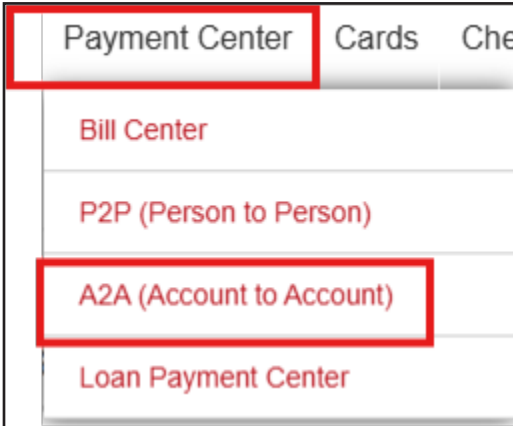
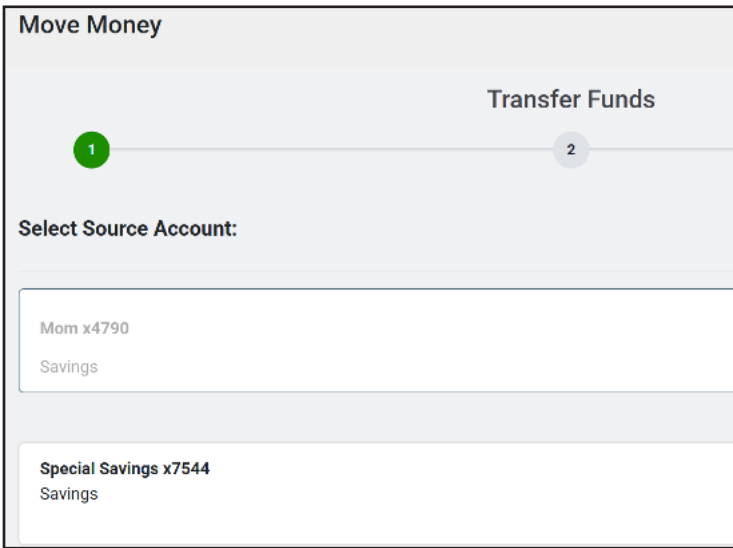


PAYITNOW - TRANSFERRING MONEY TO FINANCIAL INSTITUTION

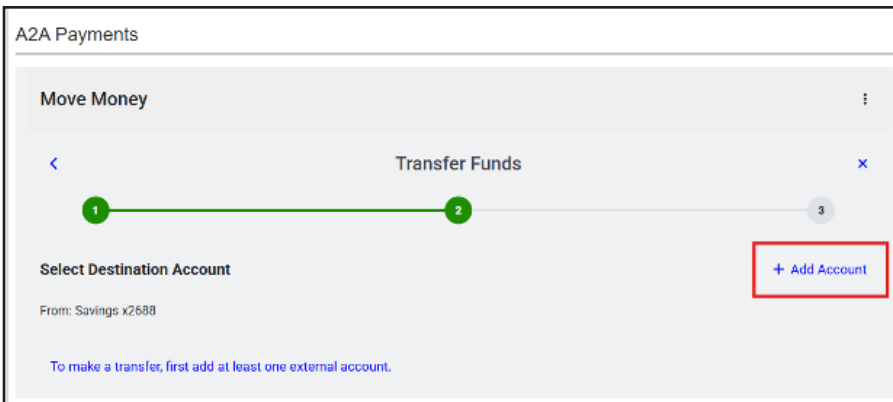
1. Log in to home banking or the mobile app.
2. Select the "Payment Center" tab and then select "A2A Account to Account" from the drop-down menu.

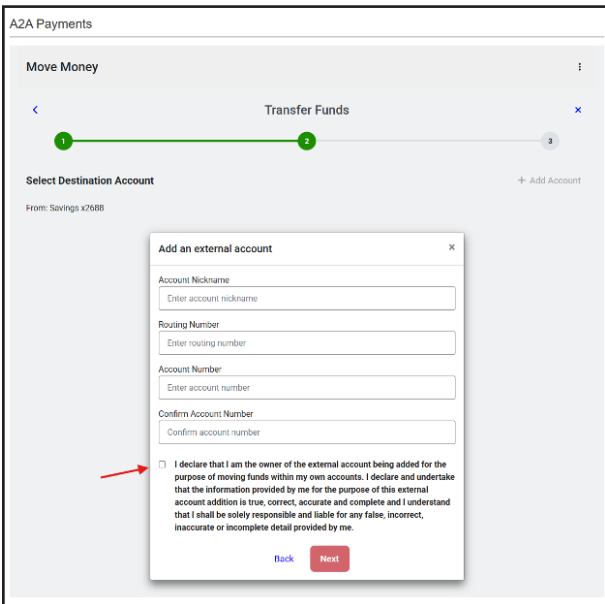
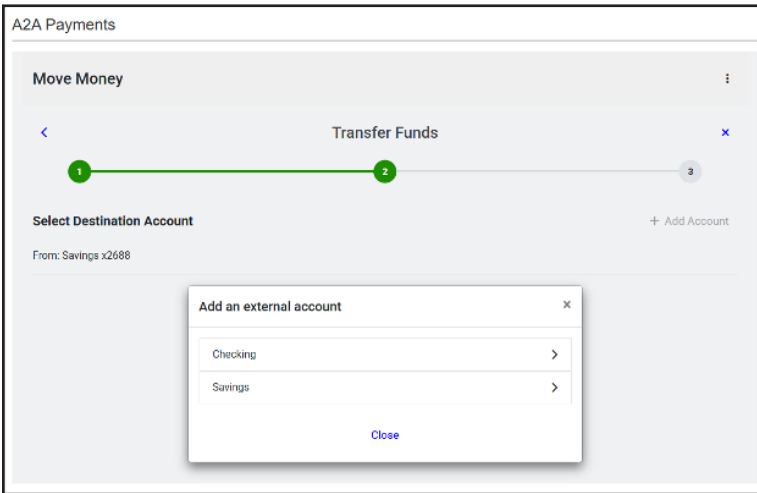


3. Select "Source Account." This is the account you want the funds to come from.

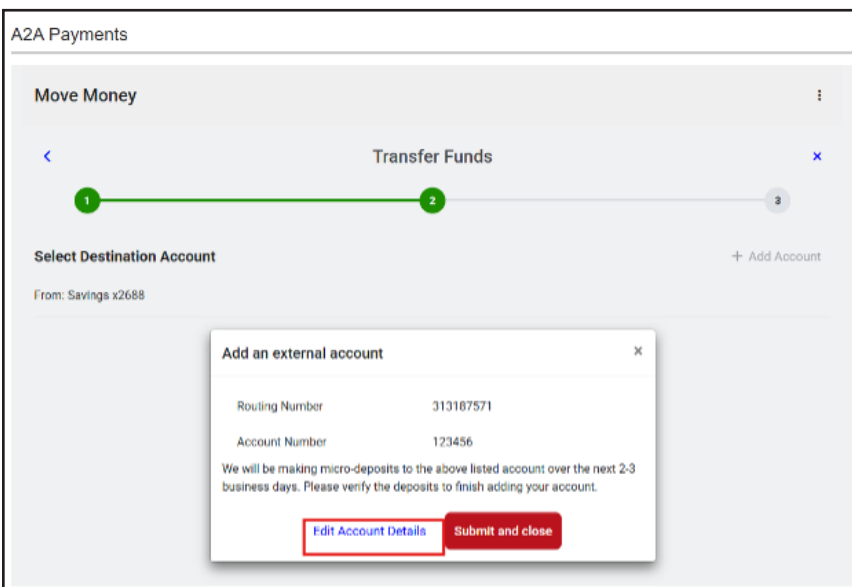


4. On the next screen, you will select "+Add Account" and choose Checking or Savings. Add the external account by filling in the routing number, account number, confirm the account number, and check the declaration. Click "Next."





5. The external account information entered will show. Review the information for accuracy. If it needs to be changed, click "Edit Account Details." If no change is needed, click "Submit and close." It will state "Account was added successfully." Click "Close."



6. Two small deposits will be made to your external account within 1 to 2 business days. To activate the external account, click on "Click to Activate." Enter the small deposits made into the external account. Click "Verify Deposits."

Transfer Funds

1 2 3

Select Source Account: [+ Add Account](#)

Mom x4790
Savings

Click to Activate

Verify account

Please verify the deposits we made to Mom

First Deposit

\$0.59

Second deposit

\$0.47

Cancel Verify Deposits

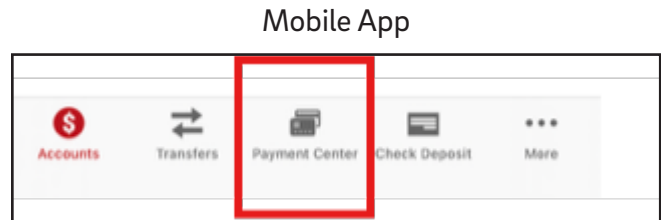
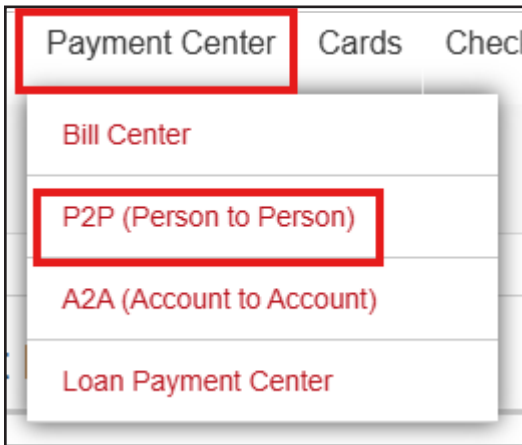
7. Once deposits are verified, this account will be saved for future use.

PAYITNOW - TRANSFERRING MONEY TO ANOTHER INDIVIDUAL

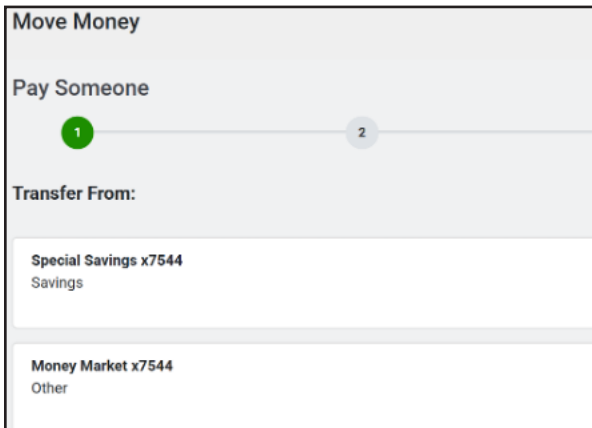
There are two ways to send money to another person. The first option is to select an existing account. This transfer will take up to 1-3 business days. The other feature is using your debit card, which is an instant transfer when accepted with the recipient's debit card.

IMPORTANT NOTE: The money must be sent and accepted with a debit card. The recipient will have the option to choose how they receive the money—by account and routing number or by debit card.

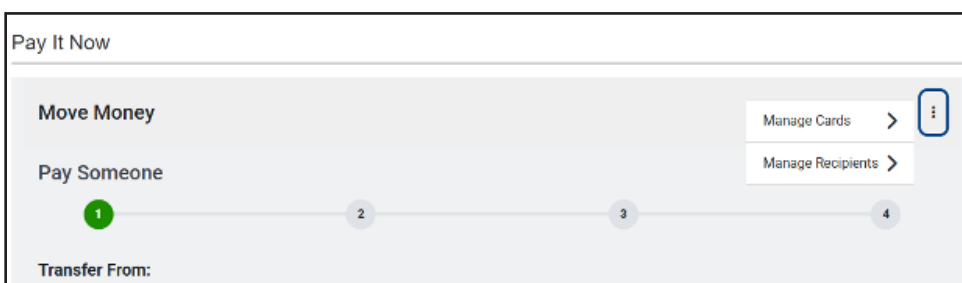
1. Log in to home banking or the mobile app.
2. Select the "Payment Center" tab and then select "P2P Person to Person" from the drop-down menu.



3. Select the "Transfer From" account to pay using one of your listed accounts.



4. To add your debit card as a "Source Account" for faster delivery, choose the 3 vertical dots and select "Manage Cards."



5. Select "+Add New Card," enter the required information, and select "Add Card." Once the card is accepted, you will see it under "Manage Cards." Click the "X" to get back to the "Move Money" screen. The debit card will be the last banner and will only show the expiration date.

The screenshot shows the 'Pay Someone' form within the 'Move Money' section. The form includes the following fields:

- Select Card Type:** A dropdown menu with 'Debit' selected.
- Cardholder Name:** A text input field with the placeholder 'Enter cardholder name'.
- Card Number:** A text input field with the placeholder 'Enter card number'.
- Expiration Date:** A text input field with the placeholder 'Enter card expiration date'.
- Security Code:** A text input field with the placeholder 'Enter security code'.
- Zip Code:** A text input field with the placeholder 'Enter zip code'.
- Card Nickname:** A text input field with the placeholder 'Enter card nickname'.

A red 'Add Card' button is located at the bottom center of the form.

The screenshot shows the 'Manage Cards' screen. At the top, there is a '+ Add New Card' link. Below it, a card banner is visible with the text 'Checking xxxx exp' and a small icon of a building. A red box highlights the 'X' icon in the top right corner of the card banner.

This screenshot is identical to the previous one, but the 'X' icon in the top right corner of the card banner is highlighted with a red box.

Checking x Expiration date:

IMPORTANT NOTE: You will be prompted each time to enter your CVV from the back of your card as a precaution.

Card Verification ✕

Enter the 3 or 4 digit security code from the back of your card below. NOTE: Card payments are immediate and cannot be scheduled in the future, so if you need to schedule a payment in the future, choose another payment method.

Card Verification Value

[Cancel](#) [Continue](#)

6. To send money, select "+Add New Contact," fill in the required information, and click "Add Contact." If added correctly, you will receive a confirmation message. If you have already created the contact, it will be saved and shown on this screen. Once you create a contact, it will remain until it's deleted or edited.

IMPORTANT NOTE: You will not need to add the recipient's banking information.

Add New Contact

[Add a new contact](#)
Add details for your new contact.

Name

Email address or phone number

Confirm email address or phone number

By entering a mobile number, I represent that I have my recipient's consent to receive a text message.

[Add contact](#)

7. You will be prompted to create a security question that only your recipient will have the answer to. Once entered, click continue. If this is a first-time recipient, you may be prompted to enter a code sent to the primary phone or email address.

The screenshot shows the 'Pay It Now' interface. At the top, it says 'Move Money' with a menu icon. Below that is a progress bar with four steps, labeled 'Pay Someone'. The current step is step 3, 'Add Message and Security Questions'. The form includes fields for 'Personal Message', 'Question only Brittany Richmond can answer' (with the example 'where do I work'), and 'Answer that you expect from Brittany Richmond' (with the example 'Spout'). A red 'Continue' button is at the bottom.

8. To pay someone you've paid before, enter the amount and date in the spots provided. Toggle on the AutoPay and fill in the repeat and duration, if applicable. Click "Continue."

The screenshot shows the 'Enter Amount and Date' screen. It includes fields for 'I want to send' (with '\$5.00' entered), 'Send money on' (with '03/31/2026' and a calendar icon), 'AutoPay' (a toggle switch currently set to 'OFF'), 'Repeat' (with options: Weekly, Every 14 days (Bi-weekly), Twice a month (1st and 15th), Monthly, More), and 'Duration' (with options: 'Until I change or cancel it.' and 'Number of Payments' set to '2'). A red 'Continue' button is at the bottom.

9. Verify the information input on the previous screens. You can make changes by clicking the pencil icon. If you would like to receive email reminders and a notification when the payment is delivered, toggle "Email Reminders" to ON and check the box next to "Notify when payment is delivered." Acknowledge the terms, authorize the payment, then click "Submit." You will receive a success notification and a confirmation number.

Pay It Now

Move Money

Pay Someone

Confirm Transfer

Savings x2688 Savings

Brittany Richmond

Amount \$5.00

Request Date 04/22/2026

Send Date 04/22/2026

Frequency One Time

Security Question Where do I work

Security Answer Spoint

Email Reminders OFF ON

Notify when payment is delivered

I acknowledge that I know and trust the person I am sending money to and I understand that these funds may be unable to be returned back to me by clicking on the Submit button below.

I authorize 5Point Credit Union to electronically debit my account Savings x2688, for this transaction. I understand that this authorization will remain in full force and effect until I notify 5Point Credit Union in writing, by phone, etc. that I wish to revoke this authorization OR by clicking "Delete Transfer" button on the confirmation screen, subject to the cut-off time of 3:00 pm and the [Terms and Conditions](#).

Submit

Success!

You sent: \$5.00

From: Savings x

To:

Request Date: 04/22/2026

Send Date: 04/22/2026

Frequency: One Time

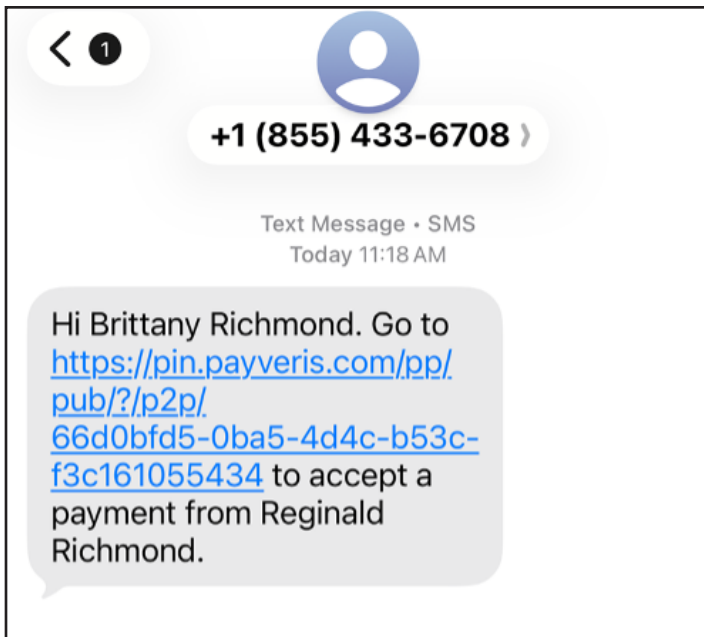
Confirmation #211524115

[View details](#)

Delete Close [Print or Save](#)

Please note, hitting the back button may result in duplicate transactions if submitted again

10. The recipient will receive an email from "noreply@payveris.com" or a text that the money is ready for their acceptance. If this is your first time sending money to this contact, they will be prompted to input their mobile number/email and answer the security question you provided. Click "Continue."



REGINALD RICHMOND sent you
\$5.00

If you know Reginald Richmond, answer two questions below then tell us where to deposit the funds.

Personal message from Sender:

Test

What is your mobile phone number?

Mobile number at which you were notified

Where do I work

Enter answer that your Sender provided

Continue

If you have any questions, please contact your sender.

11. Once answered, they will have the option to input their routing and account number, or enter a debit card number where they would like to deposit the funds. Once the information is entered, they will click "Accept."

12-12 4:15

Payment Requiring Acceptance

Sender	Reginald Richmond
Amount	\$5.00
Status	Pending Acceptance

Sender Message

Test

Deposit Settings

Enter Eligible Debit Card # ⓘ
(and receive funds faster)

Enter Routing & Account # ⓘ
(and receive funds in 1-2 business days)


Accept

IMPORTANT NOTE: If the recipient uses their account and routing number, the funds will take 1-3 business days to deposit. If the sender uses a debit card and the recipient accepts the funds on their debit card, the deposit will be immediate. *(Processing could take up to one business day.)*

12. You can see all pending payments and payment history. If you need to cancel a payment, click the arrow next to the pending payment and select "Delete Transfer."

Transfer Activity Q

Scheduled



	Brittany Richmond Send date: Status:	\$5.00 04/22/2026 Pending
---	--	---------------------------------

End of items

Pay It Now

Move Money ⋮

Recent Activity ×

 > > > 

Amount	\$5.00
Status	Pending
Send Date	04/22/2026
Frequency	One Time
Message	Test
Security Question	Where do I work
Security Answer	5point
Confirmation Number	211524115

Email Reminders
 Notify when payment is delivered

Delete Transfer

IMPORTANT NOTE: Pending payments can be canceled if they have not been accepted by the recipient. If you cancel the payment before the recipient can accept it, the recipient will receive a text or email.

+1 (855) 433-6708 ›

Text Message • SMS
Today 11:18 AM

Hi Brittany Richmond. Go to <https://pin.payveris.com/pp/pub/?p2p/66d0bfd5-0ba5-4d4c-b53c-f3c161055434> to accept a payment from Reginald Richmond.

Reginald Richmond canceled the \$5.00 payment about which you were recently notified. If you have any questions, please contact your Sender.

If you did not expect this message from an unknown sender, it may be spam.

[Report Spam](#)

Jonathon Consumer canceled the \$1.60 payment about which you were recently notified.

No further attempts will be made to send you this payment. If you have any questions, please contact your Sender.

PayItNow™

Sending and receiving cash has never been easier

About PayItNow™ Privacy Security

13. To delete an external account, click the 3 dots (far left) on that account. Select "Delete," then "Delete" again.

Select Source Account: + Add Account

Mom x4790 Delete > ⋮

Savings Click to activate

Are you sure you want to delete Mom?

Delete Cancel