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FREQUENTLY ASKED QUESTIONS

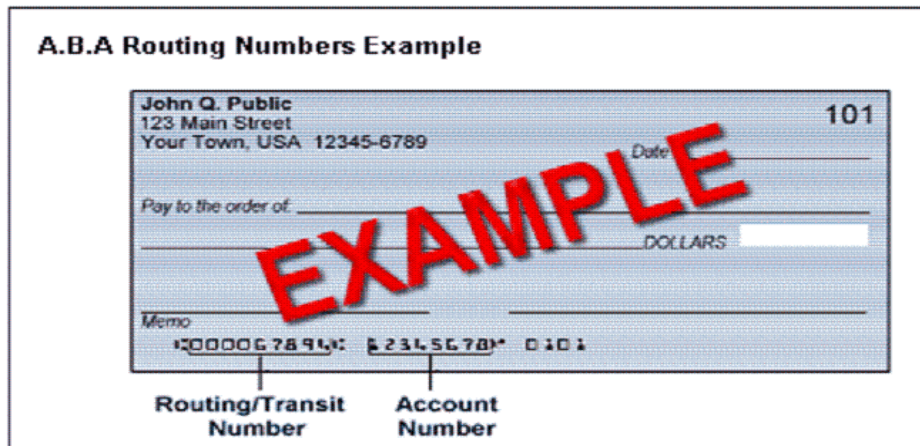
Q. WHAT IS AN ACH TRANSFER?

A. “ACH” (sometimes called “Electronic Funds Transfer or “EFT”) is a process for automatically and securely transferring money from one bank to another. Once the ACH process is authorized, the money is transferred on the designated date electronically through a safe and secure federal funds transfer system.

Q. HOW CAN I FIND THE TRANSIT/ABA NUMBER AND ACCOUNT NUMBER FOR MY CHECKING ACCOUNT?

A. For a checking account, the Transit Number (also called a “Routing Number” or “ABA number”) is located on the front of the check. It will be a 9 digit number generally appearing on the bottom left corner of the check.

Find the special characters **Ⓜ**. The Transit Number is between these characters. The Account number will be the string of numbers appearing immediately to the right of the Transit Number. It may vary anywhere from 6 to 16 digits, depending on Your Financial Institution.



Q. HOW CAN I FIND THE TRANSIT/ABA NUMBER FOR MY SAVINGS ACCOUNT?

A. The Transit Number (also called a “Routing Number” or “ABA number”) generally does not appear on the face of a savings deposit or savings withdrawal ticket. You must contact your financial institution to obtain the Transit Number.