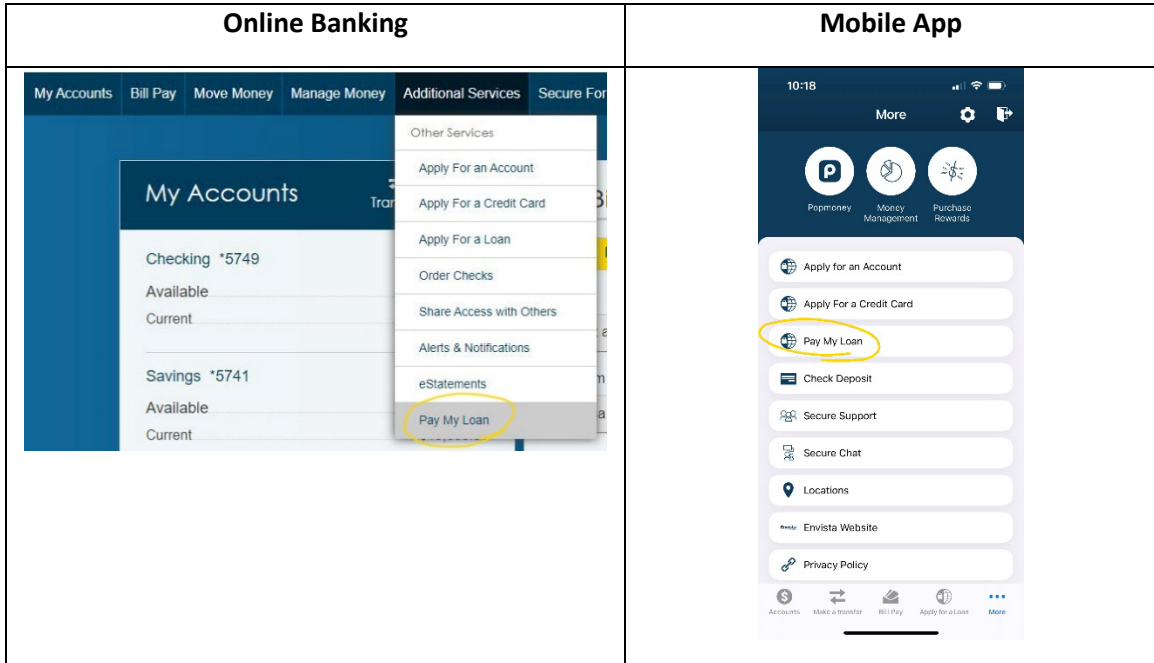


Pay My Loan Action Steps



1. Make sure you are registered for [Online Banking](#).
2. [Log in](#) and look for **“Pay My Loan”** under the Additional Services tab in the Online Banking menu, OR under More in the Mobile App.



3. Select whether you would like to pay with an external account from another financial institution OR by using a debit card (Note: debit card payments are subject to a convenience fee.)
4. For external account payments, enter your financial institution name or routing number, and your account number in the Loan Pay Application. If your institution does not populate when searching by name, simply enter the routing number.

The screenshot shows a form for selecting an external account. At the top, there are radio buttons for 'Account type': 'Checking' (selected), 'Savings', 'Money Market Checking', and 'Money Market Savings'. Below this is a text input field for the institution name, containing 'SOUTHERN BANK & TRUST COMP'. To the right, a routing and account number graphic shows '051402149' underlined as the '9 Digit Routing Number' and '11222333' underlined as the 'Account Number'. Below the name field, there is a note: 'If match not found on name, please enter routing number'. This is followed by 'Routing Number : 051402149' and 'Bank Address : P.O. BOX 729 MOUNT OLIVE NC'. There are two input fields for the account number: 'Please enter your account number' (containing '111222333') and 'Please confirm your account number' (containing '111222333'). At the bottom are 'Continue' and 'Cancel' buttons.

After this step, you will receive a confirmation email verifying you have added a new external account.

Pay My Loan Action Steps

5. Save your external account information. Once added, two micro deposit transactions (less than \$.50 each) will be generated and deposited to your external account within one business day. Check your external account(s) activity for the micro deposits transaction amounts.

Loan Payment - Add Account Confirmation

Your account information below has been saved.

BankName: SOUTHERN BANK & TRUST COMPANY
Routing Number: 051402149
Address: P.O. BOX 729 MOUNT OLIVE NC
Account Number: 111222333

Two small deposits of less than \$1.00 each will be made to the account above within the next three (3) business days. Once you see the deposits, please return here to validate the deposit accounts. You will be able to make loan payments from the account above.

Continue

6. In the meantime, your external account will be listed with a "Pending" status.

The external account(s) have been added but are not yet available for use. Please check the external account(s) activity for 2 micro transaction amounts and [click here](#) to validate the account(s)

Manage external accounts

+ Add an account

External Account	Status	Date Added	
FARMERS BANK-MT PULASKI 071107220 Checking 3456	Pending	01/03/2018	Delete Account
SOUTHERN BANK AND TRUST 061120628 Checking 111222333	Pending	01/03/2018	Delete Account
SOUTHERN BANK & TRUST COMPANY 051402149 Checking 111222333	Pending	01/03/2018	Delete Account

7. You will see a "Validate Account" option the next business day and the Status will be changed to "Ready". Click on the "Validate Account" link and enter the amount of each micro deposit.

Manage external accounts

+ Add an account

External Account	Status	Date Added	
SOUTHERN BANK AND TRUST 061120628 Checking 111222333	Ready	01/03/2018	Validate Account Delete Account

Validate External Account

For account owner protection, and to confirm you are authorized to use this external account, please enter the amounts of the two deposits we made to the account below.

SOUTHERN BANK AND TRUST
Checking 111222333

First deposit amount: \$0.

Second deposit amount: \$0.

The field should not be empty

8. Click "Submit" and the account status will be changed to "Active" and is ready to use to pay loans.

SOUTHERN BANK AND TRUST
081120828
Checking 111222333
[Click here to pay from this account](#)

Active 01/03/2018 [Delete Account](#)