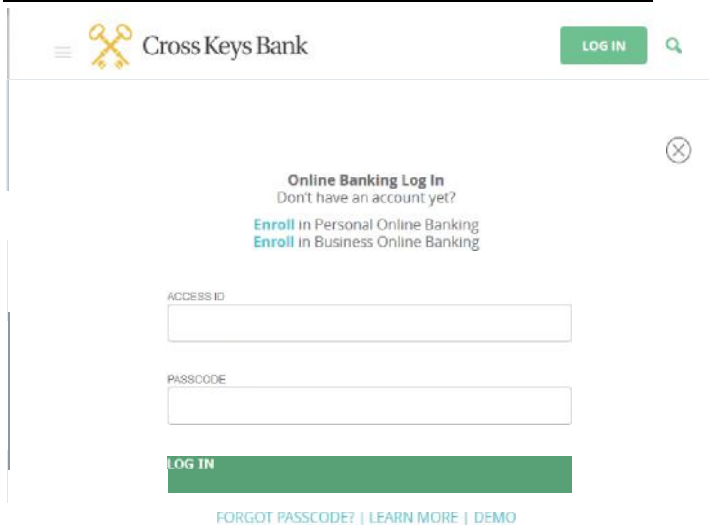


Adding an External Transfer Account to Online Banking

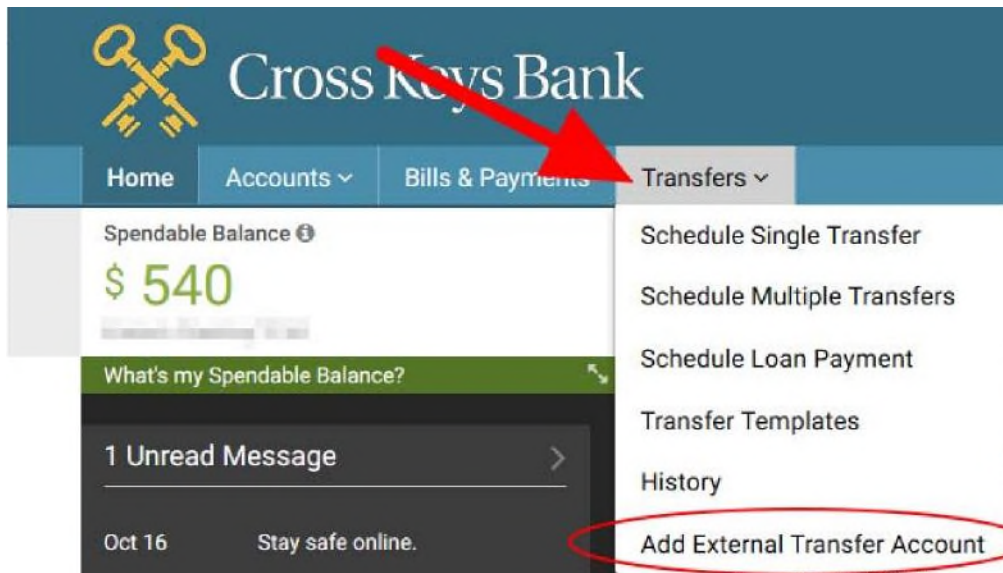
You can add accounts from other Financial Institutions to your Online Banking in order to transfer funds. You must be an owner of the account in order to have "Transfer From" rights. Add the account information on Online Banking under the Add External Transfer Account. Print out the Agreement sign and return it with a copy of a voided check or most recent statement. Please note this process is not instant. Enrollment takes 3 business days and transfers can take up to 4 business days to process. There is a \$5,000.00 limit per transfer period.

1. Log into the full version of Online Banking (Cannot do this via App) www.crosskeys.bank

You can now initiate External Transfers via the App



2. Click on the Transfers> Add External Transfer Account

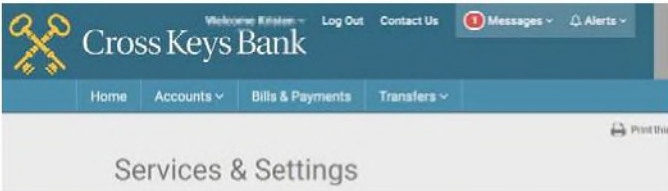




Cross Keys Bank

External Transfers
eBanking
www.crosskeys.bank

3. Read and Accept the User Services Agreement



The External Transfer Service allows you to make transfers to and from another financial institution within the United States. If you own the account at the other bank, you will be able to make transfers to and from your Cross Keys Bank account. If you do not own the account at the other bank, you will only be able to make transfers from your Cross Keys Bank account. Simply accept the External Transfer Service Agreement below and follow the instructions to complete the add account process on the following screen. You will need to mail fax or scan the signed agreement along with a voided check or copy of your most recent bank statement of the account you wish setup. The full External Transfers account setup and activation process takes 5-7 business days before you are able to make transfers, so CKB encourages you to setup multiple financial institutions at the same time.

1. What This Agreement Covers

This Agreement between you and Cross Keys Bank governs the use of External Transfers within our Internet Banking Service. This Agreement supplements your Internet Banking Agreement and other deposit agreements with this Financial Institution.

2. Accepting the Agreement

When you accept these terms and conditions, you represent and warrant that you are an authorized user acting with full authority, and that you are duly authorized to execute this Agreement.

holder) of its termination in such time and in such manner as to afford C termination notification. Notification via secure email within the Internet

For online Agreements:

By accepting below I authorize Cross Keys Bank, St. Joseph, LA to ver service AND to transfer funds electronically between those External Au according to my instructions.

This authority shall remain in full force and effect until Cross Keys Bank holder) of its termination in such time and in such manner as to afford C termination notification. Notification via secure email within the Internet



1. Complete the account information and check what type of access you are requesting. You must be an owner of the External account to Transfer FROM.

Click the Submit button

Verify the Information: and click Submit button



Cross Keys Bank

5. Print the External Transfer Request

Sign the printed Request

Return the signed form along with a voided check or copy of the most recent statement on the account

You can return via **mail**, **fax**, or **scan** and attach to a secure message

External Transfer Account Request

External Transfer Account Request Submitted

By signing below, I acknowledge that I have authority over the account listed and authorize Cross Keys Bank to debit or credit my accounts as I indicate. I authorize Cross Keys Bank to verify the existence of the account listed above and transfer funds electronically between that account and my online accounts according to my online instructions.

I acknowledge that this authorization may be revoked only by providing written notice or online revocation to Cross Keys Bank, in such time and manner as to afford Cross Keys Bank a reasonable opportunity to act upon it.

Please return this signed form along with a voided check

Mail to:

Cross Keys Bank
ATTN: Internet Banking
P.O. Box 7
St. Joseph, LA 71366-0007

You can track the status of your request in [Add/View Account Services](#) on the [Services & Settings](#) page.

Customer Name: [Redacted]

Access ID: [Redacted]

Financial Institution Name: Bank of Oz

Routing & Transit #: 111101458

Account #: 01234567

Account Type: Checking

Account Usage: Personal Account

Account Owner Name: Cowardly Lion

Account Nickname: Courage Account

Transfer Processing Method: Scheduled at least 4 business days in advance of the Scheduled Transfer Date.

Allow Transfer TO This Account: Yes

Allow Transfer FROM This Account: Yes

By signing below, I authorize Cross Keys Bank to verify the existence of the account listed above and transfer funds electronically between that account and my online accounts according to my online instructions.

Signature _____ Date _____

Please return this signed form to:

Cross Keys Bank
P.O. Box 7
St. Joseph, LA 713660007



Done Print

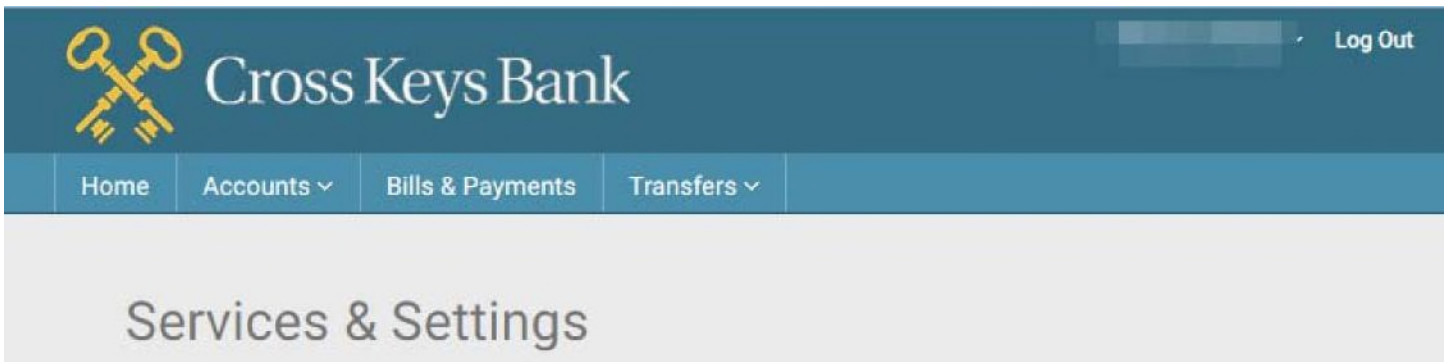


Cross Keys Bank

6. Cross Keys Bank will begin processing your request as soon as your signed Request and Voided check is received. You will be granted access 3 business days after all paperwork is submitted.

2. You may verify the status of the approval by clicking on Services & Settings > Add/View Account Services

The status is listed at the bottom of the screen



Account Services

The accounts listed below are authorized for online access. You can perform the following functions on this page:

- Choose "Edit" from the "I want to ..." Actions menu to add or modify the nickname for your account and request additional services such as bill pay.
- Choose "Remove Access" from the "I want to ..." Actions menu to remove online access to the account.

On this page you can also:

- Choose "Add New Online Account" from the main Actions menu if you would like to add a new online account.
- Choose "Add External Transfer Account" from the main Action menu if you would like to add a new external account.

The following accounts are pending approval:

Account Number	Account Type	Account Name	Services
01234567	External Checking	Courage Account	Pending Approval: External Transfers (Transfer Funds To/From)