

The Southeast's  
Leading  
Auto Bank

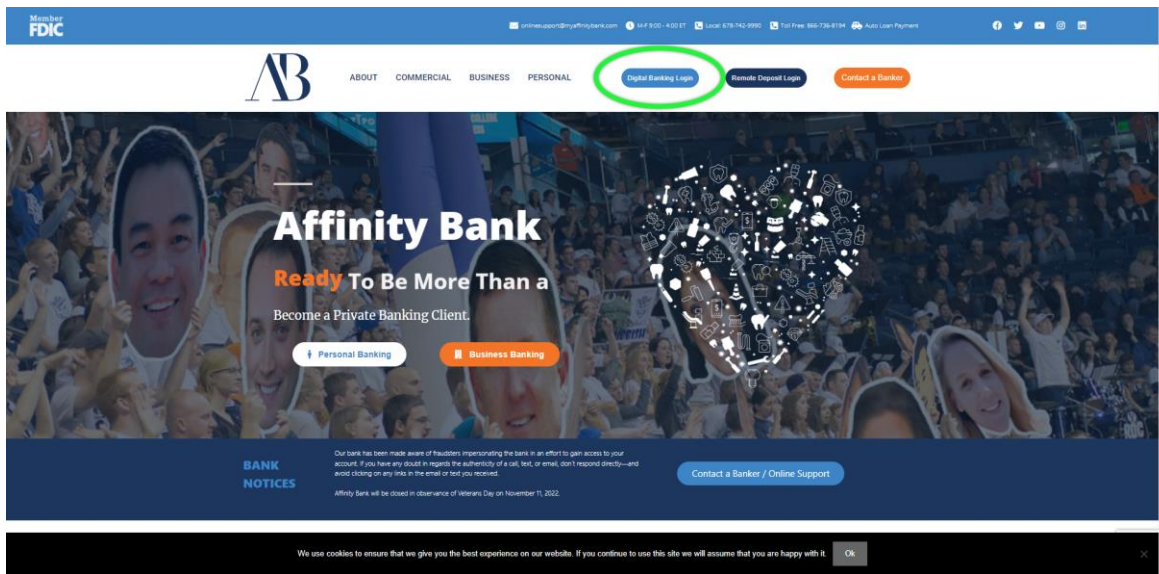
# **A STEP-BY-STEP GUIDE TO ENROLLING IN DIGITAL BANKING, ADDING AN EXTERNAL ACCOUNT AND MAKING AN AUTO LOAN PAYMENT**

**READY WHEN YOU ARE**



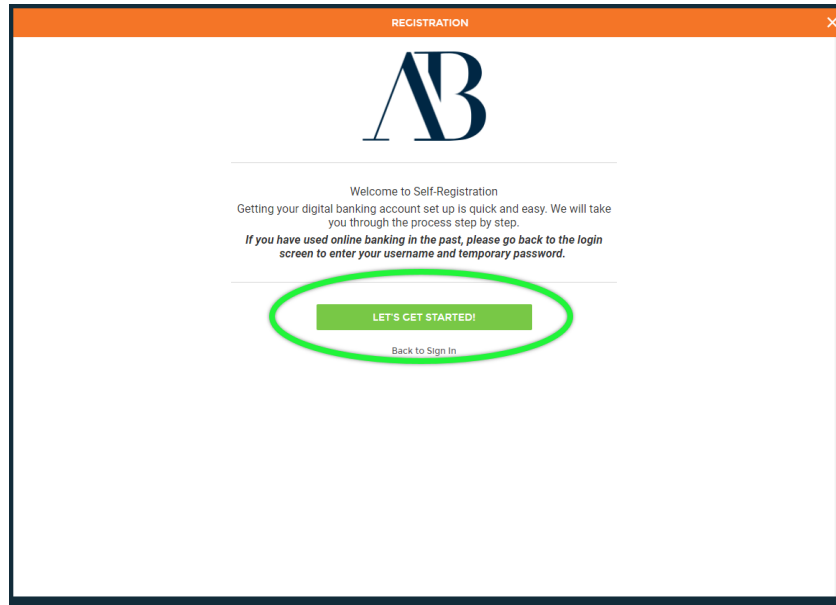
## A STEP-BY-STEP GUIDE TO ENROLLING IN DIGITAL BANKING, ADDING AN EXTERNAL ACCOUNT, AND MAKING AN AUTO LOAN PAYMENT

- 1) Go to our website: [www.myaffinitybank.com](http://www.myaffinitybank.com) and select “Digital Banking Login” in the top right-hand corner.

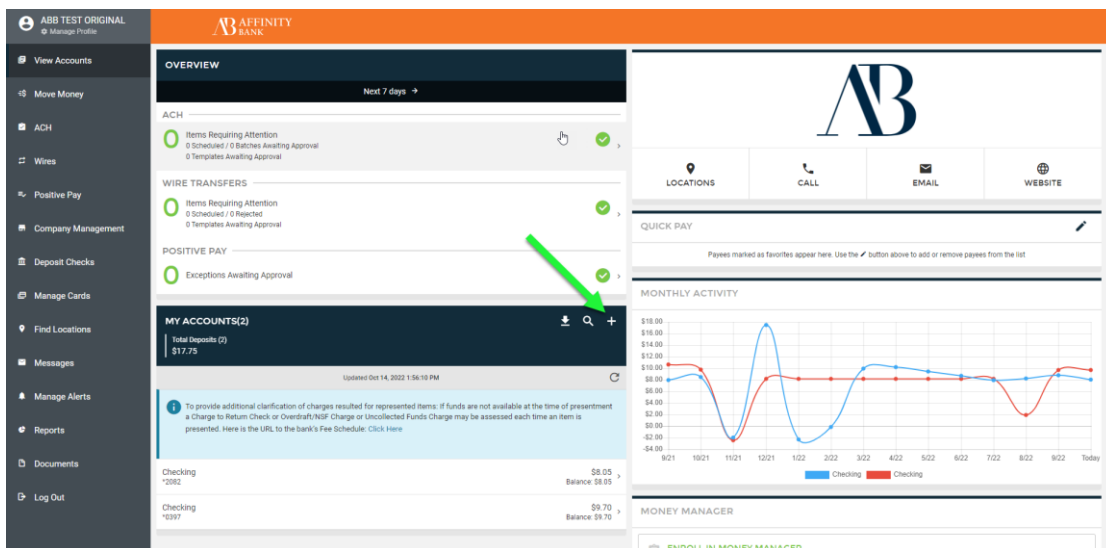


- 2) Select “Sign Up” at the bottom of the screen.

- 3) A registration screen will appear: select “Let’s Get Started!”



- 4) Enter your personal information, add your loan account number to your profile, and set up your login credentials. Once you are logged in you can add your external payment account by selecting the ‘+’ in right hand corner of the “My Accounts” box.



5) Click the “External Account” box

The screenshot shows a mobile app interface titled "ADD NEW ACCOUNT". At the top, it asks "What type of account is this?". Below this, there are two options: "EXTERNAL ACCOUNT" (with a bank icon) and "INTERNAL ACCOUNT". The "EXTERNAL ACCOUNT" option is highlighted with a green rectangular box. Below the options, there is a small instruction: "Select this option to create an external account."

6) Enter the bank account information for your external bank.

The screenshot shows the "EXTERNAL ACCOUNT" form in the mobile app. At the top, there is a warning message: "Please only add your external account ONE time. Micro deposits will post to your external account for verification in 1-3 business days." Below this, the form asks "What do you want to call this account?" and has three required fields: "ACCOUNT NAME", "RECEIVER NAME", and "BANK NAME". Under the heading "Account Information", there is a required "ACCOUNT TYPE" field. Below that is a "Memo" field. There are two fields for "Routing Number" and "Account Number", each with a "required" label. Below these are "ROUTING/TRANSIT NUMBER" and "ACCOUNT NUMBER" fields, both also labeled "required". At the bottom of the form is a green "SAVE" button.

Hit the green “Save” button. If it is not green that means you are missing a required field.

7)

After you have hit “SAVE” you can log out.

Affinity Bank will send test deposits to your external bank account. It can take up to 1-3 days for the small deposits to appear in your external account.

When you see the deposits, you will log back into your Affinity Bank online banking profile to verify the amounts that were deposited. Once this has been completed, you will be able to make a payment.

- 8) Select the loan you wish to make a payment on.

The screenshot displays the Affinity Bank user interface. On the left, a dark sidebar contains navigation options: Manage Profile, View Accounts, Move Money, Deposit Checks, Manage Cards, Find Locations, Messages (highlighted with a green arrow), Manage Alerts, Reports, Documents, and Log Out. The main content area is titled 'MY ACCOUNTS' and shows a 'Loan' summary with a 'Next Due' date of 10/09/2022. Below the loan summary is a 'SPENDING' section with a chart showing 'No transactions in the past month'. To the right, there is a 'QUICK PAY' section and a 'MONTHLY ACTIVITY' chart.

- 9) Select “Submit a Payment” in the bottom right-hand corner.

The screenshot displays the Affinity Bank user interface for a loan. The left sidebar is the same as in the previous screenshot. The main content area shows 'Loan' details with a 'Balance' field. Below this is a 'BALANCE INFORMATION' section with fields for ACCOUNT NUMBER, ROUTING NUMBER, BALANCE, ORIGINAL BALANCE, CURRENT RATE, PAYMENT DUE ON DUE DATE, REGULAR PAYMENT, PAYOFF, COLLATERAL TYPE, TYPE, INTEREST PER DAY, and TERM. Below this is an 'ACCOUNT SERVICES' section with links for Statements, Submit Payment (highlighted with a green arrow), and Submit a scheduled payment.

10)

The external account should pre-fill at the top of the screen -- it will appear as the account the funds will be transferred from.

If you have set up more than one account, you will be provided with a drop-down menu to choose your “Payment From” account.

You will then select your “Payment Type”, “Date”, and “Occurrence”.

Once you’ve completed all the required fields, you may click the green “Continue” button.

**DETAILS**

Recipients include all available internal accounts. It may also include other money movement services such as external accounts, bill pay, or person to person payments.

FROM: [Account Icon] \$0.00 → TO: [Loan Icon] Loan \$

Select a Payment Type:  
PAYMENT TYPE: Regular Payment

Enter Payment Amount:  
AMOUNT: \$

When should it occur?  
DATE: 10/17/2022

How often should it occur?  
OCCURRENCE: Just Once

What is this Payment for?  
NOTE

**CONTINUE** →

11)

You will then be taken to the review screen.

If everything looks correct you may select the green “Submit” button.

**REVIEW THIS PAYMENT**

Here is a summary of your payment:

FROM: [Account] (\*3)

TO: Loan (\*2)

PAYMENT TYPE: Regular Payment

DATE: 10/17/2022

OCCURS: One Time

NOTE:

TOTAL: \$

By clicking on the Submit button below, I authorize Affinity Bank to initiate an Automated Clearing House (ACH) transfer from my account at the receiving financial institution stated above for credit to my Affinity Bank account.

I understand that this authorization will remain in full effect until I have either edited or deleted this transfer from within the Move Money area of Digital Banking. This must be done at least 3 days prior to the effective date of the transaction.

**SUBMIT**