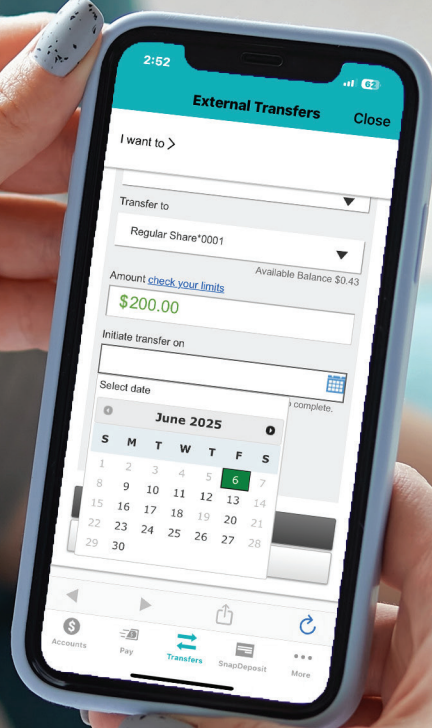


How To Set Up External Transfers

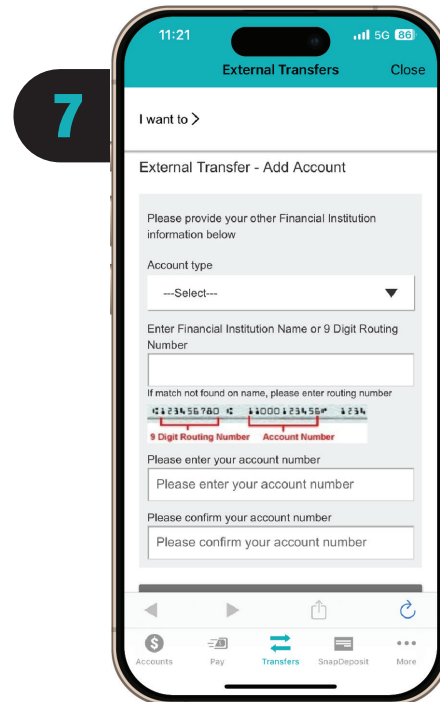
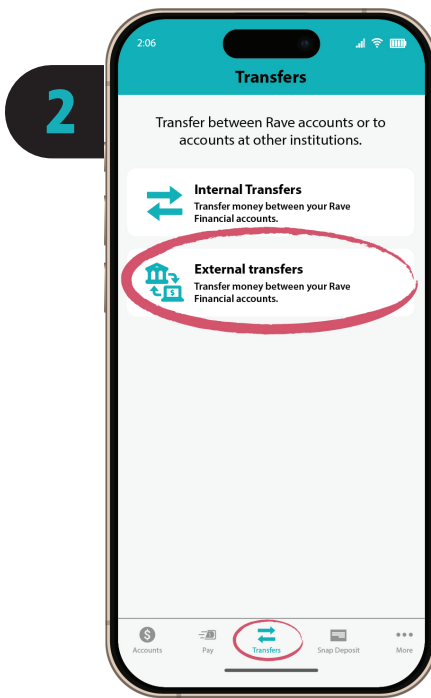


Mobile Phone Instructions

You can easily transfer funds to/from your Rave Financial account to/from another financial institution by following these simple steps.

How to link an External Account:

1. Open the Rave Financial App and **login** to your account.
2. At the bottom of the accounts screen, tap **Transfers**.
3. On the Transfers page, tap **External Transfers**.
4. From the external transfers page, tap **I Want to >** to see the drop-down menu.
5. From the drop-down menu, tap **Schedule External Transfer**.
6. To add an account, click **+ Add an Account** on the top right of the screen.
7. From the External Transfer - Add Account screen, **fill in information** about the external account that you would like to link. For this, you'll need to enter the account type (Savings, Checking, Money Market Checking, or Money Market Savings), the other financial institution's routing number, and your account number from the other financial institution.

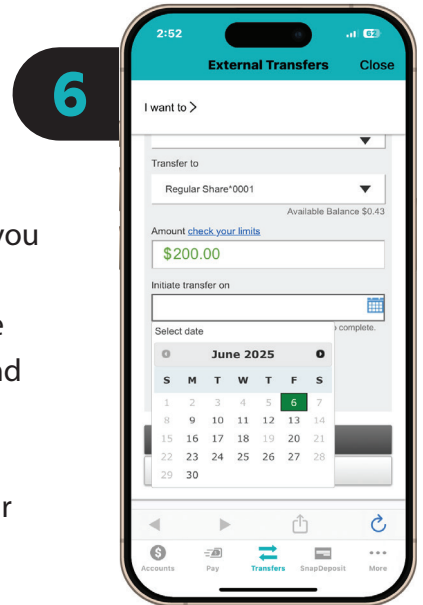


8. Once all information has been added, tap **Continue**.
9. On the External Transfer - Add Account Confirmation page, you'll see a snapshot of the external account credentials that you just submitted. (Bank Name, Routing Number, Address, and Account Number.)
10. Two small deposits of less than \$1.00 each will be made to the external account from Rave Financial within the next two-three business days. Once you see these deposits in your external account, return to the External Transfers page in the Rave Financial App to **validate the two deposit amounts**.

- Now your external account is linked to your Rave Financial account! You can now send funds to and from your accounts. Please remember that it can take up to 3 business days to transfer funds between accounts.

How to Make a Transfer

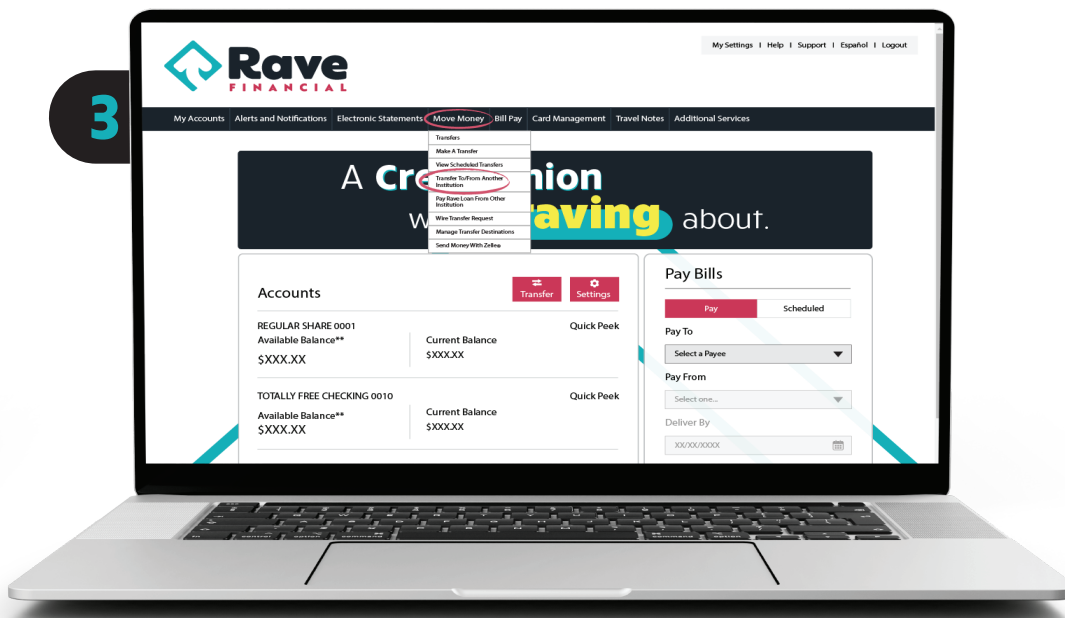
- Open the Rave Financial App and **login** to your account.
- At the bottom of the accounts screen, click **Transfers**.
- On the Transfers page, click **External Transfers**.
- From the external transfers page, click **I Want to >** to see the drop-down menu.
- From the drop-down menu, click **Schedule External Transfer**.
- Next, select the account you would like to transfer from, the account you would like to transfer to, the transfer amount, and the date you would like the transfer to be initiated. Check the Repeat box if you would like to schedule a repeat transaction and check the I agree to the terms and conditions box.
- Tap **Schedule Transfer**.
- Now your transfer of funds has been successfully initiated! Expect your funds to be transferred within three business days.



Online Banking Instructions

How to link an External Account:

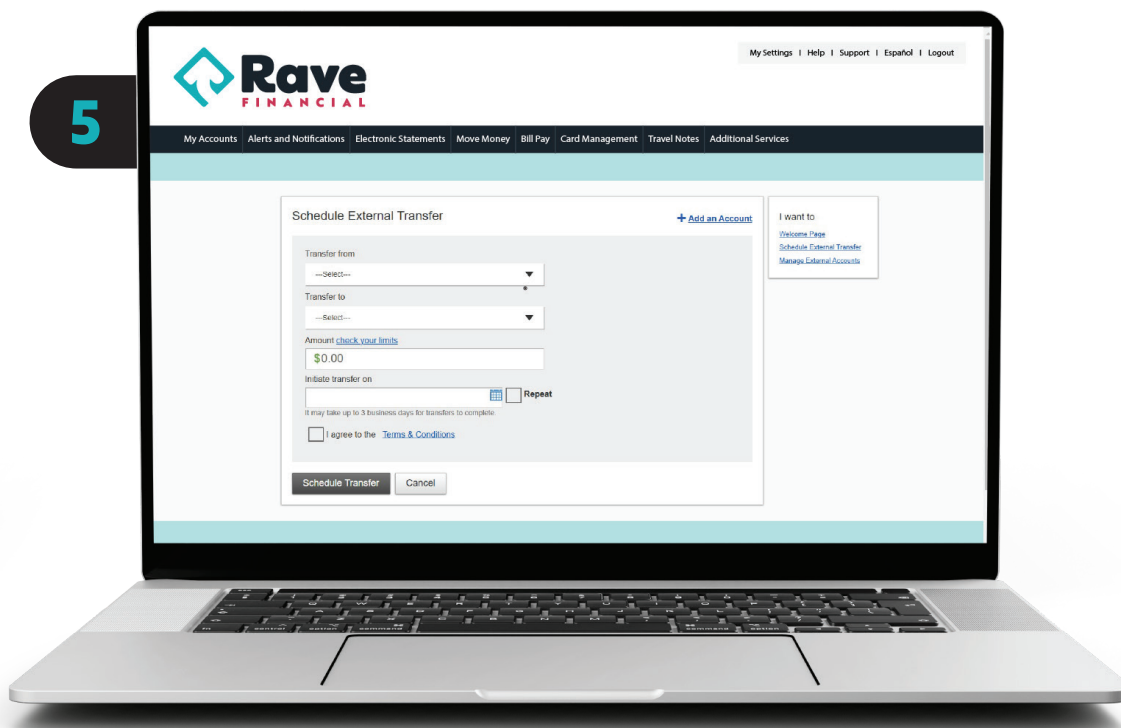
- Go to <https://bankwithrave.com/> and click **Login** in the top right corner of the screen.
- From the login screen, enter your username and password and click **Login**.
- From the Move Money tab, click **Transfer To/From Other Institution**.



- From the right I want to panel, click **Schedule External Transfer**.
- From the Schedule External Transfer screen, click + **Add an Account** near the top right of the screen.
- From the External Transfer - Add Account screen, fill in information about the external account that you would like to link. For this, you'll need to enter the account type (Savings, Checking, Money Market Checking, or Money Market Savings), the other financial institution's routing number, and your account number.
- Once your information has been entered, click **Continue**.
- On the External Transfer - Add Account Confirmation page, you'll see a snapshot of the external account credentials that you just submitted. (Bank Name, Routing Number, Address, and Account Number.)
- Two small deposits of less than \$1.00 each will be made to the external account from Rave Financial within the next two to three business days. Once you see these deposits in your external account, return to the External Transfers page in the Rave Financial App to **validate the two deposit amounts**.
- Now your external account is linked to your Rave Financial account! You can now send funds to and from your accounts. Please remember that it can take up to 3 business days to transfer funds between accounts.

How to Make a Transfer

- Open the Rave Financial App and **login** to your account.
- At the bottom of the accounts screen, click **Transfers**.
- On the Transfers page, click **External Transfers**.
- From the external transfers page, click **I Want to >** to see the drop-down menu.
- From the drop-down menu, click **Schedule External Transfer**.



6. Next, select the account you would like to transfer from, the account you would like to transfer to, the transfer amount, and the date you would like the transfer to be initiated. Check the Repeat box if you would like to schedule a repeat transaction and check the I agree to the terms and conditions box.
7. Click **Schedule Transfer**.
8. Now your transfer of funds has been successfully initiated! Expect your funds to be transferred within two to three business days.

Transfer Limits

- Per Transaction Limit: **\$2,500.00**
- Daily Transaction Limit: **\$5,000.00**
- 28 Day Transaction Limit: **\$15,000.00**