pending Transfers Transfer History

KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805

Add New Bank to Bank Transfer ?

To add a new Bank-to-Bank transfer, complete the fields below and select **Submit**.

For checking, savings, and money market clients, you may submit up to two inbound transfers and two outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$5,000 and are at no cost. The total dollar amount of outbound transfers cannot exceed \$5,000, and there is a fee of \$3.99 per transfer.

For HELOC or PLOC only clients, you may submit up to two outbound transfers per day. The total dollar amount of outbound transfers cannot exceed \$10,000 and are at no cost.

You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.

Funds requested to be transferred will be debited/credited to your KS StateBank account the business day following the day you initiate the transfer, provided you have met the financial institution's cutoff time for submitting Bank-to-Bank transfers. The cutoff time for initiating transfers is 2:30 PM. Funds requested to be transferred will be debited/credited to the non-KS StateBank account according to the receiving financial institution's availability and transaction processing schedule.

Please note: Transfers from a Savings or Money Market account to another account or third party by preauthorized, automatic, or telephone transfer - including online banking transfers - are limited to six per month. These six transactions include transfers by check, draft, or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account may be subject to closure by the KS StateBank and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.

Transfer funds from: *

Transfer funds to: *

Transfer Amount: * .

Frequency: *

Transfer Memo:

Transfer funds from: Select the account to be debited.

Transfer funds to: Select the account to be credited.

The accounts listed in the To drop-down menu are dependent upon the account chosen in the From menu.

- If a KS StateBank account is chosen as the From account, only external accounts will display in the To account drop-down menu.
- If an external account is chosen as the From account, only your KS StateBank accounts will display in the To account drop down menu.

Amount: Enter the dollar amount of the transfer.

Frequency: Enter how often you would like this transfer processed.

- One Time: The transfer will happen one time only.
- Weekly: The transfer will happen once per week, on a specified day of the week.
- Bi-Weekly: The transfer will happen every other week, on a specified day of the week.
- Semi-Monthly: The transfer will happen twice per month, on specified days of the month.
- Monthly: The transfer will happen once per month on the specified day of the month.

Date: Enter the date you would like the transfer to process. This field will require different entries dependent upon the frequency of the transfer.

Memo: Enter any comments you would like to save along with the transfer.

Click **Submit** to save the transfer. A confirmation message will be displayed.

My View Accounts Order Checks Bank to Bank Transfers Transactions Transfers Stop Payments Account Info

New Transfers Enrolled Accounts Add External Account Pending Transfers Transfer History

KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805

Information Message: Transfer successfully added - Confirmation Number: 120221140758

PENDING TRANSFERS

Select Pending Transfers.

My View								Accounts	Order Checks	Bank to Bank Transfers	Transactions	Transfers	Stop Payments	Account Info
New Transfers	Enrolled Accounts	Add External Account	Pending Transfers	Transfer History	KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805									
Pending Bank to Bank Transfer														
Scheduled Date:	From Account:	To Account:				Amount:	Frequency:	Status:	Details:	Edit:	Delete:			
12/09/2021	KS StateBank Checking	External Checking Account				\$1.00	One Time	Pending	View	Edit	Delete			
Grand Total:					\$1.00									

View: View transfer details.

Edit: Make changes to the transfer date, amount and/or frequency.

Delete: Delete the scheduled transfer of funds.

HISTORY

Select Transfer History.

My View								Accounts	Order Checks	Bank to Bank Transfers	Transactions	Transfers	Stop Payments	Account Info
New Transfers	Enrolled Accounts	Add External Account	Pending Transfers	Transfer History	KS StateBank - Manhattan, Junction City, Wichita, Phoenix 800-588-6805									
Bank to Bank Transfer All Activity								View 7 Days 15 Days 30 Days All						
Transfer Date:	From Account:	To Account:				Amount:	Frequency:							
								Grand Total: \$0.00						
Grand Total:					\$1.00									

You are able to view the Bank to Bank Transfer Activity for the past 90 days.

Click **View** to see the details of the transfers.