

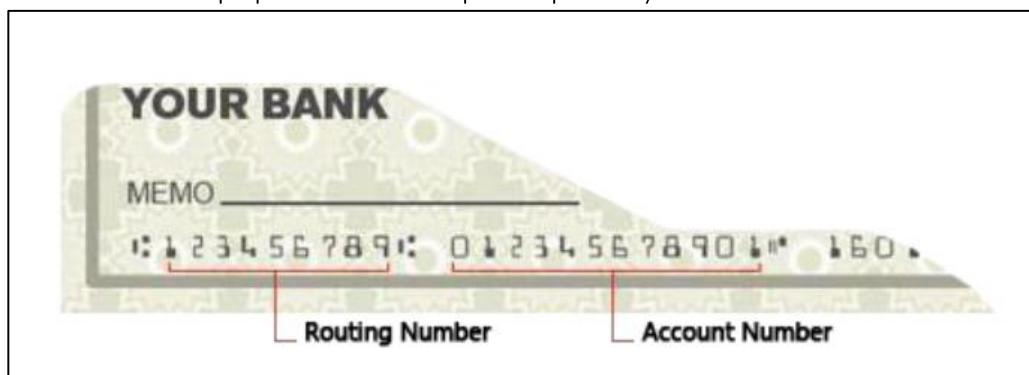
Making a NextMark Loan Payment with an External Account

If you would like to make one time or set up recurring loan payment(s) to your NextMark loan(s) with an external account, please follow these instructions.

Adding a Personal External Account for Loan Payment Purposes

Once you are enrolled in Online Banking, your accounts at other financial institutions can be linked to NextMark's Online Banking so you can transfer money between the two financial institutions, and make loan payments. Here's how it works:

1. Log into **Online Banking**.
2. In the **Transactions** tab, click **Add External Account**.
3. Enter Account Number.
4. Select the type of account using the **"Account Type"** drop-down.
5. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.



6. Click the **Next** button.
7. On the next screen you will receive the following message:

External Account Authorization

Your External Account request has been submitted.

Two small trial deposits will automatically be made to your External Account. It can take up to three business days for these deposits to appear in your External Account.

When you receive the two trial deposits in your External Account, choose "External Accounts" from the main menu in Online Banking and use the "Verify External Account Requests" option to verify your External Account. You will need to know the amounts of both trial deposits to verify your External Account.

You will not be able to make transfers to/from this External Account until the trial deposits have been verified.

Note: In two business days, two micro-deposits will appear in your external account. Once you receive those deposits, log back into NextMark's Online Banking and follow the instructions on the next step (Verifying a Personal External Account).



Verifying a Personal External Account

As soon as NextMark makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within NextMark's Online Banking. Once they are confirmed, you can begin transferring money to and from the external account.

1. Log into NextMark's Online Banking.
2. In the **Transactions** tab, click **Verify External Account**.
3. Select the account you would like to verify.
4. Enter the amounts of the two micro-deposits that have been made into your external account. **Note:** You will enter the amounts with no decimal point.
5. Click the **Submit** button when you are finished.

Note: You must log off your online banking once the external account is verified in order to see the account for use in the steps below.

To make a Payment to your loan(s) - Home Equity, Auto Loan, Consumer Loan, etc.

1. Click on the **Transactions** tab and then the **Funds Transfer** tab.
2. In the **"From"** field click the drop down and select the external account you would like to transfer funds from.
3. In the **"To"** field, click the drop down to select the loan you would like to transfer funds to.
4. Enter the amount of your payment in the **Amount** field and click the "Make this a recurring transaction" if you wish.
5. Select the payment date. **Note:** Whichever payment date is selected will be the date the transfer will be made for future payments (if you have opted for a recurring payment).
6. Enter Memo (optional).
7. Click **Transfer** Funds.