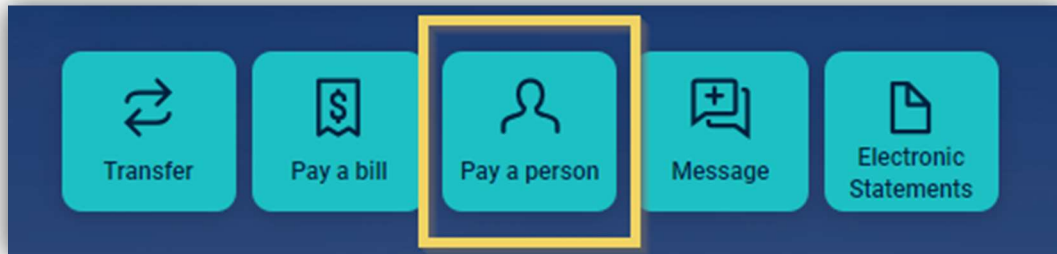


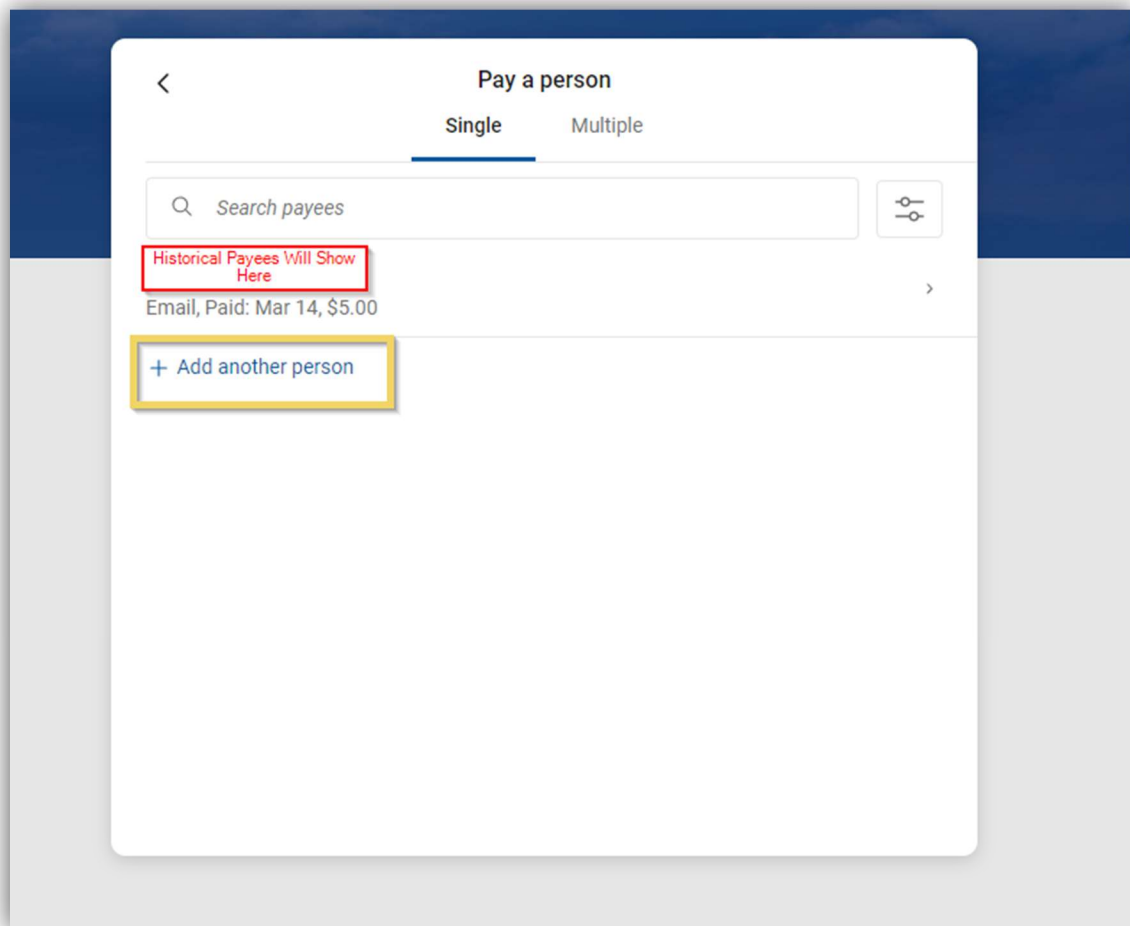
How to Pay a Person

Login to Online Banking.

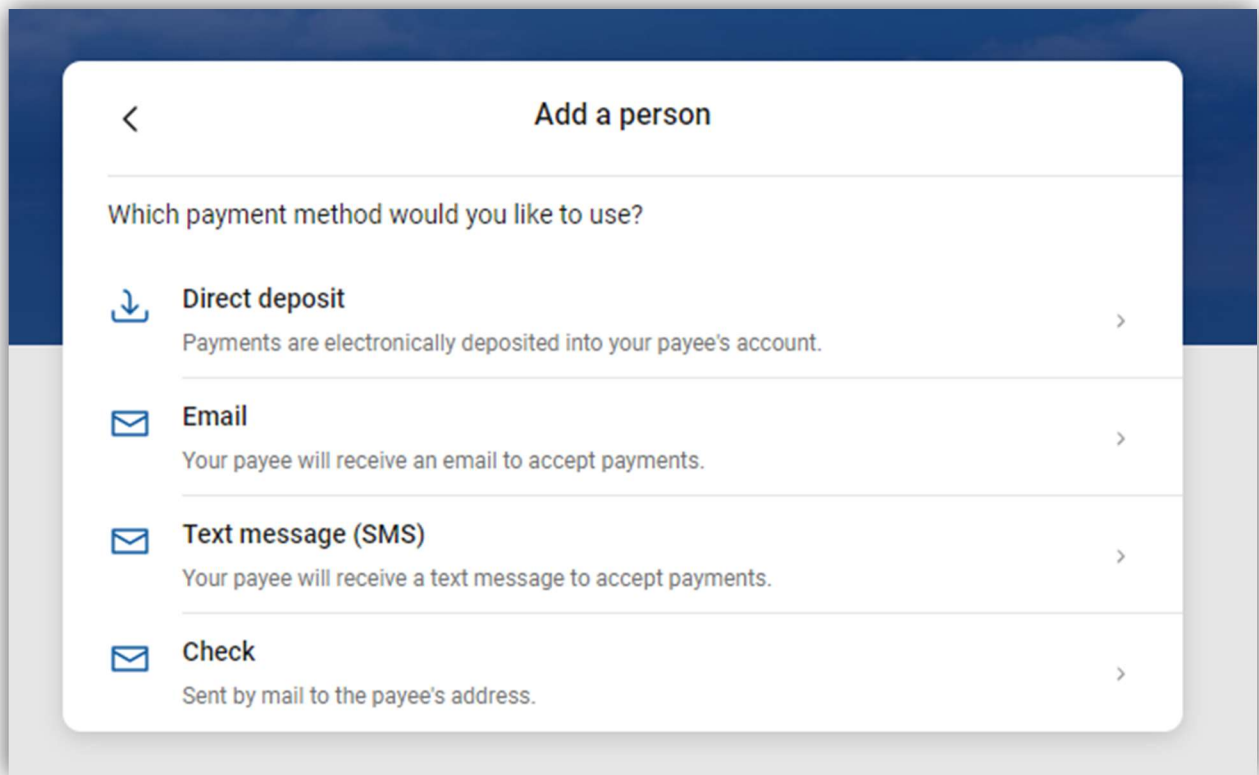
Select Pay a Person from the menu.



Click Add a person or Add another person if you need to set up a new contact.



On the following screen you will have the options below. Depending on the option chosen you will need to provide various pieces of information.



Continue to the next pages to review the needed information for each selection.

For Direct Deposit

< **Add a person**
Direct deposit

First name

Last name

Nickname (optional)

Phone number

Account information

Account type
Account type ▼

Routing number

Account number

[Need help finding routing and account number?](#)

Submit

For Email

The screenshot shows a mobile application interface for adding a person via email. At the top, there is a back arrow on the left and the title 'Add a person' with the subtitle 'Email' on the right. Below the title is a horizontal line. The form consists of six text input fields stacked vertically: 'First name', 'Last name', 'Nickname (optional)', 'Phone number', 'Email', and 'Shared keyword'. Below the 'Shared keyword' field is a link labeled 'Shared keyword rules'. At the bottom center of the form is a blue 'Submit' button.

For Text Message (SMS)

The screenshot shows a mobile application interface for adding a person via text message (SMS). At the top, there is a back arrow on the left and the title 'Add a person' with the subtitle 'Text message (SMS)' on the right. Below the title is a horizontal line. The form consists of five text input fields stacked vertically: 'First name', 'Last name', 'Nickname (optional)', 'Phone number', and 'Shared keyword'. Below the 'Shared keyword' field is a link labeled 'Shared keyword rules'. At the bottom center of the form is a blue 'Submit' button.

For Check

< **Add a person**
Check

First name

Last name

Nickname (optional)

Phone number

Payee address

Street line 1

Street line 2 (optional)

City State Zip

Submit

Regardless of the option selected, the information specified will be needed to complete the set up.

Once complete, click Submit.

You will be prompted to input your password again. (This is for security purposes)

If Email or Text Message are Selected

Your recipient will receive a link via the method selected. They will need to provide bank account information.

You will not have access to that account information.

Venmo

If a recipient would like to receive it via Venmo, all Venmo accounts have a direct deposit routing and account number.

To find those numbers:

Open the Venmo App.

Click Me.

Click the gear symbol in the upper right-hand corner.

Scroll down to the Buying section.

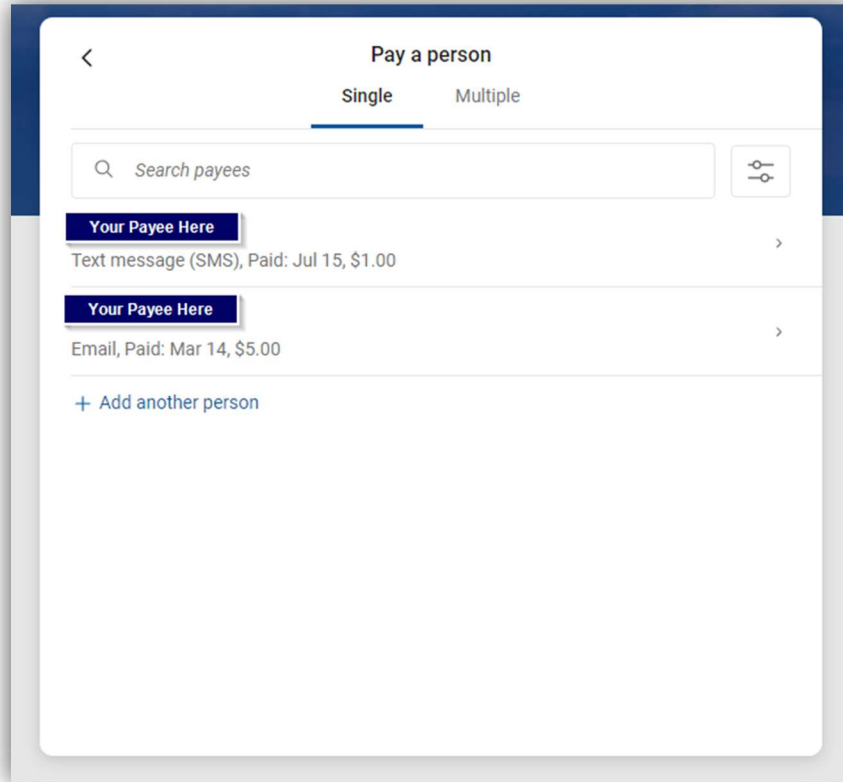
Click Direct Deposit.

This allows the recipient to view the Venmo account number for their account.

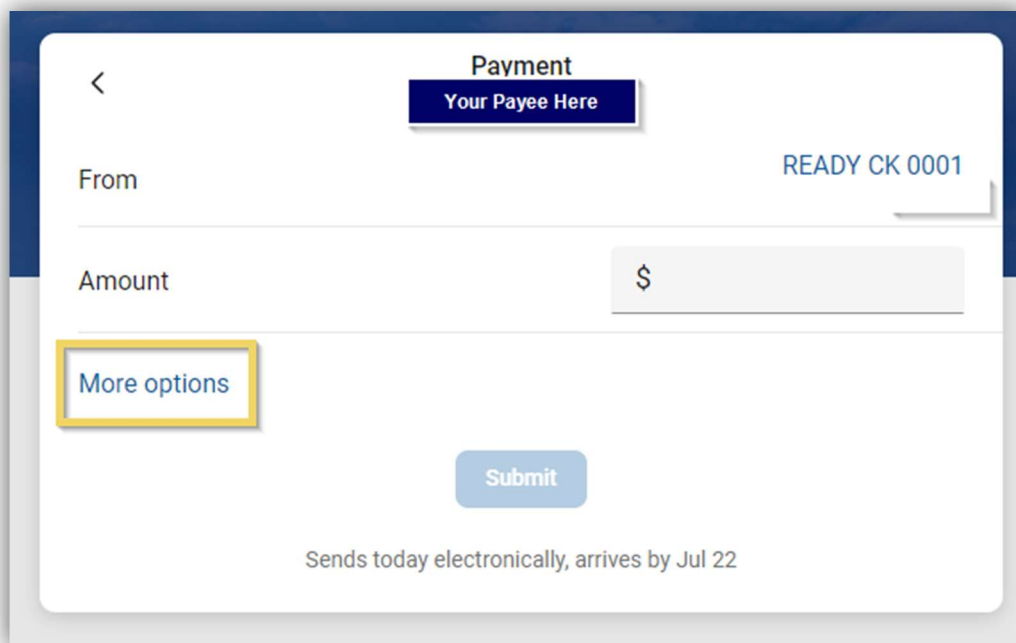
If the recipient does not want to share that information with you, please select either the **Text Message** or **Email** option to complete the transaction.

After Set Up

Once Pay a Person has been set up, you will be able to **Select** them from this area:



Complete the amount or choose More options.



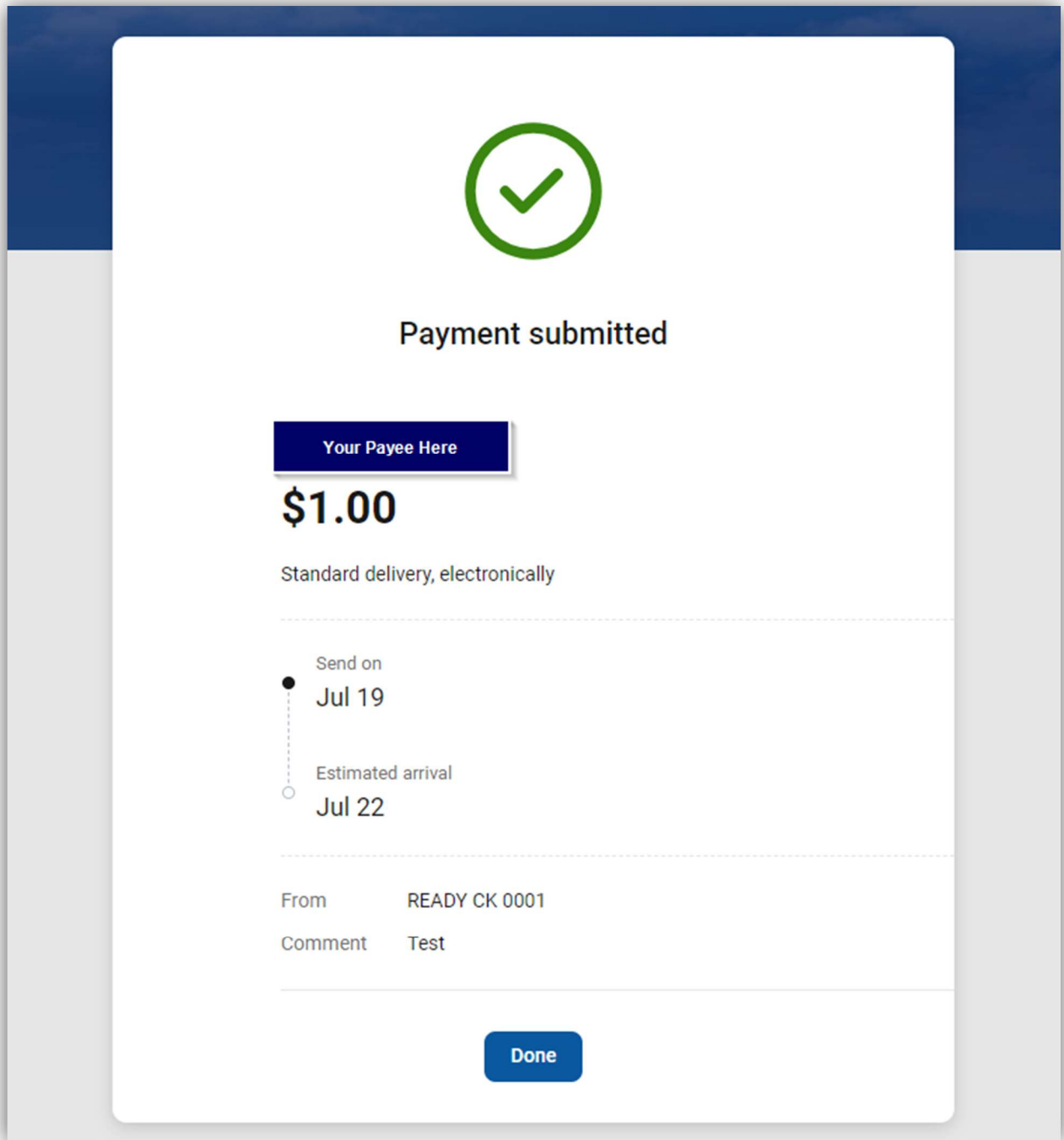
Clicking More options expands the menu.

You have the ability to update the Frequency, choose a later date to deliver the payment and add a comment.

The screenshot shows a mobile application interface for making a payment. At the top, there is a back arrow on the left, the title "Payment" in the center, and a dark blue button labeled "Your Payee Here" on the right. Below the title, the "From" field is populated with "READY CK 0001". The "Amount" field is empty, with a dollar sign (\$) to its left. A yellow rectangular box highlights the "Frequency" section, which includes three rows: "Frequency" with the value "Once" and a right-pointing chevron; "Sends" with the value "Today" and "Arrives by Jul 22" below it, and a right-pointing chevron; and "Notes" with the value "Add comment" and a right-pointing chevron. Below the highlighted section is a "Hide options" link. At the bottom, a yellow arrow points to a blue "Submit" button. Below the button, the text "Payment will be made electronically" is displayed.

Complete as desired and click Submit.

A verification screen will show:



If you did not receive a verification screen, your transaction will not be processed.

All transactions take 1-3 days to process depending on the posting times of the receiving institution.