

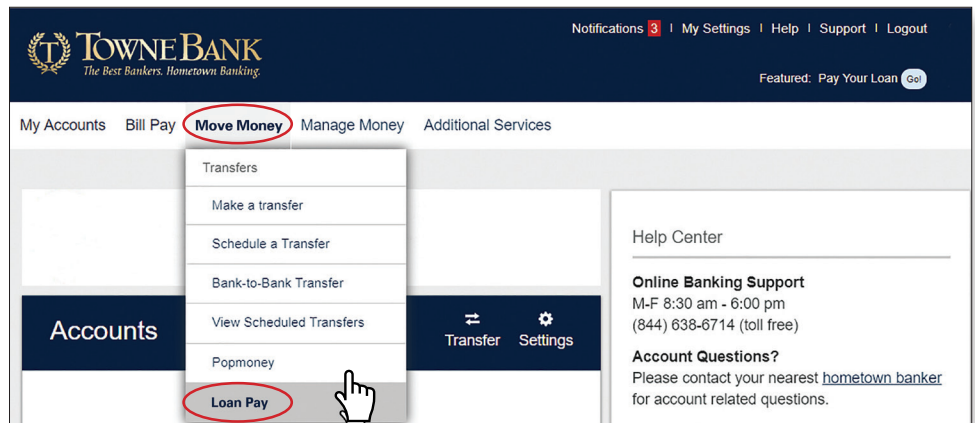
Use our Loan Pay service in Towne-Personal Online Banking to conveniently pay your TowneBank loan from an account you own at other financial institution.

1 ENROLL IN TOWNE-PERSONAL ONLINE BANKING

Visit TowneBank.com/Enroll and complete the online enrollment form for a personal account. Your enrollment will be approved within 1-2 business days.

2 NAVIGATE TO LOAN PAY

Once enrollment is approved, log into Towne-Personal Online Banking through TowneBank.com. Then, select **Move Money** from the main navigation and click on **Loan Pay**.



3 SET UP YOUR EXTERNAL ACCOUNT

For your security, we must validate that you own the checking or savings account that will be used for payments made in Loan Pay. This validation process can take up to three business days and will require the routing and account number(s) for the external accounts, as well as, verification of two deposits and one credit that TowneBank will make. An overview of the steps are included below:

- STEP 1** ▶ Provide the routing and account number for the external checking, savings or money market account in the fields provided.
- STEP 2** ▶ Within 1-3 business days, TowneBank will make two small deposits of less than \$1.00 into the external account followed by one debit that equals the amount of the two credits.
- STEP 3** ▶ Once the two small credits and one debit have posted to your external account, log into Towne-Personal Online Banking, navigate to **Loan Pay** and select **Manage External Accounts**.
- STEP 4** ▶ On the next screen, select **Validate Account** next to your pending external account and enter the amounts of the two credits and one debit, then click **Submit**. If the amounts match, your external account will be verified and you will then be ready to use Loan Pay to make payments to your TowneBank loan.