Bank to Bank (B2B) Transfers
User Guide

Bank to Bank ("B2B" or "Service") transfers allow customers the ability to send and receive funds between their account(s) at First Bank & Trust Co. and their deposit account(s) at another financial institution. The Service transfers between banks using the Automated Clearing House (ACH) electronic funds-transfer system.

The Service is provided free of charge with any First Bank & Trust Co. deposit account. The Bank recommends that users review all related Agreements to this Service before sending any funds. (See the Important Notice below.)

Website Procedures

Step 1: Website Enrollment

1. Log in to our Online Banking portal via our website www.fb247.com.
2. Click on Bank to Bank Transfers.
3. Read the enrollment steps and product description.
4. Click Enroll.
5. Read the Transfer Agreement Terms and Conditions.
6. Checkmark "I Agree" and click Accept.

Step 2: Adding an Account

Prior to utilizing the B2B Transfer service, you must enroll an external account.

1. Click the Add Account tab.
2. Enter the requested information for your external bank account.
3. Click Submit.
4. Your external account must be verified before it is available for use with our B2B Transfer service. Be sure to read the information given on how to proceed.
   - Your external account will be credited with a random amount within 1-2 business days.
5. Once your credit is reflected in the external account, go to the Enrolled Accounts tab. (You must verify your account within 10 calendar days.)
6. Enter the credit amount that was posted to your external account in the Verification Amount box.
   - You must enter verification amounts without any special characters. For example, enter $0.25 as 25
7. Click Submit.

Step 3: Sending Funds to an External Account

1. Click the New Transfers tab.
2. Input the information requested for the transfer.
    - Transfer Funds From, Transfer Funds To, Transfer Amount, Frequency, Transfer Memo (optional)
3. Click Submit.

Other Actions and Tabs

Enrolled Accounts Tab
Under the Enrolled Accounts tab, you are able to view and edit your currently enrolled external accounts.

Pending Transfers
Under the Pending Transfers tab, you are able to view, edit, and delete transfers that have not been processed. Transfers are only in a "pending" status for a limited amount of time. Please ensure accuracy prior to submitting.

Transfer History
Under the Transfer History tab, you are able to view all of your B2B Transfer activity.

Mobile App Procedures

Step 1: Mobile App Enrollment

1. Log in to our Mobile App.
2. Click on the Menu bar in the top left corner.
3. Click on B2B Transfers.
4. Read the enrollment steps and product description.
5. Click Enroll.
6. Read the Bank to Bank Agreement.
7. Click Agree

Step 2: Adding an Account
Prior to utilizing the B2B Transfer service, you must enroll an external account.

1. From the Bank to Bank Menu, click Manage Accounts.
2. Click Add Account.
3. Enter the requested information for your external bank account.
4. Click Submit.
5. Your external account must be verified before it is available for use with our B2B Transfer service. Be sure to read the information given on how to proceed.

- Your external account will be credited with a random amount within 1-2 business days.

6. Once your credit is reflected in the external account, go to Manage Accounts. (You must verify your account within 10 calendar days.)
7. Enter the credit amount that was posted to your external account in the Verification Amount box.
    - You must enter verification amounts without any special characters. For example, enter $0.25 as 25
8. Click Submit.

Step 3: Sending Funds to an External Account

1. Click the New Bank to Bank Transfer.
2. Input the information requested for the transfer.
    - From Account, To Account, Amount, Frequency, Date, Memo (optional)
3. Click Submit.

Other Actions and Tabs

Manage Accounts
Under Manage Accounts, you are able to view and edit your currently enrolled external accounts.

View Pending Transfers
Under View Pending Transfers, you are able to view, edit, and delete transfers that have not been processed. <u>Transfers are only in a "pending" status for a limited amount of time.</u> Please ensure accuracy prior to submitting.

View Transfer History
Under View Transfer History, you are able to view all of your B2B Transfer activity.

A daily transfer limit of $3,000 applies.

IMPORTANT NOTICE:
First Bank & Trust Co. is not liable for funds sent to the incorrect destination (e.g., person or account number) by the user neither is it responsible for any fees which may be assessed to you or on your account by another financial institution. Questions regarding this Guide should be directed to FIRST BANK & TRUST CO. by calling the toll-free number below.

How to Contact Us
Toll-free 1-877-976-2265