



PAY A FRIEND

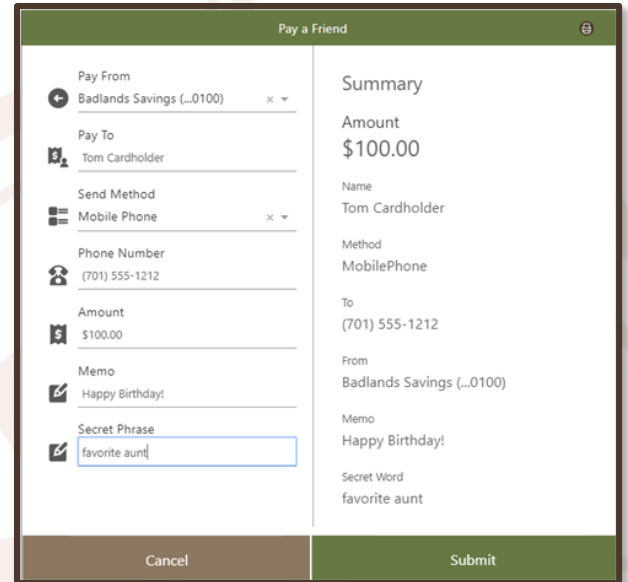
SENDING MONEY IS EASIER THAN EVER

There's dozens of reasons why you need to move money quickly, but there's just one way Dakota West made it easier. Now available in your online account, **Pay A Friend** allows you the ability to send up to \$500 from your checking or savings account to anyone you know. Using ACH electronic funds, money can even be sent and received the same day, plus it's quick and easy.

SEND MONEY NOW

From your mobile phone or computer, log in to your online account and look for the **Person to Person** option in the menu bar to send money. Fill in the fields, share the secret phrase with your friend, and let them know the money is on its way. It's easy!

The funds will be deducted from your account on the current business day, or the next business day when sending on evenings, weekends, and holidays.



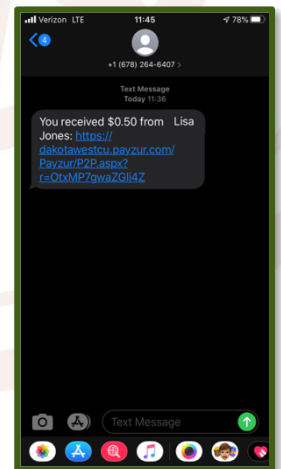
You may also send the payment information to your friend by email, too.

GET MONEY NOW

Once your friend or family member knows the money is on the way, they will receive a text message from the private **Pay A Friend** phone number (area code 678). Simply click on the link to claim the money. Don't forget to tell them the secret phrase!

Using their debit card or the *scan card* feature on their smart phone, the money will go directly into their account. (Using the routing number and account number is an alternative for those without debit cards, and the money will be available in two to four days.)

If you sent the payment to an email address, your friend will receive a notification from P2P (payzur@acculynk.com).



THAT'S WHAT FRIENDS ARE FOR

Whether treating your coworker to coffee, sending your roommate this month's rent money, or just zipping a little cash to your daughter away at college, **Pay A Friend** gets your money where you need it to be. It's just another way Dakota West makes managing money simple for our members.