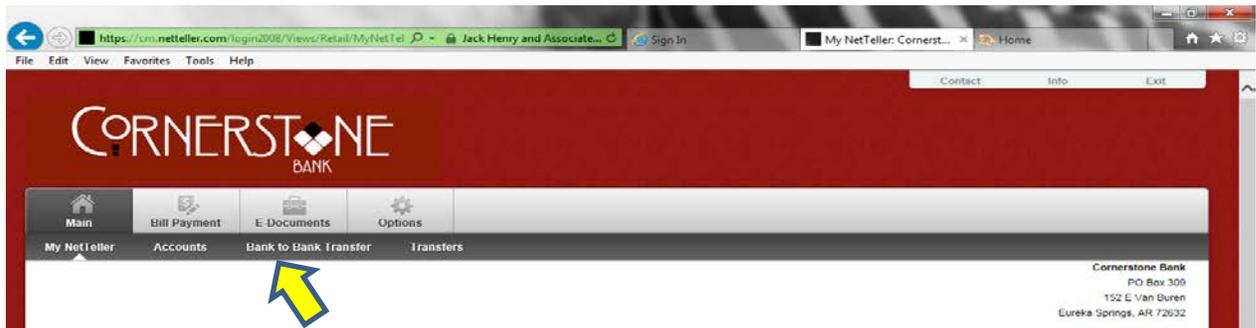




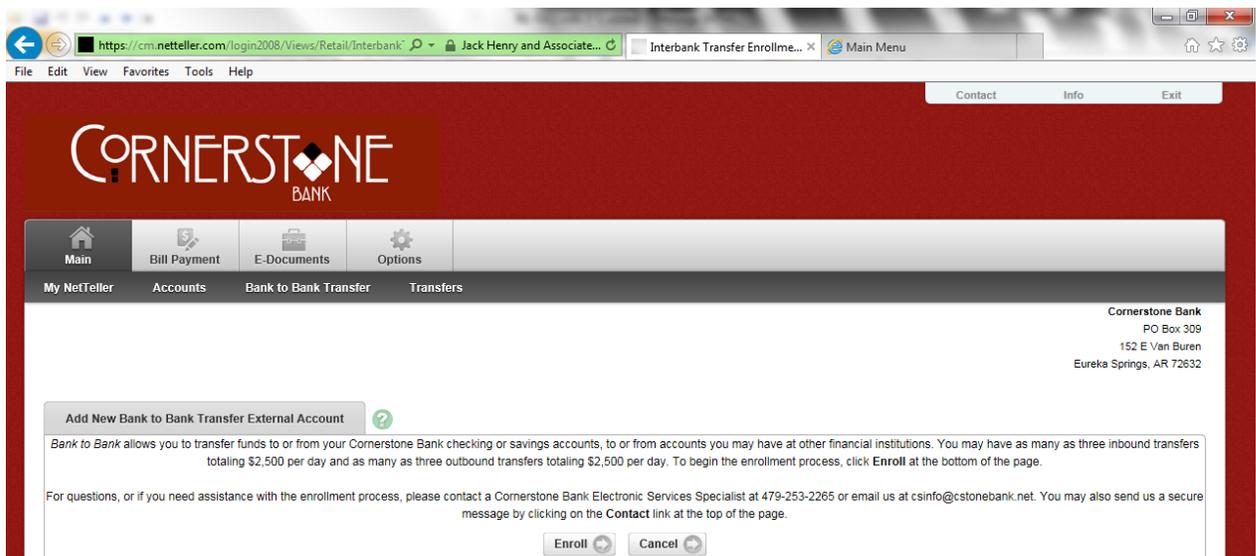
## Bank to Bank Transfer External Account Enrollment Guide

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

[Print](#)

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](mailto: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  
⑆000909430⑆ 00144090430⑆ 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
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Checking ▾

Submit Cancel

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

- 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.

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.

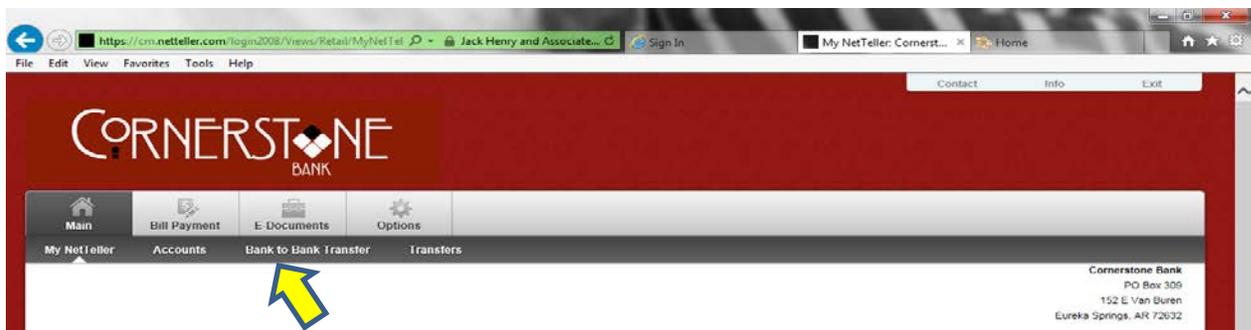
Once this step is completed you are ready to use *Bank to Bank* Transfer. If you experience problems during the enrollment please contact Cornerstone Bank at 479-253-2265 or 870-423-2265 for further assistance. Thank you for your interest in *Bank to Bank* Transfer.



## 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 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:

Frequency:

Transfer on:

Transfer Memo:

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

The screenshot shows the Cornerstone Bank website interface. At the top, there is a navigation bar with the bank's logo and a menu with options like 'Main', 'Bill Payment', 'E-Documents', and 'Options'. Below this is a sub-menu for 'Bank to Bank Transfer' with options like 'New Transfers', 'Enrolled Accounts', 'Add Account', 'Pending Transfers', and 'Transfer History'. A green information message box states: 'Information Message: Transfer successfully added - Confirmation Number: 010915135418'. Below the message is a form titled 'Add New Bank to Bank Transfer'. The form includes a text box with instructions: '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 form fields include: 'Transfer funds from:' (dropdown menu), 'Transfer funds to:' (dropdown menu), 'Transfer Amount:' (text input), 'Frequency:' (dropdown menu set to 'One Time'), and 'Transfer Memo:' (text input). There are 'Submit' and 'Cancel' buttons at the bottom of the form. A blue arrow points to the 'EXIT' button in the top right corner of the page.

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.