* **About Popmoney**

Visual: The Popmoney logo appears on the screen. An image of a mom, dad and child underneath an umbrella appears underneath the Popmoney logo.

Audio: Are you looking for a fast and easy way to send money to family...

Visual: An image of two friends with their arms around each other appears next to the family underneath the umbrella.

Audio: friends...

Visual: Another image of a man appears in front of the image of the family and the image of the friends.

Audio: or anyone you know?

Visual: An open envelope appears on screen. A check slides into the envelope and the envelope closes.

Audio: Sure, you could mail them a check.

Visual: The closed envelope becomes smaller and can now be seen on a Calendar.

Audio: But it can take days before the check arrives.

Visual: The calendar and envelope disappear from screen. A check appears on the screen.

Audio: And then even longer...

Visual: The check turns into a dollar bill.

Audio: for them to find time to deposit the check.

Audio: Here's a better solution...

Audio: Use our Popmoney personal payment service.

Audio: It's the easy way to send...

Audio: and receive money.

Visual: Two images appear on screen. The first image is of an email icon. The second image is of a Mobile Phone.

Audio: All you need is the recipient's name, email address...

Audio: or mobile phone number.

Visual: The two images turn into safes.

Audio: And the money is transferred from your account...

Visual: A dollar bill transfers from one safe to the other.

Audio: right into theirs.

Visual: The safes disappear from the screen. An image of a man appears on screen.

Audio: To send money...

Visual: The cursor clicks on the man and another image appears containing an email icon.

Audio: just enter the recipient's name...

Audio: and email address.

Visual: The cursor clicks on the email icon and another image appears containing several dollar bills stacked on top of each other.

Audio: The dollar amount...

Visual: The cursor clicks on the dollar bills and another image appears containing a Message icon.

Audio: and if you like...

Audio: a personal message.

Visual: The four images disappear from screen. An e-greeting card appears on the screen.

Audio: You can even turn the message into an e-greeting card.

Audio: For those times when you want to make it extra special.

Audio: Then send.

Audio: That's it.

Visual: An image of a closed envelope appears on the screen.

Audio: There are no postal delays.

Visual: Another image appears next to the closed envelope. This is an image of car.

Audio: No extra trip to deposit the check.

Visual: An opened laptop appears on screen. A Popmoney notification email is on the laptop’s screen.

Audio: Your recipient will be notified that you've sent them money...

Audio: and receive simple instructions on how to claim the funds.

Visual: The laptop disappears from the screen. An image of a piggy bank is on the screen. There is a dollar bill pictured in front of the piggy bank.

Audio: Once completed...

Visual: Another piggy bank appears next to the first one. The dollar bill switches from the first piggy bank to the second.

Audio: the money will be deposited into his or her checking or savings account.

Audio: It couldn't be any easier...

Visual: The piggy banks disappear. A stack of dollar bills is pictured on the screen.

Audio: and your money is delivered safe and sound.

Visual: The stack of money disappears. The Popmoney logo is pictured in the center of the screen.

Audio: Popmoney changes the way you pay other people...

Audio: for the better.

* **Sending Money**

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

Audio: Sending money is quick...and easy...

Audio: First, select the name of the person you are sending the payment to.

Audio: If this is a new recipient...

Audio: you can add them as a new contact.

Audio: You can enter the new contacts name...

Audio: email address...

Audio: mobile phone information...

Audio: and even their bank account information for direct account-to-account transfer.

Audio: Next, enter the amount you want to send...

Audio: and a date to send the payment.

Audio: You can schedule the send date up to a year in the future...

Audio: or select the earliest available date to send the payment right away.

Audio: If this is a type of payment that will happen more than once...

Audio: for example, weekly or monthly...

Audio: Select the frequency for the recurring payment...

Audio: and when you want the payments to end.

Audio: You can also cancel the recurring payment at any time.

Audio: Next, select the account you want the payment taken from.

Audio: Next enter a personal message.

Audio: This message will appear in the email they receive...

Audio: along with instructions for claiming the money.

Visual: The cursor clicks on the Customize the Email with a Unique Design link which is located next to the Message box. Several customizable Special email design options appear on screen.

Audio: If you send your payment using an email address...

Audio: you'll also have the option of customizing the email with a unique design.

Audio: Choose from a variety of templates...

Audio: that celebrate birthdays...

Audio: anniversaries...

Visual: The cursor clicks on the Choose this Design link at the bottom of the customizable email page. The Popmoney page appears on screen.

Audio: and other special events.

Audio: Finally, you can add a note.

Audio: The recipient will not see this note.

Audio: This is like the memo line on a check.

Audio: And your note is stored in the history for your own future reference about this payment.

Visual: The cursor clicks on the Continue link at the bottom of the Popmoney page. A Verify Payment tab opens on the screen.

Audio: Continue opens the preview payment screen.

Audio: Review the details of your payment transaction to verify all the information is correct...

Visual: The cursor clicks on the Send Payment link at the bottom of the Verify Payment tab. A Payment Confirmation page appears.

Audio: and then send the payment.

Audio: That's all it takes!

Visual: Two computer monitors appear on screen. The first monitor has the Payment Confirmation page on its screen. The second has a Popmoney email notification on it. The two monitors disappear. The Popmoney email notification fills up the screen.

Audio: The person you are paying, will be sent the message you specified...

Audio: along with instructions on how they can receive the payment directly into their checking or savings account.

Visual: A magnifying glass appears on screen. It hovers over the email address the email is being sent to.

Audio: If we recognize their email address as one that is registered in the Popmoney network...

Audio: they will be sent a notification to have the money deposited into their previously registered bank account.

Audio: Or it will be automatically deposited...

Audio: if they have signed up for auto-deposit.

Audio: If your recipient has not yet registered for Popmoney...

Audio: they will be directed to Popmoney.com.

Audio: There, they can search to see if their financial institution is part of the Popmoney network.

Audio: And if they don't find their financial institution in the Popmoney network…

Audio: No problem!

Audio: They can use Popmoney.com to direct where they want the funds deposited.

Audio: Popmoney is quick...

Audio: easy...

Audio: and very secure for you...

Audio: And for your recipient.

* **Receiving Money**

Visual: The Popmoney logo appears on screen. A stack of dollar bills is pictured above the logo.

Audio: Receiving money sent through our trusted Popmoney network is simple...

Audio: and secure.

Visual: The stack of dollar bills turns into an iPhone. Three dollar bills are stacked vertically on the phone’s screen.

Audio: It's so simple that if you've used it before...

Visual: A checkmark is now on the phone’s screen.

Audio: you probably don't have to do anything.

Visual: A text message notification appears on the phone’s screen.

Audio: You'll receive a text message...

Visual: An email icon appears next to the iPhone.

Audio: or email...

Visual: The email icon and iPhone fall off the screen. A text message notification replaces these images.

Audio: letting you know someone sent you money...

Visual: The text message notification slides to the left side of the screen. An arrow pointing to the right appears next to the text message. It is pointing at a stack of dollar bills.

Audio: and the money will be deposited into your account.

Audio: If you bank with us...

Audio: simply login to your account and enroll.

Audio: If you are already enrolled and don’t see the payment you were expecting…

Audio: you may need to add the email address or phone number that the payment was sent to.

Visual: An iPhone appears on screen. There is a text message notification on its screen. The cursor clicks on the text message notification.

Audio: If you're new to Popmoney…

Visual: The Popmoney website is pulled up on the phone’s screen.

Audio: It'll direct you to the Popmoney Website.

Audio: From here, you can learn more...

Audio: download the app...

Visual: The cursor clicks on the Full Site link at the bottom of the Popmoney website. A Get Started page is now pictured on the iPhone’s screen.

Audio: or go to the full site to collect your money as a guest.

Audio: Just enter the same email...

Audio: or phone number used to notify you.

Visual: The iPhone disappears from the screen. A notification page that you have received money fills up the screen.

Audio: And let us know where to deposit your money.

Audio: If it's a checking account...

Audio: you'll find your routing number...

Audio: and account number on your checks.

Audio: Or... if your debit card is part of these networks...

Audio: you can choose to enter your debit card information.

Audio: Finally, to verify your phone number...

Audio: or email used by the sender...

Audio: we'll send you a verification code.

Visual: An iPhone with a checkmark on its screen appears on the left side of the screen. An arrow pointing to the right appears next to the iPhone. It is pointing at a dollar bill.

Audio: Once verified...

Visual: The dollar bill turns into a stack of money.

Audio: the money will be deposited into your account.

Visual: An ID appears in the center of the screen.

Audio: With Popmoney...

Visual: The Popmoney logo appears in the center of the screen.

Audio: all personal information remains confidential.

Audio: It's simple.

Audio: And secure.

* **Activity**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Activity link in the grey menu bar is selected.

Audio: The Activity tab is where you will find a record of your transactions.

Audio: To find and view previous payments, select History.

Audio: The list displays transactions matching your selection...

Audio: Including the type of transaction...

Audio: The Date...

Audio: Where the transaction was from...

Audio: And To...

Audio: The Amount...

Audio: And the Status.

Audio: In Progress means your transaction is awaiting processing.

Audio: Pending indicates the transaction is in the process of being executed.

Audio: Complete means the transaction has been processed and the transfer of funds has either occurred, or is ready for execution.

Audio: To find a specific transaction, use Search.

Audio: Enter any known information, including the period in which the transaction occurred...

Audio: the amount...

Audio: or a range of the amount...

Audio: who the payment was sent to...

Audio: or the category to which the payment was assigned.

Audio: You can view the details of any transaction displayed in your history, by clicking on the listing.

Audio: The screen will display the From and To details...

Audio: the Date…

Audio: Delivery Speed...

Audio: Payment Method...

Audio: and amount of the transaction...

Audio: Along with the Status...

Audio: Reference number...

Audio: and Notes.

Audio: For any transaction that has a status of Pending, you can simply cancel the payment.

Audio: If the status is In Progress, it means the transaction has been initiated...

Audio: but the transfer has not yet been completed.

Audio: If the transfer of funds to the recipient's account has not yet begun...

Audio: you can stop the payment on an In-Progress transaction.

Audio: Keep in mind, just like stopping payment on a check, there may be a stop payment fee.

Audio: Selecting Scheduled Payments...

Audio: will display any transactions that have been scheduled for a future date.

Audio: The list would include the next payment in a series of recurring payments...

Audio: and also one-time payments set for a date in the future.

Audio: You can view the details of these payments...

Audio: and cancel them, by clicking on the item in the list.

* **Contacts**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Contacts link in the grey menu bar is selected.

Audio: Your contacts list is at the heart of this convenient personal payment service.

Audio: It contains all the people you have stored in our system.

Audio: While it's easy to enter a contact at any time…

Visual: The cursor clicks on the Add a Contact link. An Add a Contact form appears on screen.

Audio: If you want to add only a single individual, select Add a Contact.

Audio: Enter the first and last name of the person, and if you wish, a nickname.

Audio: Select Email or Mobile Phone as the payment method.

Audio: Enter the email address or mobile phone number for this contact...

Audio: then enter it a second time to verify it was typed correctly.

Audio: If you have the person's checking or savings account information...

Audio: you can enter it here...

Audio: to make direct transfers from your account to theirs.

Visual: The cursor clicks on the Save link at the bottom of the Add a Contact form. The contacts page appears back on screen.

Audio: When ready, save, to add them to your list.

Audio: To search for a specific contact...

Audio: enter the first or last name...

Audio: the period of time when you last sent a payment to the contact...

Audio: an amount range of your last payment to this person...

Audio: or the nickname.

Audio: Search will display any contact matching the parameters you selected.

Audio: To see the details of any contact record displayed...

Audio: click to expand the record.

Audio: From here you can view the information you have stored...

Visual: The cursor clicks on the Edit Contact link next to one of the contacts listed. An Edit Contact page is pulled up on the screen.

Audio: and, edit it.

Audio: Use the edit fields to change the name, or nickname...

Audio: or to add another email address or mobile phone number.

Audio: You can also delete any outdated information.

* **Overview**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Overview link in the grey menu bar is selected.

Audio: Overview displays a To Do List of activities that require your attention.

Audio: The Incoming Payments section will alert you to any payments that are awaiting your deposit instructions.

Audio: Click Details to view the information about this payment...

Audio: Deposit to transfer the payment into your checking or savings account.

Audio: Setting your preferences to auto-deposit will automatically deposit any future incoming payments into a selected account...

Audio: allowing you to avoid the need to execute the deposit from this screen.

Visual: The cursor clicks on a Don’t See a Payment You are Expecting link which opens up a tab.

Audio: If you are expecting a payment that is not shown in the list...

Audio: it's usually because the email address or phone number it was sent to, is not yet listed in your profile.

Visual: The cursor closes out of the Don’t See a Payment You are Expecting tab.

Audio: You can add the address or number from here.

Audio: Alerts shows you any system tasks that require you to take an action.

Audio: For example...

Audio: if you add a new email address or phone number to your own profile...

Audio: an alert will appear, reminding you to verify it.

Audio: Using the validation code in the message delivered to the new email address or telephone.

Audio: Verify allows you to perform validation right from this overview screen.

Audio: Overview also displays any Upcoming or Recent Transactions...

Audio: giving you a shortcut to displaying the details and reviewing payments, or canceling or stopping payment on the transactions.

* **Preferences**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Preferences link in the grey menu bar is selected.

Audio: All the information about your profile is stored in Preferences...

Audio: including any email addresses and phone numbers associated with your account.

Audio: If you wish to add an email address to your profile, simply enter the address and Add.

Audio: Popmoney will send a verification code to the new address.

Audio: Log in to the email account.

Audio: Find the validation message from us...

Audio: and enter the verification code from that email message...

Audio: then Continue.

Audio: The email address will display Yes under Verified once the code is entered.

Audio: If you wish to return at a later time to verify the new address, you can select Validate...

Audio: and enter the verification code that was emailed to you.

Audio: From here, you can also delete any email address or phone number that is no longer in use.

Audio: The primary email address is used as a default.

Audio: Any system notifications will be sent to this email address.

Audio: You can change, delete...

Audio: or add phone numbers...

Audio: just as easily as email addresses.

Audio: Enter the number and continue.

Audio: A verification code will be sent to the phone.

Audio: You can have the code transmitted by either text message...

Audio: or voice call.

Audio: Retrieve and enter the code to verify the new phone number.

Audio: Automatic Deposit Settings...

Audio: allow you to choose an account into which any payments sent to you, will be automatically deposited.

Audio: This makes receiving payments through Popmoney a completely automated process.

Audio: Popmoney makes all your personal payments easy and secure...

Audio: and brings the power and convenience of electronic money transfers to the people you care about the most.

Audio: Terms and conditions apply.