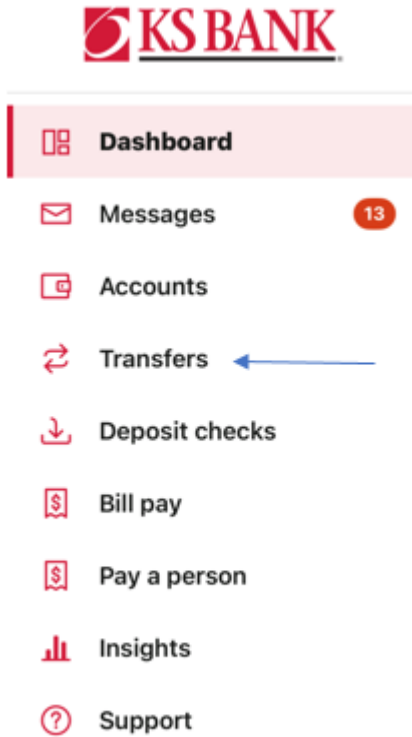


Rapid Transfers Instructions

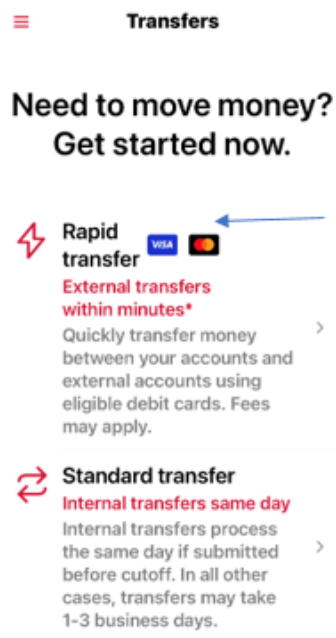


NAVIGATION

1. Sign into Online Banking or Mobile Banking. From the menu on the left-hand side, select *Transfers*.

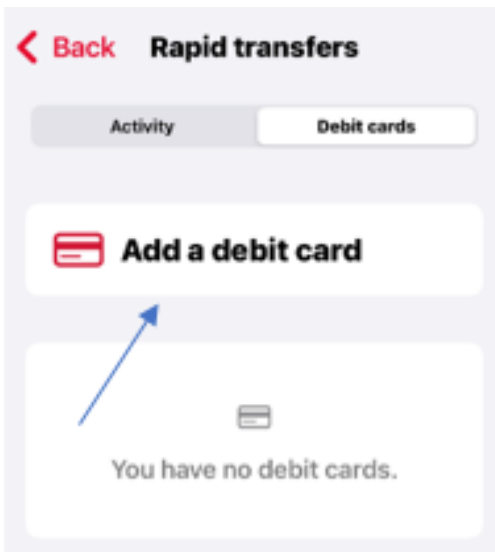


2. The *Transfers* screen will display. Select *Rapid Transfer* to begin.



*Fund availability may vary depending on the receiving financial institution.

3. Add an External Debit Card - Select *Add a debit card* from the *Debit cards* tab. Enter the **external debit card from your other financial institution** associated with the account funds will be transferred “to or from”. Note: Rapid Transfers are a “Me to Me” transfer between a KS Bank account and an account the customer owns at another financial institution.



4. Enter Debit Card Information - Enter the external debit card details, including Card Number, CVV, Expiration Date and select *Submit*.

The screenshot shows a mobile application form titled 'Add a debit card' with a red 'Submit' button. The form includes the following sections and fields:

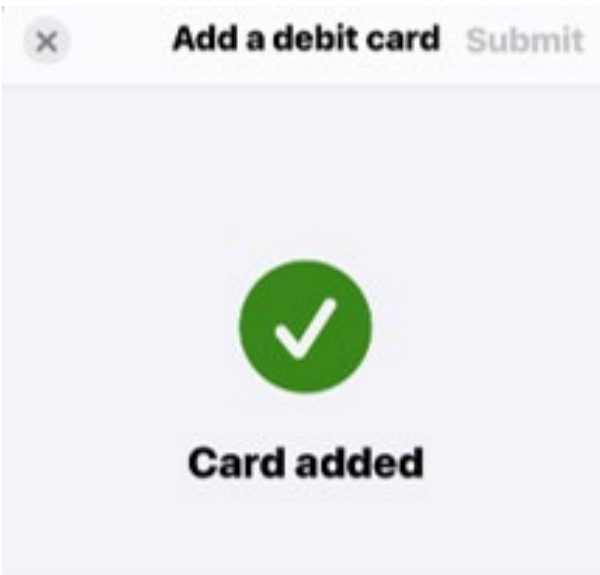
- Header:** 'Add a debit card' with a close 'x' icon and a red 'Submit' button. A blue arrow points to the 'Submit' button.
- Introductory Text:** 'Add a card to make external transfers'. Below this, it says: 'Use a debit card from another institution to transfer money between your KS Bank and external account within minutes*. For internal transfers, use Standard transfers.'
- CARD INFORMATION:**
 - Card number:** A text input field with a grey background.
 - CVV:** A text input field with a grey background.
- EXPIRATION DATE:**
 - Month:** A text input field with a grey background.
 - Year:** A text input field with a grey background.
- Footnote:** '*Fund availability may vary depending on the receiving financial institution.'

5. Complete Security Verification - After clicking *Submit*, customers will enter *Login ID* and *Password* when prompted for security verification. Select *Submit*.

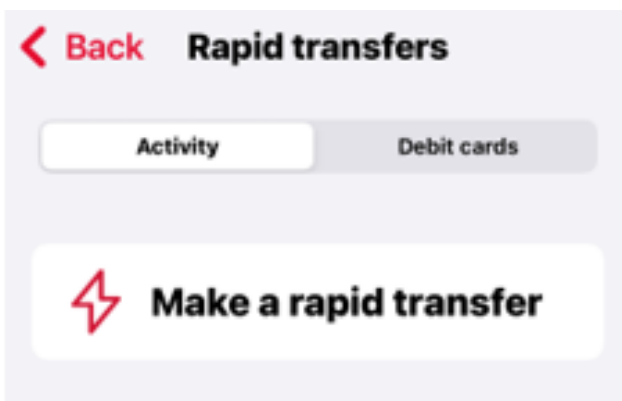


A mobile application screen titled "Verification" with a close button (X) in the top left corner. Below the title, there is a "Login for" label followed by a grey rectangular input field. Underneath, the label "Password" is followed by the placeholder text "Enter password". A pink rounded rectangular button labeled "Submit" is centered below the input fields. At the bottom, there is a red icon of a person with a key and the text "Verify with a passkey" in red.

6. Confirm Debit Card Added - Once *Verification* is complete, confirmation will display indicating the debit card was successfully added.



7. Make a Rapid Transfer - Select the *Activity* tab. Choose *Make a rapid transfer*.to begin transferring funds.



8. Enter Transfer Information - Enter the requested transfer details. Select *Review*.

Rapid transfer **Review**

Transfer money within minutes

From PREMIER 0001

To

via debit VISA

Amount \$ 7.50

Fund availability may vary depending on the receiving financial institution.

9. Review and Submit Transfer - Review the transfer details for accuracy, including the transfer amount and applicable fee. Select *Submit* to complete the transfer.

Review rapid transfer **Submit**

Transfer money within minutes

\$7.50

From PREMIER 0001

To

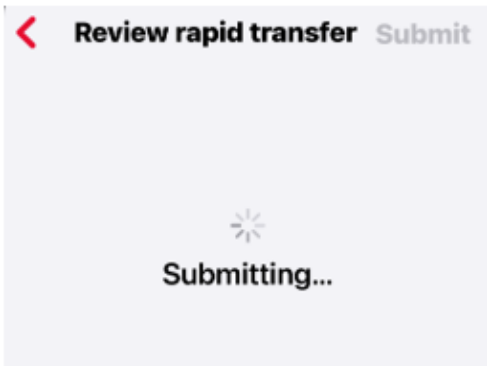
via debit VISA

| | |
|---------------------|---------------|
| Transfer fee | \$0.50 |
| Total | \$8.00 |

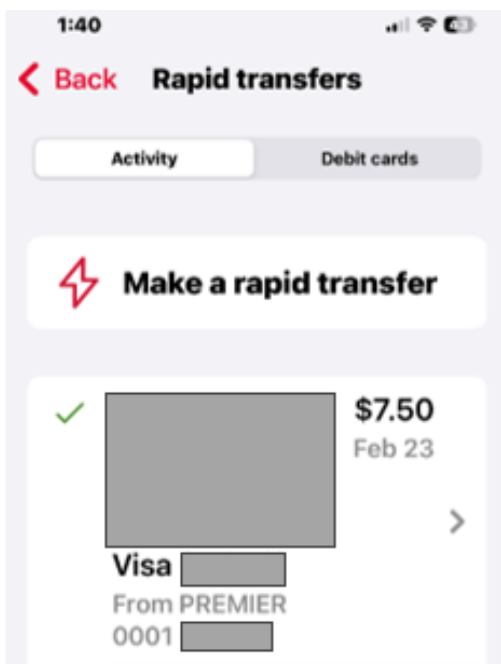
1.75% fee (\$0.50 minimum) when sending out to an external account via debit card. Fees are not counted towards the daily limit. Daily limits are refreshed at 12:00 a.m. CT.

Fund availability may vary depending on the receiving financial institution.

10. Submitting Transfer - A *Submitting* message will be displayed while the transfer is being processed.



11. Confirm Transfer Completion - Once submitted, the transfer will display in the *Activity* tab as completed.



Rapid Transfer Fee Posting

Fees will be posted separately from the transfer transaction as shown below.

