* **Set-Up An External Transfer**

Visual: An outline of the globe appears on the screen. The globe disappears and is replaced with a stack of dollar bills.

Audio: In a perfect world, all of your money would be located in a central location...

Audio: where it would be readily available every time you need it.

Visual: Three dollar bills are lined up horizontally towards the top of the screen. Directly underneath them is an opened map.

Audio: In the real world, however...

Visual: The dollar bills turn into three location icons located around the map.

Audio: we often keep money in multiple places for many different reasons.

Visual: The map disappears leaving just the location icons on the screen. There are arrows that are connecting the location icons. A dollar bill passes from one icon to the next.

Audio: Our transfer money tool...

Audio: lets you freely move money between these accounts...

Visual: A file folder with a dollar bill on the front is in the center of the screen.

Audio: making it a powerful ally...

Visual: The dollar bill on the front of the file folder gets put into the folder.

Audio: in an effort to keep your finances organized.

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened.

Audio: To transfer money to, or from an external account...

Visual: The cursor clicks on an Add an Account link. An Add an Account form pulls up on screen.

Audio: you'll first need to add an account.

Audio: And setting up your account is a simple 3 step process.

Audio: Begin by entering the information for your account.

Audio: Give the account a nickname...

Audio: to help you distinguish it from your other accounts.

Audio: And select the account type.

Audio: Using a check from the external account...

Audio: enter the routing number, and the account number.

Audio: Next, click the checkbox...

Audio: stating that you understand that you're required to confirm two test deposits...

Audio: in order to verify ownership of the account.

Visual: The cursor click on the Add Account link. A calendar appears on the screen.

Audio: Then, add the account.

Audio: You'll need to wait at least 2 business days...

Visual: An opened laptop computer appears in the center of the screen.

Audio: before continuing to the next step.

Audio: Then, log in to online banking at the other institution...

Audio: and locate the two test deposits.

Audio: They'll be small amounts, only a few cents.

Audio: Jot down the date and amount of the two deposits.

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened.

Audio: Finally, the last step is to return back here.

Audio: You'll see your new account in the verify accounts section.

Visual: The cursor clicks on the Verify Account link next to the newly added account. A confirmation tab pulls up on screen.

Audio: Click the verify link for the account you are adding.

Audio: And if you're ready, continue to verify your amounts.

Audio: Enter the deposit amounts that you jotted down for the two transactions.

Visual: The cursor clicks on the Verify Account link at the bottom of the Confirmation Page.

Audio: Once verified, your new account will be added to the drop-down menu...

Audio: for any future transfers.

* **Set-Up An External Transfer**

Visual: An outline of the globe appears on the screen. The globe disappears and is replaced with a stack of dollar bills.

Audio: In a perfect world, all of your money would be located in a central location...

Audio: where it would be readily available every time you need it.

Visual: Three dollar bills are lined up horizontally towards the top of the screen. Directly underneath them is an opened map.

Audio: In the real world, however...

Visual: The dollar bills turn into three location icons located around the map.

Audio: we often keep money in multiple places for many different reasons.

Visual: The map disappears leaving just the location icons on the screen. There are arrows that are connecting the location icons. A dollar bill passes from one icon to the next.

Audio: Our transfer money tool...

Audio: lets you freely move money between these accounts...

Visual: A file folder with a dollar bill on the front is in the center of the screen.

Audio: making it a powerful ally...

Visual: The dollar bill on the front of the file folder gets put into the folder.

Audio: in an effort to keep your finances organized.

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened.

Audio: To transfer money to, or from an external account...

Visual: The cursor clicks on an Add an Account link. An Add an Account form pulls up on screen.

Audio: you'll first need to add an account.

Audio: And setting up your account is a simple 3 step process.

Audio: Begin by entering the information for your account.

Audio: Give the account a nickname...

Audio: to help you distinguish it from your other accounts.

Audio: And select the account type.

Audio: Using a check from the external account...

Audio: enter the routing number, and the account number.

Audio: Next, click the checkbox...

Audio: stating that you understand that you're required to confirm two test deposits...

Audio: in order to verify ownership of the account.

Visual: The cursor click on the Add Account link. A calendar appears on the screen.

Audio: Then, add the account.

Audio: You'll need to wait at least 2 business days...

Visual: An opened laptop computer appears in the center of the screen.

Audio: before continuing to the next step.

Audio: Then, log in to online banking at the other institution...

Audio: and locate the two test deposits.

Audio: They'll be small amounts, only a few cents.

Audio: Jot down the date and amount of the two deposits.

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened.

Audio: Finally, the last step is to return back here.

Audio: You'll see your new account in the verify accounts section.

Visual: The cursor clicks on the Verify Account link next to the newly added account. A confirmation tab pulls up on screen.

Audio: Click the verify link for the account you are adding.

Audio: And if you're ready, continue to verify your amounts.

Audio: Enter the deposit amounts that you jotted down for the two transactions.

Visual: The cursor clicks on the Verify Account link at the bottom of the Confirmation Page.

Audio: Once verified, your new account will be added to the drop-down menu...

Audio: for any future transfers.

* **Transfer History**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The History link in the menu bar is selected.

Audio: Selecting History...

Audio: displays a list of your recent transfer activity.

Audio: Much like your bill history...

Audio: it includes the transfers that have recently been made...

Audio: transfers that are pending...

Audio: and transfers that are currently being processed.

Audio: You'll see the account the transfer was made from...

Audio: the account the transfer was made to...

Audio: the amount, frequency and date of the transfer.

Audio: You can view more details, or cancel pending transfers.

Audio: To change your current view, select an option from the drop down.

Audio: Or use the Show box, to view specific accounts.

Audio: Plus, just like your bill history...

Audio: you have the option of downloading your information...

Audio: to use with your personal financial software.

* **Manage Schedules**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The Manage Schedules link in the menu bar is selected.

Audio: Manage Schedules...

Audio: allows you to add, change and stop reminders and repeating transfers.

Audio: Reminders offer a convenient way to track the transfers you want to schedule.

Audio: And you can easily make a transfer from a reminder...

Audio: or edit, and stop reminders from here.

Visual: The cursor clicks on the Add a New Reminder to Help Manage Your Transfers link and a form to fill out appears underneath it.

Audio: To add a new reminder, just complete the form.

Audio: Note that reminders can also be sent to your regular email address as well.

Visual: The cursor clicks on the Set up Reminders link at the bottom of the form. A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The Manage Schedules link in the menu bar is selected.

Audio: When finished, add it.

Audio: It will be added to your list...

Audio: and will give you an electronic heads up...

Audio: based on the conditions you selected.

Visual: The cursor clicks on the Repeating Transfers tab. The page switches from the Reminders tab to the Repeating Transfers tab.

Audio: Repeating Transfers...

Audio: permits you to schedule a series of transfers in advance...

Audio: so the transfer will take place automatically.

Visual: The cursor clicks on the Schedule a Repeating Transfer link and a form to fill out appears underneath it.

Audio: To schedule a transfer...

Audio: again, just fill out the form.

Visual: The cursor clicks on the Preview Transfer link.

Audio: Then preview.

Visual: The cursor clicks on the Schedule Repeating Transfer link at the bottom of the Preview Transfer page. A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The Manage Schedules link in the menu bar is selected and the Repeating Transfers tab is pulled up.

Audio: Once you review your repeating transfer, schedule it.

Audio: That's it.

Audio: Your money will now automatically transfer between your accounts...

Audio: until you decide to stop.

Audio: It's a great way to help keep your money where you want it.