



Bank to Bank Transfer

User Guide

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Bank to Bank Transfer

User Guide

What is Bank to Bank Transfer?

MCB's Bank to Bank Transfer is a service that allows you to transfer funds between your personal deposit accounts at MCB and deposit accounts at other financial institutions. An inbound transfer moves funds into an account at MCB. An outbound transfer moves funds from an account at MCB to an account outside of MCB.

Am I eligible to use Bank to Bank Transfer?

You must be a MCB customer with a deposit account, enrolled in MCB Online Banking, and have access to your Online Banking through an internet browser.

How much does Bank to Bank Transfer cost?

Bank to Bank Transfer is FREE to customers who meet the eligibility requirements. All customers are subject to approval.

How do I sign up for Bank to Bank Transfer?

Customers must enroll for the service through MCB. If, at the time of initial setup of your MCB Online Banking, access was not requested, you will need to contact us to have this service added to your Online Banking.

Can I use Bank to Bank Transfer on my smartphone?

COMING SOON – Once you have enrolled for the service, you can access **Bank to Bank Transfer** using the “Bank to Bank Transfer” option in the MCB Mobile App.

How does Bank to Bank Transfer work?

Upon enrollment, Bank to Bank Transfer allows you to transfer funds between your personal deposit accounts at MCB and deposit accounts at other financial institutions. An inbound transfer moves funds into an account at MCB. An outbound transfer moves funds from an account at MCB to an account outside of MCB.

Bank to Bank Transfer users can enroll external accounts (non-MCB accounts) for which they have the authority to transfer funds. Newly added external accounts must go through a verification process to prove that you are authorized to that account. MCB uses the auto verification method. What this means is that your external account receives a small random amount as a credit. Once you see the credit to your external account, you must enter that amount in MCB Online Banking. If you do not verify the account within ten (10) calendar days, you will be required to re-enroll the account.

Once the external account has been verified, you can add new transfers between your MCB account and your external account. MCB offers several options for transfer frequency:

One Time:	Transfer only processes once
Weekly:	Once per week on a specified day of the week
Bi Weekly:	Every other week on a specified day of the week
Monthly:	Once a month on specified day
Semi-Monthly:	Twice per month on specified days of the month

Request for immediate transfers cannot be cancelled. Future dated and recurring transfers can be canceled by 3:30 p.m. Eastern Time the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer.

See Exhibit A for Step by Step Tutorial

When can I use Bank to Bank Transfer?

You can use Bank to Bank Transfer 24 hours a day, including weekends and holidays. Transfers will be debited/credited to your MCB account the business day following the day you initiate the transfer if requested before the cutoff time. The cutoff time for initiating transfers is 3:30 p.m. Eastern Time. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. Transfers will be debited/credited to your external account according to the receiving financial institution's availability and transaction processing schedule.

Are there transfer amount limits?

Yes, limits apply as follow:

- Inbound Transfers – Three (3) transfers per day not to exceed a total of \$25,000
- Outbound Transfers – Three (3) transfers per day not to exceed a total of \$2,500

Note: MCB will place a hold on all Inbound Transfers for three (3) business days.

How do I get assistance with Bank to Bank Transfer?

You may contact MCB directly during normal business hours at (423) 262-5850 or (866) 622-1910 toll free.

Exhibit A – Getting Started with Bank to Bank Transfer (Step by Step Tutorial)

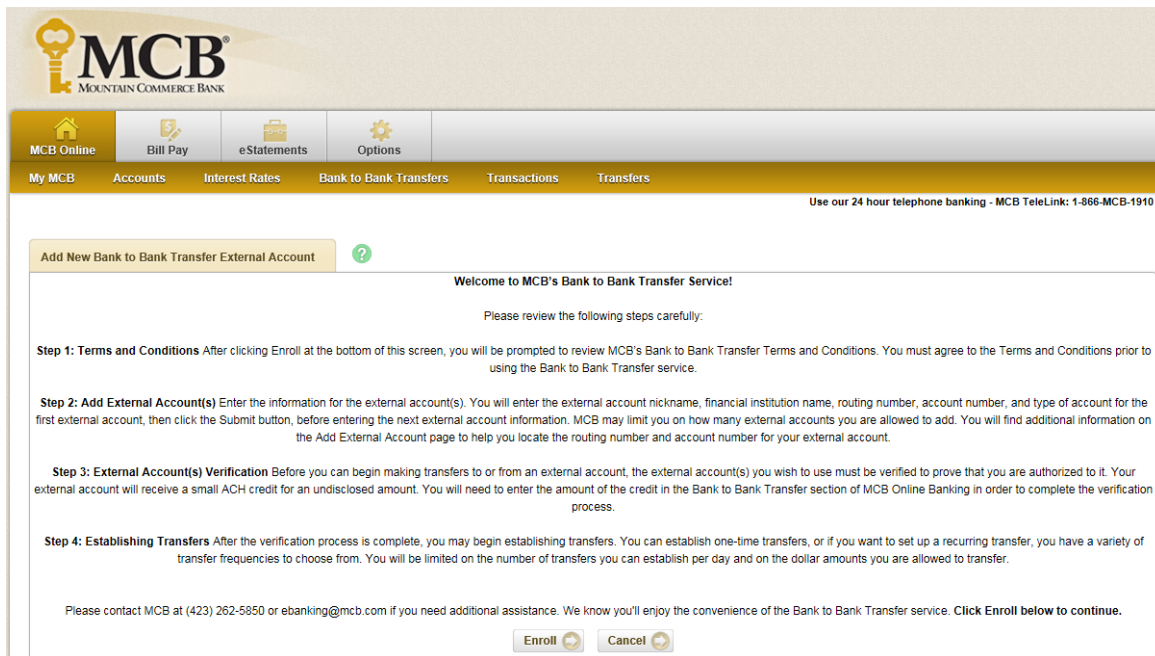
Enrollment

In order to access Bank to Bank Transfers, MCB customers must enroll for the service through the bank. If at the time of the initial setup of Online Banking, access was not requested, customers will need to contact MCB to have this service added to their Online Banking. Once access has been granted, users should follow these steps:

1. Log into Online Banking.
2. Click on the **Bank to Bank Transfers** tab.



3. The Enrollment Introduction information displays. Review the information and click **Enroll**.



- The Bank to Bank Transfer Service Agreement displays. Select the **I Agree** box and then click the **Accept** button.

The screenshot shows the Mountain Commerce Bank (MCB) website interface. At the top left is the MCB logo. Below it is a navigation bar with icons for MCB Online, Bill Pay, eStatements, and Options. A secondary navigation bar contains links for My MCB, Accounts, Interest Rates, Bank to Bank Transfers, Transactions, and Transfers. A banner at the top right says "Use our 24 hour telephone banking - MCB TeleLink: 1-866-MCB-1911".

The main content area is titled "Bank to Bank Transfer Service Agreement" with a question mark icon. Below the title, it says "Please read and agree to the Transfer Agreement terms and conditions by selecting the 'I Agree' check box." The title "Transfer Agreement:" is centered above a scrollable text box. The text box contains the following text:

Mountain Commerce Bank
Bank to Bank Transfer Service Agreement

Within Online Banking you may separately enroll for the Bank to Bank Transfer service ("Service"). This Service allows you to transfer funds between your linked personal deposit accounts at Mountain Commerce Bank ("MCB") and certain deposit accounts at other financial institutions. An inbound transfer moves funds into an account at MCB. An outbound transfer moves funds from an account at MCB to an account outside of MCB. You will need to enroll each of your non-MCB accounts that you wish to use for this Service. You agree that you will only attempt to enroll accounts for which you have the authority to transfer funds. All accounts requested to be used as part of this Service will be verified in accordance with MCB procedures. The verification process must be completed by you prior to using the Service. You will have 10 days after enrolling an account to complete the verification process. Verification instructions are displayed to you during the enrollment process.

Funds requested to be transferred will be debited/credited to your MCB account the business day following the day you initiate the transfer, provided you have met MCB's cutoff time for submitting Bank to Bank transfers. In the case of a future dated or recurring transfer, these time limits will be the business day following the scheduled date of the transfer. The cutoff time for initiating transfers is 3:30 p.m. Eastern Time. Funds requested to be transferred will be debited/credited to the non-MCB account according to the receiving financial institution's availability and transaction processing schedule.

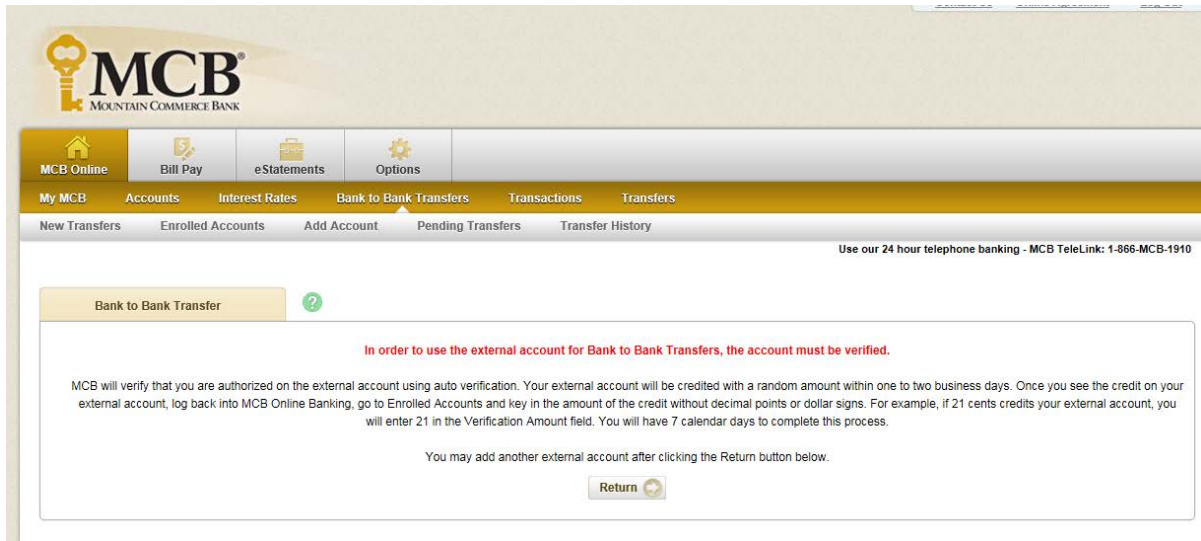
Request for immediate transfers of funds cannot be cancelled. Future dated and recurring transfers can be canceled by 3:30 p.m. Eastern Time the day prior to the scheduled transfer date. If the transfer status is In Process, Pending, or Processed, you cannot cancel the transfer. There currently are no fees for the Service. Fees are subject to change. Transfers are subject to the following limits unless otherwise agreed upon by you and MCB:

[Print](#)

I Agree

At the bottom of the form are two buttons: "Accept" and "Decline".

3. The Enrollment Submission screen displays. Click **Return** to be taken back to the Add Account screen.



These steps can be repeated until all external accounts have been added or the maximum number of external accounts is established.

Viewing Enrolled Accounts

After enrolling your accounts, click on the Enrolled Accounts option in the **Bank to Bank Transfers** menu. Enrolled accounts information displays.

Currently Enrolled Accounts

Below is a list of your currently enrolled *Bank to Bank Transfer* external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact an MCB Electronic Banking Specialist at (423) 262-5850 or email us at ebanking@mcb.com. You may also send us a secure message by clicking on the [Contact Us](#) link at the top of the page.

Alias:	FI Name:	Routing Number:	Account Number:	Status:
Test Checking	Test Bank		*****	Pending

[Delete](#)

Alias: Nickname of the account entered during account enrollment.

FI Name: Name of the institution that holds the external account entered during enrollment.

Routing Number: Routing number of the external financial institution entered during enrollment.

Account Number: Last four digits of the external account number entered during enrollment.

Status: Status of the external account such as:

- **Pending:** The account is awaiting completion of the verification process.
- **Verified:** The verification process has already been completed.
- **Suspended:** If you incorrectly enter the verification amount three times, or if MCB has suspended the account for any reason.
- **Error:** The account is being verified and for some reason the verification credit could not be created.

Verification Amount: The field that appears for accounts awaiting completion of verification. Verification must be completed within nine (9) calendar days.

Currently Enrolled Accounts

Below is a list of your currently enrolled *Bank to Bank Transfer* external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact an MCB Electronic Banking Specialist at (423) 262-5850 or email us at ebanking@mcb.com. You may also send us a secure message by clicking on the [Contact Us](#) link at the top of the page.

Alias:	FI Name:	Routing Number:	Account Number:	Status:	Verification Amount
Test Checking	Test Bank		*****	Pending	<input type="text"/>

[Edit](#) [Delete](#)

Verifying Pending Accounts

External accounts must be verified before you can use the account to schedule Bank to Bank Transfer. Verification requires action from you only. No action is required by the external financial institution.

Completing Verification

1. Access your external account to identify the amount of the verification credit.
2. Log in to MCB Online Bank. Click on the **Bank to Bank Transfers** tab and select the **Enrolled Accounts** option.
3. Enter the verification amount, no decimals or dollars signs, in the **Verification Amount** field and click **Submit**.

Currently Enrolled Accounts ?

Below is a list of your currently enrolled *Bank to Bank Transfer* external accounts, including those pending approval. You may edit or delete accounts from this page.

For questions, or if you need assistance with the enrollment process, please contact an MCB Electronic Banking Specialist at (423) 262-5850 or email us at ebanking@mcb.com. You may also send us a secure message by clicking on the [Contact Us](#) link at the top of the page.

Alias:	FI Name:	Routing Number:	Account Number:	Status:	Verification Amount		
Test Checking	Test Bank		*****	Pending	<input type="text"/>	Edit	Delete

Once complete, the status changes to Verified and you can begin establishing transfers to or from that account.

Entering Incorrect Value

You have three opportunities to correctly submit the amount in the Verification Amount field. No dollar signs or decimals should be used. If you fail three times, the account changes to a Suspended status. You must contact MCB to change the status to Unuspended to give you three more chances to enter the correct value.

Waiting too Long

If you fail to complete the verification within nine (9) calendar days, the account changes to a Suspended status. You must contact MCB to change the status to Unuspended to re-enable the Verification Amount field.

Adding a New Transfer

Once you have at least one verified account, new transfers can be established.

1. Select **New Transfers** from the Bank to Bank Transfer menu.

The screenshot shows the top navigation bar with tabs: My MCB, Accounts, Interest Rates, Bank to Bank Transfers, Transactions, and Transfers. Below this is a sub-menu with 'New Transfers' selected, along with 'Enrolled Accounts', 'Add Account', 'Pending Transfers', and 'Transfer History'. A yellow banner at the bottom of the navigation bar reads 'Use our 24 hour telephone banking - MCB TeleLink: 1-866-MCB-1910'. Below the navigation is a yellow button labeled 'Add New Bank to Bank Transfer' with a question mark icon. A text box below the button contains instructions: 'To add a new Bank to Bank transfer, complete the fields below and select Submit. You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$25,000. The total dollar amount of outbound transfers cannot exceed \$2,500. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.'

2. The Add New Transfer section appears. You enter your transfer instructions on this screen.

The screenshot shows the 'Add New Bank to Bank Transfer' form. At the top is a yellow button with a question mark icon. Below it is a text box with instructions: 'To add a new Bank to Bank transfer, complete the fields below and select Submit. You may submit up to three inbound transfers and three outbound transfers per day. The total dollar amount of inbound transfers cannot exceed \$25,000. The total dollar amount of outbound transfers cannot exceed \$2,500. You may set up recurring or future dated transfers. These transfers will count towards your totals on the day that the transfer is scheduled to occur.' Below this is a red text box with a note: 'Please note: Per government regulation transfers from a Savings or Money Market account to another account or third party by preauthorized, automatic, or telephone transfer – including online banking transfers - are limited to six per month with no more than three transfers by check, draft, or ACH or similar order to third parties. If you exceed the transfer limitations set forth in any statement period, your account will be subject to closure by the financial institution and may be subject to an excessive usage fee based on our current fee schedule for every outgoing transfer above the stated limit.' Below the note is a legend: '* Denotes required field'. The form fields are: 'Transfer funds from:' with a dropdown menu set to 'Checking' and 'Available Funds: \$1,137.13'; 'Transfer funds to:' with a dropdown menu set to 'External Savings'; 'Transfer Amount:' with a text box containing '100' and a decimal box containing '.00'; 'Frequency:' with a dropdown menu set to 'One Time'; 'Transfer on:' with a date field set to '03/28/2016' and a calendar icon; and 'Transfer Memo:' with an empty text box. At the bottom are 'Submit' and 'Cancel' buttons with right-pointing arrows.

Transfer funds from: Select the account to be debited. All MCB accounts tied to your online banking will appear, along with any verified external accounts. If you select an MCB account, your available funds will show beside the field.

Transfer funds to: Select the account to be credited. The accounts available are dependent upon the account chosen in the Transfer funds from field. If you select an MCB account as the “from” account, only verified external accounts will appear in the “to” account drop-down menu. If you select a verified external account as the “from” account, only MCB accounts will appear in the “to” account drop-down menu.

Amount: Dollar amount of the transfer.

Frequency: Indicates how often the transfer should be processed. Options are:

- **One Time:** One time only on the date specified in the **Transfer on** field.
- **Weekly:** Once per week on the day specified in the **Week Day** field. Options are Monday through Friday. The first transfer processes on the **Start Date** and the last transfer processes on the **End Date**. The Start and End Dates must fall on the day of the week selected.
- **Bi-Weekly:** Every other week on the day specified in the **Week Day** field. Options are Monday through Friday. The first transfer processes on the **Start Date** and the last transfer processes on the **End Date**. The Start and End Dates must fall on the day of the week selected and must follow the bi-weekly pattern.
- **Semi-Monthly:** Twice per month on days of the month specified in the **Day 1** and **Day 2** fields. The first transfer processes on the **Start Date** and the last transfer processes on the **End Date**. The Start and End Dates must fall on the days of the month selected and must follow the semi-monthly pattern.

- **Monthly:** Once per month on the day specified in the **Month Day** field. The first transfer processes on the **Start Date** and the last transfer processes on the **End Date**. The State and End Dates must fall on the day of the month selected.

Date: Date transfer is scheduled to process. Date fields require different entries dependent upon the **Frequency** of the transfer.

Transfer Memo: Comments regarding the transfer. The comments display to you in the Transfer History option within the Bank to Bank Transfer menu. Comments do not carry through with the ACH transaction to the other financial institution.

3. Click **Submit** to save the transfer. If Online Banking accepts the transfer, a confirmation number displays that incorporates a date and time stamp:

Information Message:

Transfer successfully added - Confirmation Number: 032816150204

Date – 03/28/16
Time – 15:02:04

Viewing Pending Transfers

You can see scheduled transfers that have not yet been processed by Online Banking. Transfers are listed as pending based on the timing of the scheduling and the date the transfer will process:

- One-time immediate transfers process at the next half hour processing time.
 - Once processed, the transfer is no longer considered pending and does not show on this screen.
- One-time future-dated transfers are pending until 1:00 a.m. EST on the scheduled date.
 - Once processed, the transfer is no longer considered pending and does not show on this screen.
- Recurring transfers (displaying the next scheduled date) are pending until the transfer expires.

To view pending transfers:

1. Select Pending Transfers from the Bank to Bank Transfers menu.



The screenshot displays the MCB Online banking interface. The top navigation bar includes 'My MCB', 'Accounts', 'Interest Rates', 'Bank to Bank Transfers', 'Transactions', and 'Transfers'. The 'Bank to Bank Transfers' menu is expanded, showing 'New Transfers', 'Enrolled Accounts', 'Add Account', 'Pending Transfers', and 'Transfer History'. The 'Pending Transfers' page shows a table of pending bank-to-bank transfers. The table has columns for Scheduled Date, From Account, To Account, Amount, Frequency, and Status. A single transfer is listed with a scheduled date of 03/29/2016, from a Savings account, for an amount of \$500.00, with a frequency of One Time and a status of Pending. A 'Grand Total' row shows a total amount of \$500.00. Action buttons for 'View', 'Edit', and 'Delete' are provided for the transfer.

Scheduled Date:	From Account:	To Account:	Amount:	Frequency:	Status:			
03/29/2016	Savings		\$500.00	One Time	Pending	View	Edit	Delete
Grand Total:			\$500.00					

2. Review the list of pending transfers. Click **View** to see transfer details such as confirmation number and frequency information. Click **Delete** if the transfer is no longer necessary.

Viewing Transfer History

You can see transfers that have already processed under the Transfer History option for ninety (90) days.

To view history:

1. Select **Transfer History** from the Bank to Bank Transfer menu.

Bank to Bank Transfer All Activity ? [View 7 Days](#) | [15 Days](#) | [30 Days](#) | **All**

Transfer Date:	From Account:	To Account:	Amount:	Frequency:	Details
03/21/2016	Savings		\$2,000.00	One Time	View
03/04/2016	Checking		\$1,000.00	One Time	View
02/24/2016	Savings		\$500.00	One Time	View
Grand Total:			\$3,500.00		

2. Optional – The amount of history displaying can be changed by clicking **View 7 Days | 15 Days | 30 Days | All**. Selecting **All** shows transfers going back ninety (90) days. Click **View** to the right of the transfer to see details.