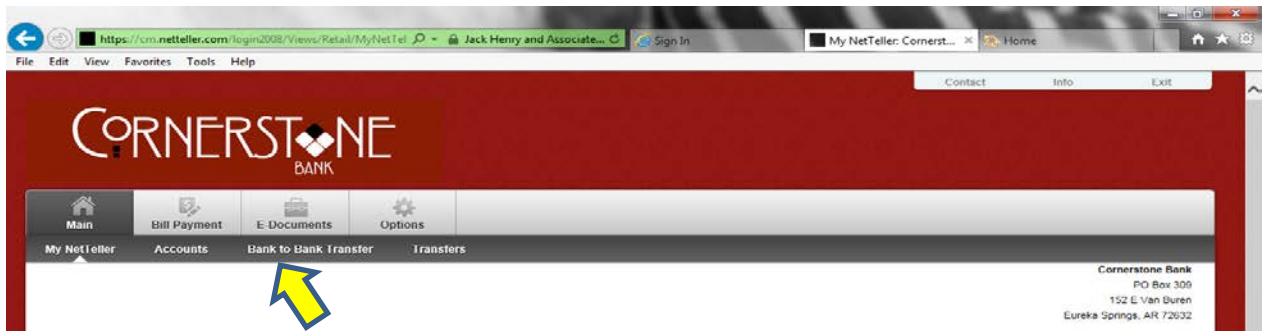




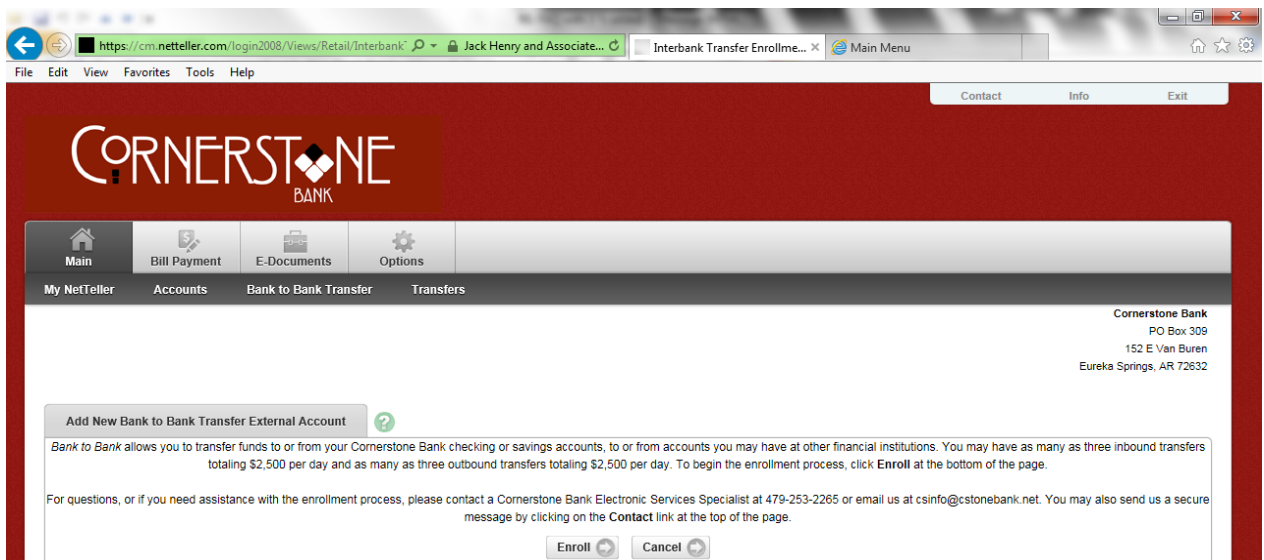
Bank to Bank Transfer External Account Enrollment Guide

In order to use Bank to Bank Transfer, please complete the following steps:

1. Go to <http://www.cstonebank.net> to Login to Online Banking
2. Enter your Username and click Login
3. On the next screen, enter your Password and click Submit
4. Click on Bank to Bank Transfer



5. If this is your first time using Bank to Bank Transfer, you will go through the enrollment process.



- a. Click Enroll

CORNERSTONE BANK

Main Bill Payment E-Documents Options

My NetTeller Accounts Bank to Bank Transfer Transfers

Cornerstone Bank
PO Box 309
152 E Van Buren
Eureka Springs, AR 72632

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:

Cornerstone Bank
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 Cornerstone Bank and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at Cornerstone Bank. An outbound transfer moves funds from an account at Cornerstone Bank to an account outside of Cornerstone Bank. You will need to enroll each of your non- Cornerstone Bank 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 Cornerstone Bank 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 enrollment process.

Funds requested to be transferred will be debited/credited to your Cornerstone Bank account the business day following the day you initiate the transfer, provided you have met the FI's cutoff time for submitting *Bank to Bank* transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 4:00 PM. Funds requested to be transferred will be debited/credited to the non- Cornerstone Bank account according to the receiving FI's availability and transaction processing schedule.

Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled by 4:00 PM the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer. There is a charge of \$3.00 for outbound transfers. There is no charge for inbound transfers. Fees are subject to change. Transfers are subject to the

☐ I Agree

Accept Decline

- b. Review the *Bank to Bank* Transfer Service Agreement, check the "I Agree" box and click Accept.

CORNERSTONE BANK

Main Bill Payment E-Documents Options

My NetTeller Accounts Bank to Bank Transfer Transactions Transfers

New Transfers Enrolled Accounts Add Account Pending Transfers Transfer History

Cornerstone Bank
PO Box 309
152 E Van Buren
Eureka Springs, AR 72632

Add New Bank to Bank Transfer External Account

To enroll an external account for *Bank to Bank*, complete the information at the bottom of the screen. You will need the Routing Number and Account Number of the account you wish to enroll, which can be found on a deposit slip or check for that account. An example of where to find the requested information is below.

For questions, or if you need assistance with the enrollment process, please contact a Cornerstone Bank Electronic Services Specialist at 479-253-2265 or email us at csinfo@stonebank.net. You may also send us a secure message by clicking on the [Contact](#) link at the top of the page.

Example:

Memo	001440764301	1436
	Routing Number	Account Number

To enroll an external account, complete the information below. An example of where to find the Routing Number and Account Number is provided above.

Account Name	Financial Institution Name	Routing Number	Account Number	Account Type
				Checking

Submit Cancel

- c. Please fill out the information requested in the boxes and click Submit.

The screenshot shows the Cornerstone Bank NetTeller interface. The top navigation bar includes links for Main, Bill Payment, E-Documents, and Options. Below this, there are tabs for My NetTeller, Accounts, Bank to Bank Transfer, and Transfers. The Bank to Bank Transfer tab is active, showing a sub-menu with New Transfers, Enrolled Accounts, Add Account, Pending Transfers, and Transfer History. A red banner at the top right displays the bank's address: Cornerstone Bank, PO Box 309, 152 E Van Buren, Eureka Springs, AR 72632. The main content area is titled 'Bank to Bank Transfer' and contains a red warning message: 'In order to use the external account for Bank to Bank Transfers, the account must be verified.' Below this, it states: 'Cornerstone Bank will verify that you are authorized on the external account in one of two ways: 1) Manual verification: You must provide Cornerstone Bank with proof that you are authorized to the external account. Please contact Cornerstone Bank to determine what documentation is required. 2) Auto verification: Your external account will be credited with a random amount within one to two business days. Once you see the credit on your external account, log back into NetTeller, go to Enrolled Accounts and key in the amount of the credit without decimal points or dollar signs. For example, if 21 cents credits your external account, you will enter 21 in the Verification Amount field. You will have 10 calendar days to complete this process.' At the bottom, there is a 'Return' button.

- d. You have successfully enrolled your account. You will be receiving a verification deposit into your external checking account. Once you see the deposit, log back into *CSB.Online* and submit the amount to complete the enrollment. Ex. shown in the next slide.

The screenshot shows the 'Currently Enrolled Accounts' page. It includes a heading 'Currently Enrolled Accounts' and a sub-heading '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.' Below this, there is a table with the following columns: Alias, FI Name, Routing Number, Account Number, Status, and Verification Amount. The table contains one row with the following data: Alias: a, FI Name: d, Routing Number: 101000019, Account Number: *****1111, Status: Pending, and Verification Amount: (empty field). To the right of the Verification Amount field are 'Edit' and 'Delete' links. A yellow arrow points to the Verification Amount field. At the bottom right, there are 'Submit' and 'Cancel' buttons.

Alias:	FI Name:	Routing Number:	Account Number:	Status:	Verification Amount
a	d	101000019	*****1111	Pending	<input type="text"/>

- e. Once you receive the verification deposit you will log into *CSB.Online* and click on Bank to Bank Transfer then click on Enrolled Accounts. Input the verification amount without decimal points. For example, if 21 cents credits your external account, enter 21 in the Verification Amount field.

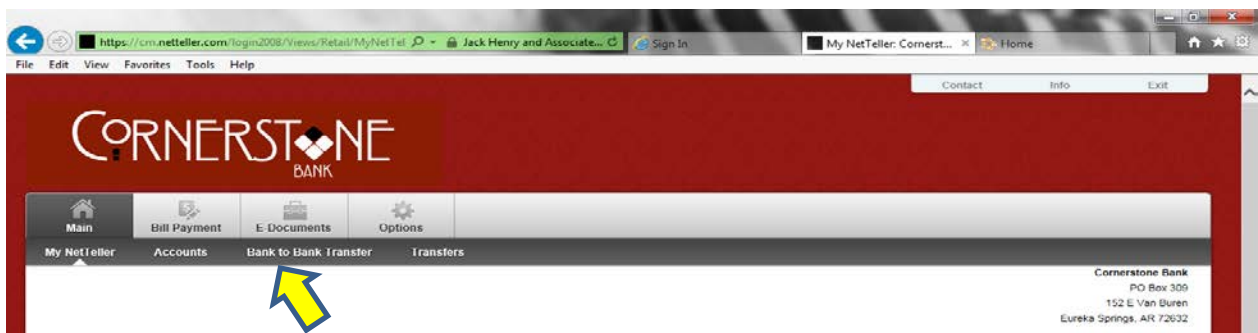
Once this step is completed you are ready to use *Bank to Bank* Transfer. If you experience problems during the enrollment please contact Cornerstone Bank at 479-253-2265 or 870-423-2265 for further assistance. Thank you for your interest in *Bank to Bank* Transfer.



Making a transfer with Bank to Bank Transfer

In order to use Bank to Bank Transfer, please complete the following steps:

1. Go to <http://www.cstonebank.net> to Login to Online Banking
2. Enter your Username and click Login
3. On the next screen, enter your Password and click Submit
4. Click on Bank to Bank Transfer



5. Fill out the information required highlighted by the red asterisks (*).

New Transfer will be the option displayed when you click on Bank to Bank Transfer. You will just need to select the "from" and "to" accounts you desire, input the transfer amount, the frequency, the transfer on date, and click submit.

You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$2,500. 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.

Money Market account to another account or third party by preauthorized, automatic, or telephone transfer – including online transfers by check, draft, or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement on and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.

* Denotes required field

Transfer funds from:

Transfer funds to:

Transfer Amount: 20.00

Frequency: One Time

Transfer on: 01/09/2015

Transfer Memo:

6. Once you click Submit you will be directed to this page shown below.

The screenshot shows the Cornerstone Bank Neteller interface. At the top, there is a navigation bar with links for Contact, Info, and Exit. The Exit link is highlighted with a blue arrow. Below the navigation bar is a menu with options: Main, Bill Payment, E-Documents, and Options. The main content area displays a confirmation message: "Transfer successfully added - Confirmation Number: 010915135418". Below this, there is a section titled "Add New Bank to Bank Transfer" with a question mark icon. A text box on the left side of this section states: "If you see the transfer successfully added message, you have successfully initiated a Bank to Bank Transfer. You may click on the EXIT button in the top right hand corner of the page if you are finished." The main form area contains instructions and a form to add a new bank transfer. The instructions state: "select Submit. You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$2,500. 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." The form fields include: "Transfer funds from:" (Select Account...), "Transfer funds to:" (Select Account...), "Transfer Amount:" (text input), "Frequency:" (One Time), and "Transfer Memo:" (text input). There are "Submit" and "Cancel" buttons at the bottom of the form.

Cornerstone Bank
PO Box 309
152 E Van Buren
Eureka Springs, AR 72632

Information Message: Transfer successfully added - Confirmation Number: 010915135418

Add New Bank to Bank Transfer ?

If you see the transfer successfully added message, you have successfully initiated a Bank to Bank Transfer. You may click on the EXIT button in the top right hand corner of the page if you are finished.

select Submit. You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$2,500. 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.

Denotes required field

Transfer funds from: * Select Account...
Transfer funds to: * Select Account...
Transfer Amount: *
Frequency: * One Time
Transfer Memo:

Submit Cancel

You can add another transfer at this time if you would like or redirect to a different section of *CSB.Online*. Thank you for using *Bank to Bank* Transfer. If you experience problems while using *Bank to Bank* Transfer please contact Cornerstone Bank at 479-253-2265 or 870-423-2265 for further assistance.