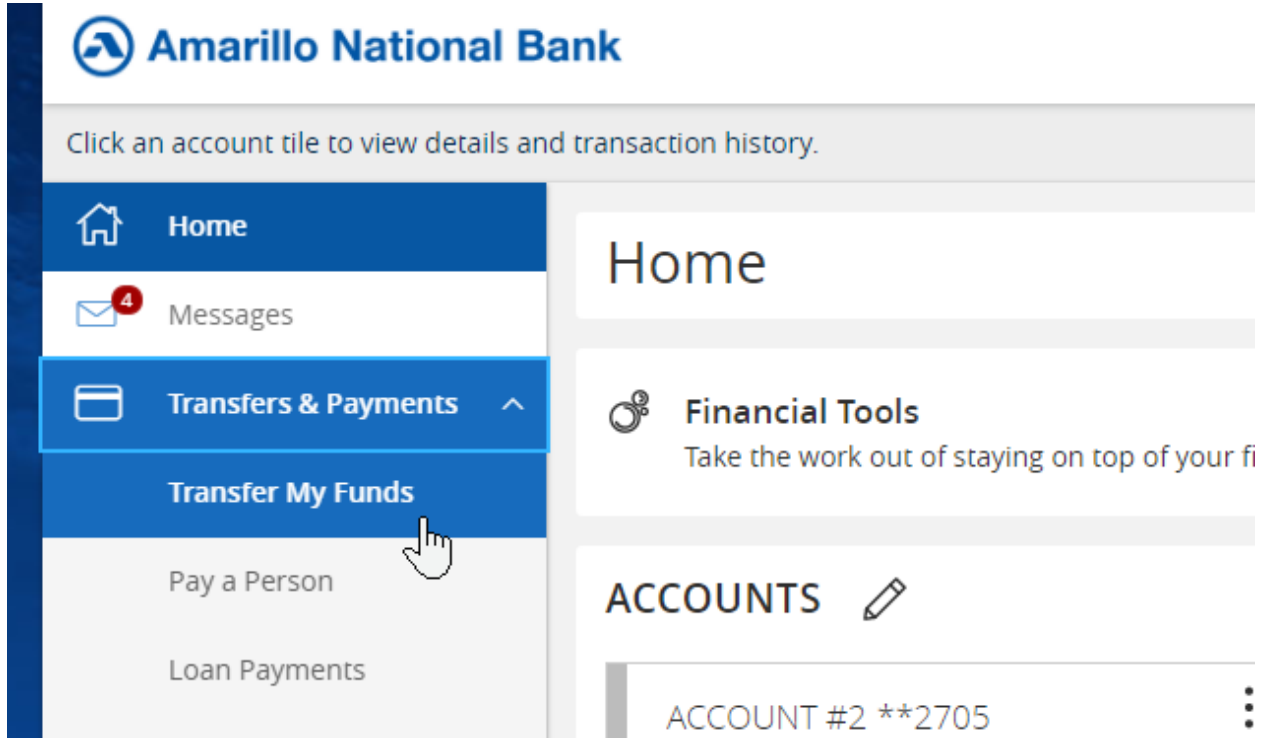


Transfers and Payments

1. Transferring funds between two accounts.

Click on Transfer My Funds on the left-hand menu



The screenshot shows the Amarillo National Bank online banking interface. The left-hand menu is visible, with 'Transfer My Funds' highlighted and a mouse cursor pointing to it. The main content area shows 'Home', 'Financial Tools', and 'ACCOUNTS'.

Amarillo National Bank

Click an account tile to view details and transaction history.

Home

Messages

Transfers & Payments

Transfer My Funds

Pay a Person

Loan Payments

Financial Tools

Take the work out of staying on top of your fi

ACCOUNTS

ACCOUNT #2 **2705

Select the From Account, To Account, enter the amount, frequency and Transfer date.

Enter a Memo if needed

Then click Transfer Funds


Funds Transfer

From Account
ACCOUNT #2 \$63.40 ▼

To Account
ACCOUNT #1 \$356.78 ▼

Amount
\$ 1.00


Frequency
One time transfer ▼


Transfer Date
02/18/2021 

Memo (optional)

Transfer Funds

You will get a success screen.





Transaction Processed

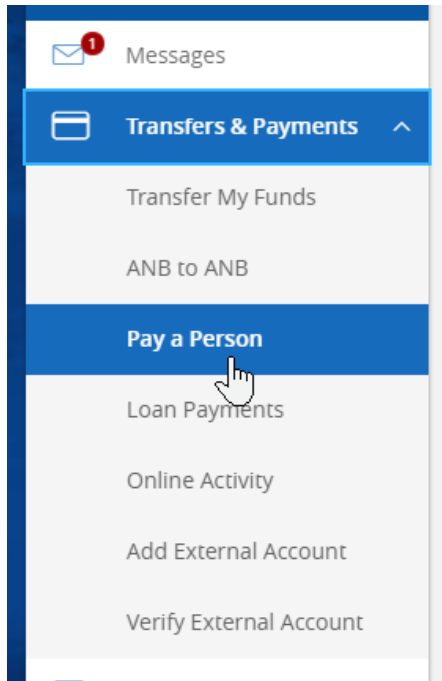
Transaction #12288 was processed on 6/18/2019.

From PERSONAL SAVINGS XXXXXX4548
To NO SERVICE CHARGE CHECKING-PERSONAL XXXXXX3436
Amount \$1.00
Date 6/18/2019
Memo Funds Transfer via Online

[Manage Transfer](#) [Close](#)

2. Sending funds through Pay A Person.

On the left-hand menu, click Transfers & Payments and then Pay a Person.



If there are no cards saved, you will be directed to this screen.

Click Add a card.

Send Money

Send History Manage Cards

Add or remove cards. Replacement cards must be added as new.



There are no associated debit cards

You must enter a participating debit card in order to send money.

[Review Terms And Conditions](#)

[Add a card](#)

Enter your card information and click Continue. *You will not have to do this again.

Verify Debit Card

Your security is important to us. Please verify your debit card information here.

Debit Card Number

[Show](#)

Expiration Date

Nickname (optional)

Continue

If you already have a card saved, you will be directed to this screen.

There is a \$5,000 product limit.

****Please be aware of your card limits.****

Enter the recipient's personal information and click Continue.

Send Money

[Send](#)

[History](#)

[Manage Cards](#)

Recipient Name

Email or Mobile #

Amount

Debit Card

[+ Add a card](#)

Memo

Reset

Continue

Review what you have entered and click Continue.

A screenshot of a mobile application's 'Review' screen. At the top, the word 'Review' is centered. Below it is a yellow circular icon with a white exclamation mark. The transaction details are listed: 'Recipient: Sean', '(806)', 'Amount: \$5.00', 'Debit Card: XXXX XXXX XXXX 9160', and 'Memo: Lunch'. At the bottom, there are two blue buttons: 'Edit' on the left and 'Continue' on the right.

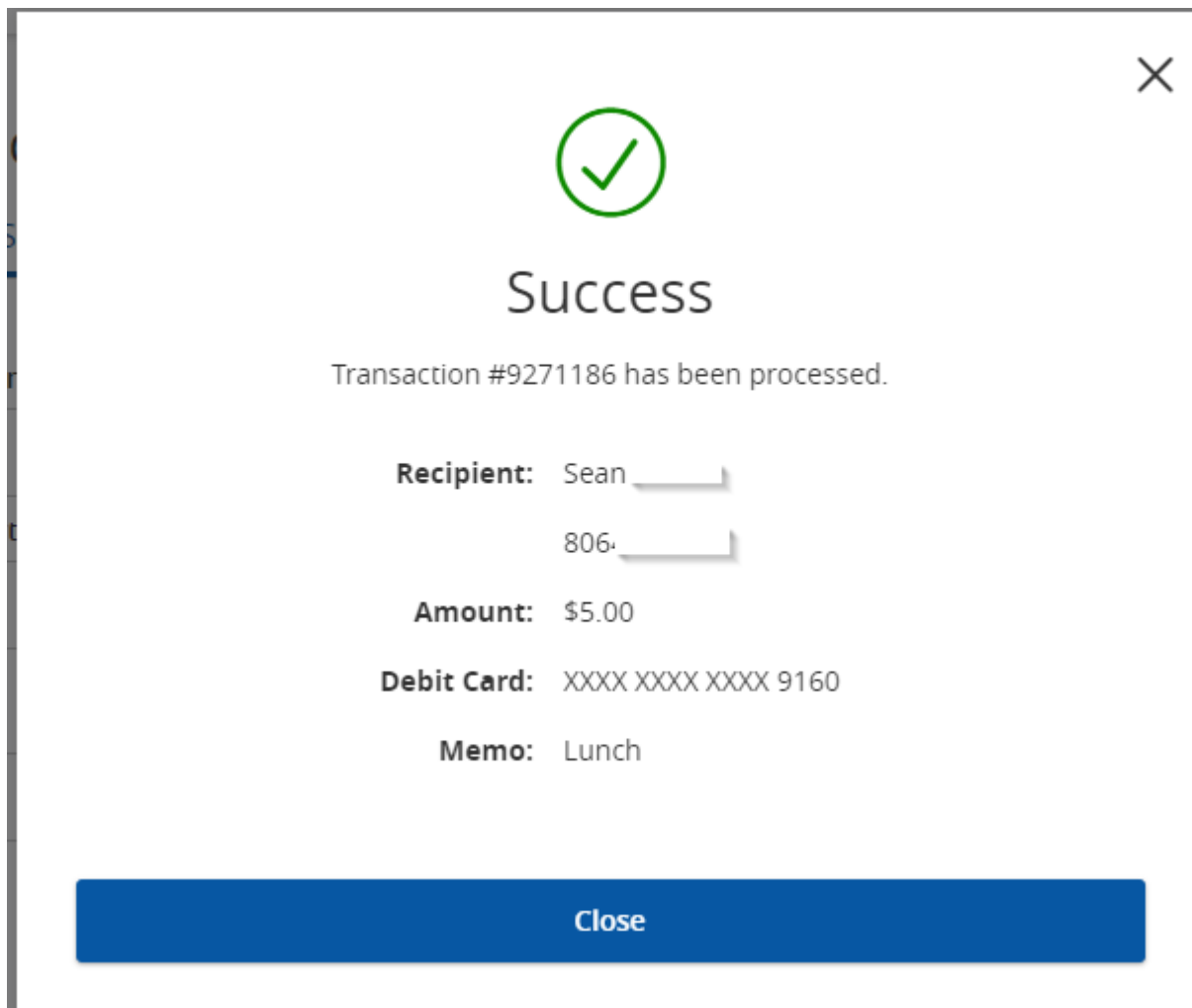
Enter the PIN number for your debit card.

****For security, the number will scramble after every number clicked on. After 2 invalid PIN attempts, you will be locked out from sending funds for 24 hours.**

A screenshot of a mobile application's PIN entry screen. At the top left is the Amarillo National Bank logo. Below it, the card number 'XXXX XXXX XXXX 9160' is displayed. The instruction 'Enter PIN to verify transaction' is centered. Below the instruction are four colored dashes (orange, blue, dark blue, black) representing the PIN positions. A numeric keypad is shown with numbers 3, 0, 9 in the first row; 7, 8, 1 in the second row; 6, 5, 2 in the third row; and 4, CLEAR, and a backspace icon in the fourth row. At the bottom, a blue banner contains the text: 'For security, the buttons reshuffle each time you enter a number.'

A screenshot of a mobile application's PIN entry screen, showing a different state. The Amarillo National Bank logo and card number 'XXXX XXXX XXXX 9160' are at the top. The instruction 'Enter PIN to verify transaction' is centered. Below it are four asterisks representing the PIN positions. A numeric keypad is shown with numbers 4, 2, 0 in the first row; 1, 6, 7 in the second row; 3, 5, 9 in the third row; and 8, CLEAR, and a backspace icon in the fourth row. At the bottom, a blue button labeled 'SUBMIT' is visible.

You should then get a Success screen and can click Close.



Success

Transaction #9271186 has been processed.

Recipient: Sean
806

Amount: \$5.00

Debit Card: XXXX XXXX XXXX 9160

Memo: Lunch

[Close](#)

The receiving customer will click on the link from the text message or email and input either their debit card number or their bank's routing/account number to receive funds.

*If they enter routing/account number, they will receive funds in 2-3 days, debit card is immediate.

*If the sender chooses to cancel the payment (must call ANB to cancel), the funds are returned to their debit card immediately only if the receiver has not accepted the funds. *If the receiver did not receive or deleted the link to accept funds, the sender can call ANB to resend the link to the receiver.

*After 10 calendar days, the link to receive the funds will expire and will be returned to the sender's account. To redo, the sender will have to start the process from the beginning.

3. Loan Payments

Click Loan Payments on the left-hand menu

Enter the From Account, To Account, Payment Type, Amount and Date

Enter a Memo if needed

Click Submit

The screenshot shows the 'Loan Payments' form in the Amarillo National Bank online banking interface. The left-hand menu is visible, with 'Loan Payments' selected. The form fields are as follows:

- From ***: ACCOUNT #2 [redacted] \$63.40
- To ***: ---Select To Account---
- Payment Type ***: [Empty dropdown]
- Amount ***: [Empty input field] Make this recurring
- Date**: 02/18/2021
- Memo**: Memo/Description

Buttons for 'Clear' and 'Submit' are located at the bottom right of the form.

4. Online Activity – all activity performed via Online Banking will be displayed here. Use 'Show Filters' for additional search and navigation options.

The screenshot shows the 'Activity Center' in the Amarillo National Bank online banking interface. The left-hand menu is visible, with 'Online Activity' selected. The activity is displayed in a table with the following columns: Created date, Status, Transaction Type, Account, and Amount. There are three transactions listed:

Created date	Status	Transaction Type	Account	Amount
2/2/2021	Processed	Funds Transfer - Tracking ID: 2442686	My Savings 267278	\$280.00
1/23/2021	Processed	Funds Transfer - Tracking ID: 2393020	My Money 692549	\$100.00
1/21/2021	Processed	Funds Transfer - Tracking ID: 2381854	My Savings 267278	\$90.00


5. Add External Account

Click on Add External Account under the Transfer and Payments tab.

***This option does need to be turned on by a Digital Banking Rep. If you do not see it, please contact us at 806-378-8213.**

Enter the account number, account type and routing number for the external account and then click continue.

Two micro deposits will be placed into that external account and then pulled back out. Once you see them you will need to verify the account.

 **Amarillo National Bank** Welcome back, AMBER CARTI

- Home
- Messages
- Transfers & Payments ^
 - Add External Account**
 - Verify External Account
- Transfer My Funds
 - ANB to ANB
 - Pay a Person
 - Loan Payments
 - Online Activity
- Pay Bills ∨
- Services ∨
- Settings ∨
- Branches & ATMs
- Help
- Log Off

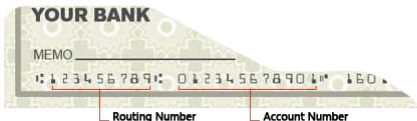
ADD AN EXTERNAL ACCOUNT

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number (Max length of 17 digits)
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

Account Number:

Account Type:

Routing Number:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

6. Verifying External Account

Enter the two amounts and then click Continue.

You can now transfer between your ANB/LNB account to your external account.

Amarillo National Bank Welcome back, SANDRO MOBILE

- Home
- Messages
- Transfers & Payments
- Transfer My Funds
- Pay a Person
- Loan Payments
- Online Activity
- Add External Account
- Verify External Account**
- Pay Bills
- Services
- Settings
- Branches
- Help
- Reports
- Log Off

ACCOUNT VERIFICATION

Please choose an account to verify using the amounts that were deposited to your account.

Account

Account Type: Checking
Routing Number:

Status: Funds have been sent to the target account.

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

Amount #1:

Amount #2:

* Please make sure an account is checked and the amount is correct.