At Western National Bank, you can now transfer money between your accounts at WNB and other financial institutions.

Best of all, the process is easy! WNB's *Interbank Transfers Service* allows you to move money between your WNB accounts and your accounts at other financial institutions, including banks and credit unions. This new service gives you:

- A convenient and seamless approach to transfer your money
- The ability to set up recurring transfers for extra peace of mind
- A single point of access for all your online banking needs
- Easy access through SmartNet and WNB Mobile Banking

Interbank transfers are a free service for SmartNet Internet Banking customers.

Frequently Asked Questions

Can I schedule recurring transfers?
Yes – You can schedule a transfer to occur one time, weekly, biweekly, semi-monthly or monthly.

What account types are eligible?
Personal Checking, Money Market accounts and Savings are eligible to make transfers to and from your WNB accounts.

What is the enrollment process?
There are just a few easy steps that must be completed before you can do your first transfers, which are described below. Please note that once you enroll an account, you will have only 7 days to verify the account. Once this verification is done, you may then do your first transfer.

Can I do transfers from my mobile phone?
Yes - You will be able to use the *Interbank Transfers Service* from your mobile device, once you have gone through the account verification process through SmartNet.

Is there a fee?
No the *Interbank Transfers Service* is a free service.

What are the daily limits?
You are allowed four (4) inbound transfers per day not to exceed a total of $3,000, and four (4) outbound transfers per day not to exceed a total of $3,000.

How long does it take to receive the money?
Depending on when you transfer the money, it could take up to 72 hours for the transfer to be completed. If you need the funds sooner, then we recommend you do a wire transfer.

For further instructions, please see below.

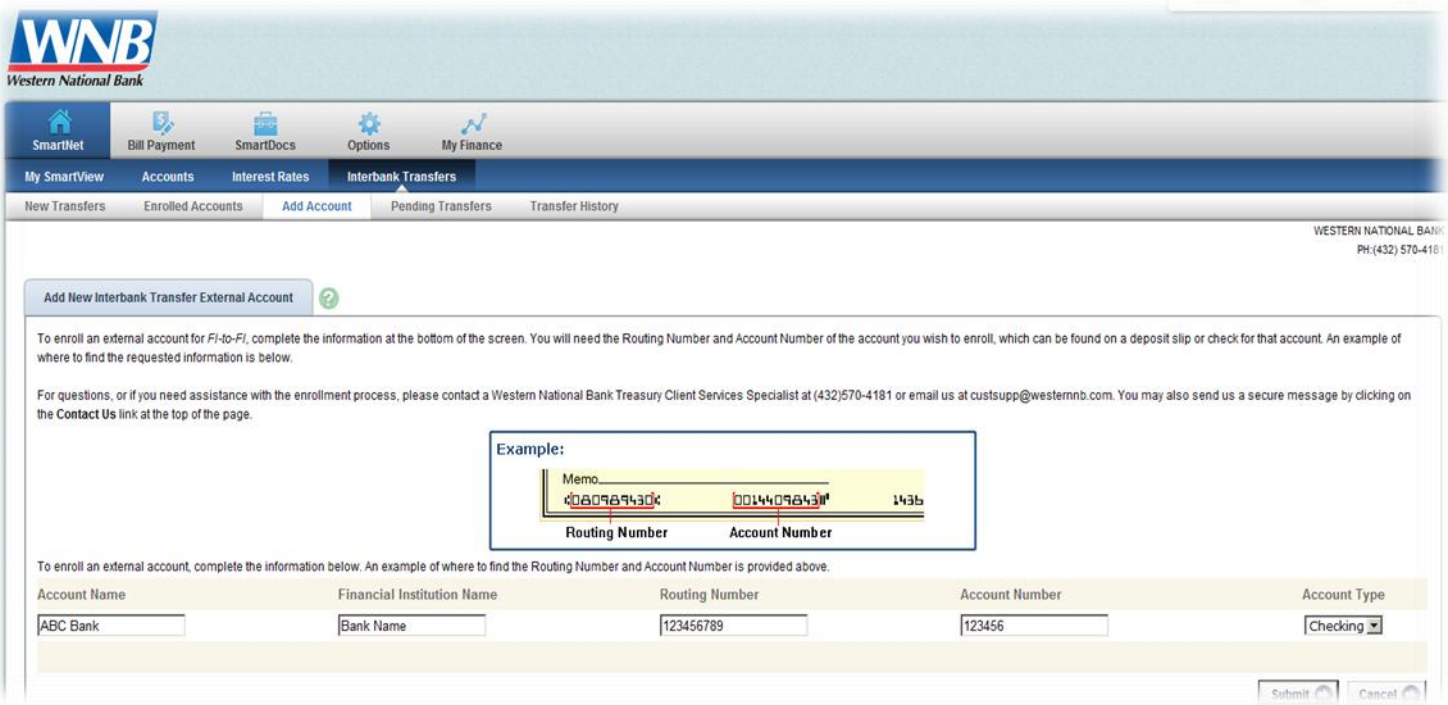
Enrolling/Adding External Accounts

Step 1: Select **Interbank Transfers** from the NetTeller menu.

Step 2: (First time set up only) Review the Enrollment Introduction and click **Enroll**.

Step 3: (First time set up only) Review the **Service Agreement**, select **I Agree,** and then click **Accept**.

Step 4: Complete the New Interbank Transfer External Account form and click **Submit**.

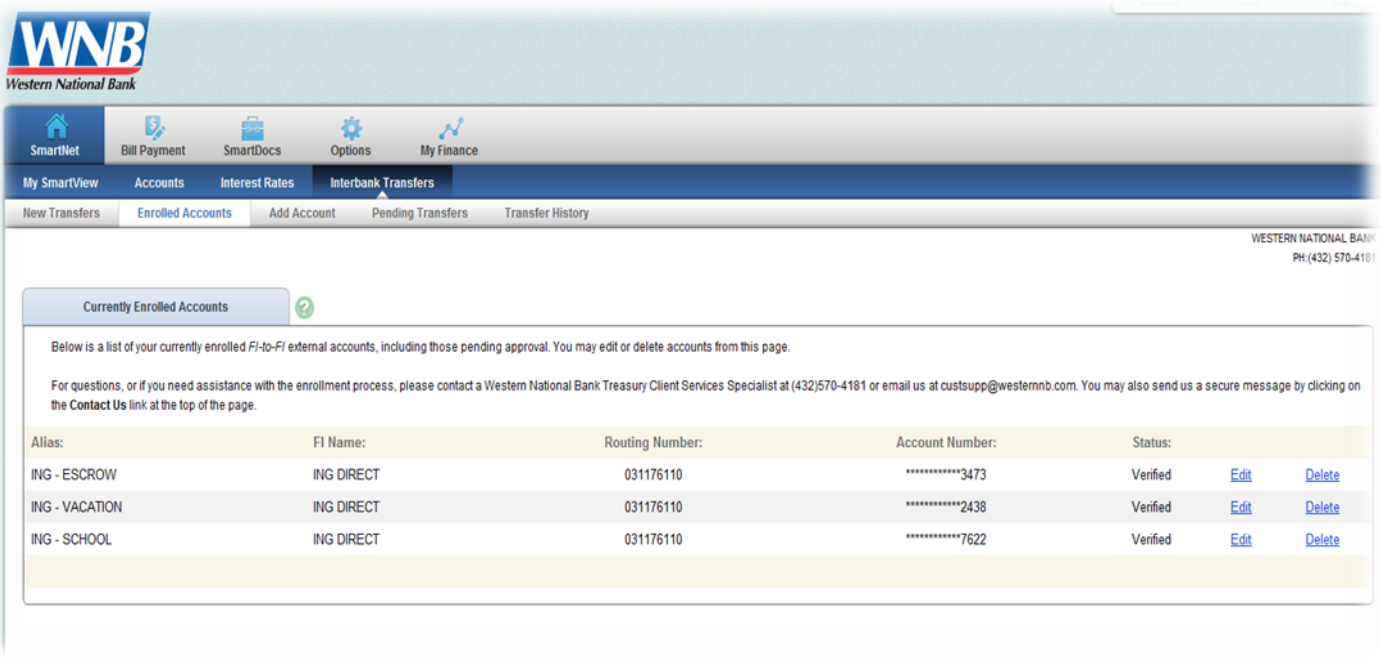


- **Account Name:** Create nickname for account at the other financial institution.
- **Financial Institution Name:** FI where the external account is held.
- **Routing Number:** Nine digit routing number of FI where the external account is held.
- **Account Number:** External account number.
- **Account Type:** Type of external account being added, checking or savings

Step 5: To add additional external accounts, select **Add Account** from the FI Transfer Menu.

Enrolled Accounts

Displays all accounts currently enrolled.



Status:
o **Pending Approval**: Awaiting verification process to complete. Please note that you have only 7 days to complete the verification process.

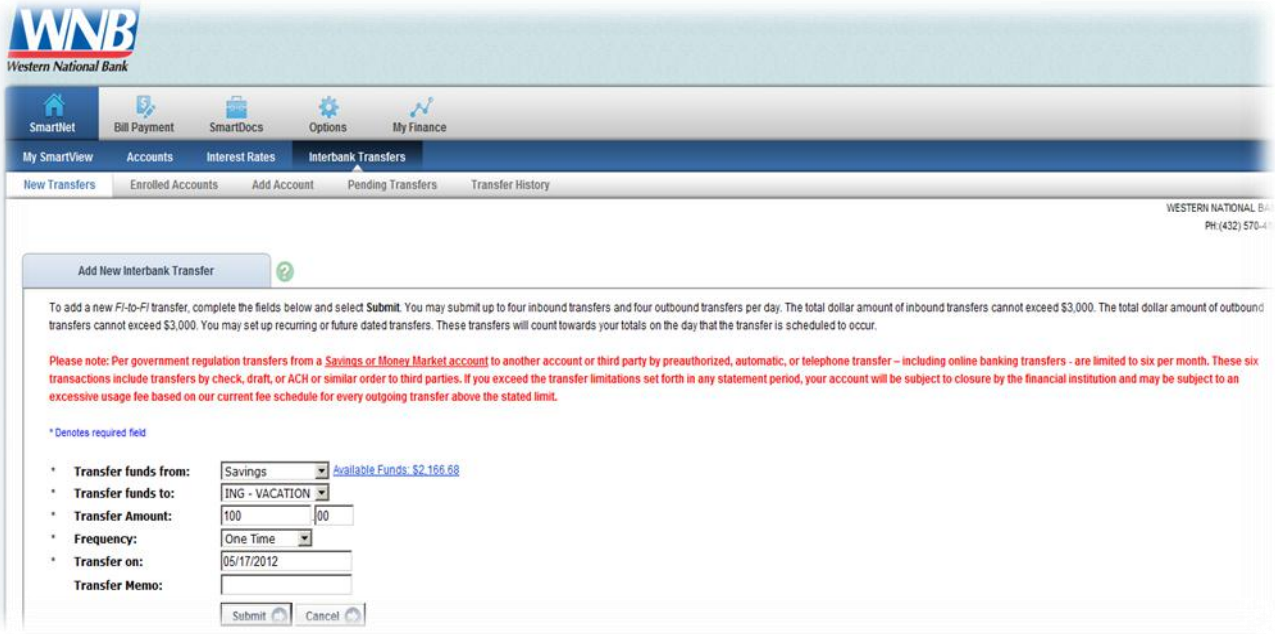
o **Verified**: Account verified and ready to transfer to/from.

Completing Verification Steps

From the Enrolled Accounts tab enter amount received by external account. Enter amount in **Verification mount** field. Amount must be entered without dollar signs or decimal points.

Example: $0.50 is entered 50.

Adding a New Interbank Transfer



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.

Amount: Dollar amount of the transfer.

Frequency: How often the transfer is processed.

- **One Time:** Transfer only processes once.
- **Weekly:** Once per week on a specified day of the week.
- **Bi Weekly:** Every other week on a specified day of the week.
- **Semi Monthly:** Twice per month on specified days of the month.
- **Monthly:** Once a month on specified day.

Transfer on: Date transfer is scheduled to process. Field requires different entries dependent upon frequency selected.

Transfer Memo: Comments regarding the transfer.

Pending Transfers

View transfers that have been established but not processed.

Due to FI Transfers processing every 30 minutes, an immediate transfer is only available for modification/deletion up to 30 minutes after creating the transfer.

Transfer History

View information for FI Transfers sent through NetTeller.

View activity for the past: Available options include 7, 15, 30 or all days

View: Click the View link to see transfer details.