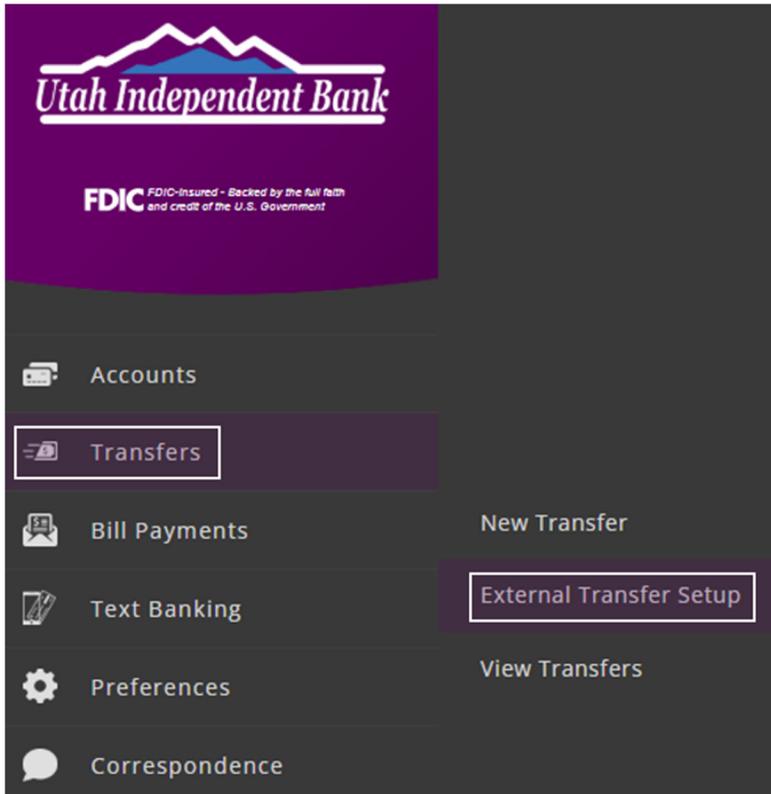


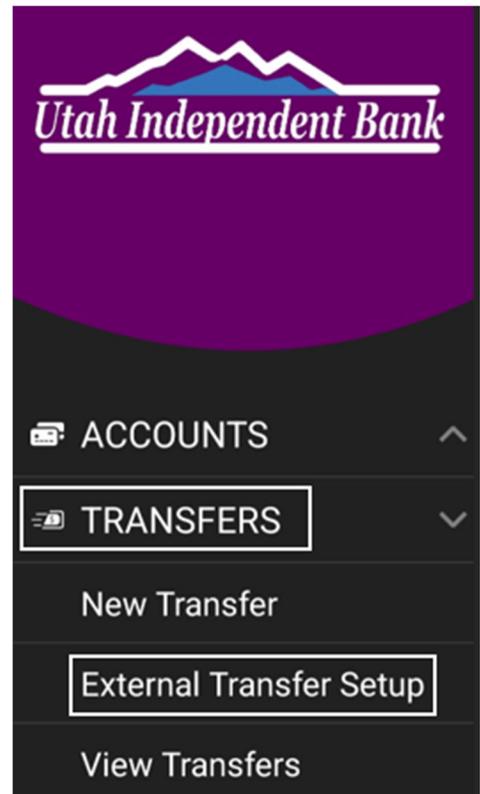
HOW TO SET UP AN EXTERNAL TRANSFER ACCOUNT & HOW TO INITIATE AN EXTERNAL TRANSFER

To Set up an External Transfer Account, go to Menu, Transfers, External Transfer Setup

Website



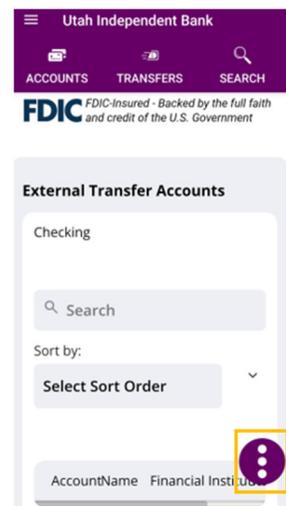
Phone



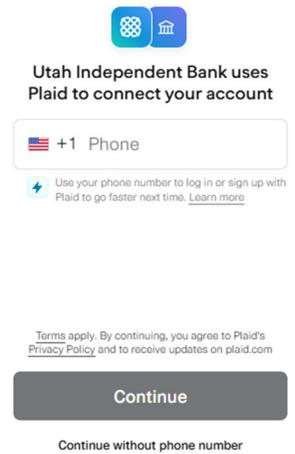
- From a computer, on the top, right side of the screen, click on the “Create External Transfer Account” link
- From a phone or tablet, click on the three dots on the bottom, right side of the screen, then click on the “Create External Transfer Account” link

Transfer Options

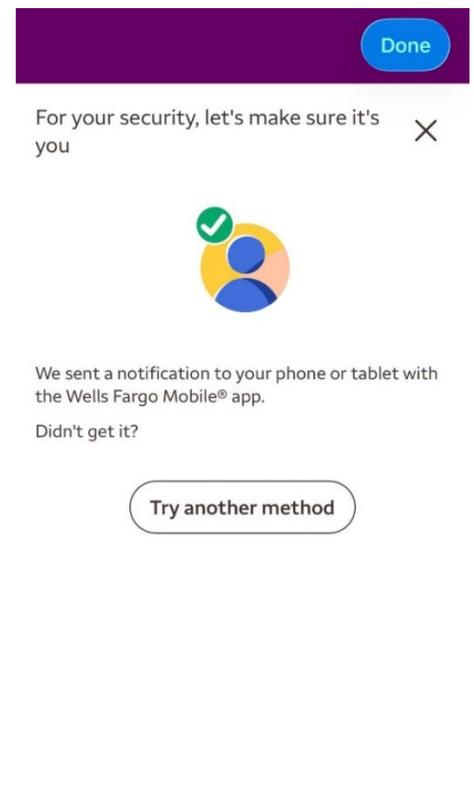
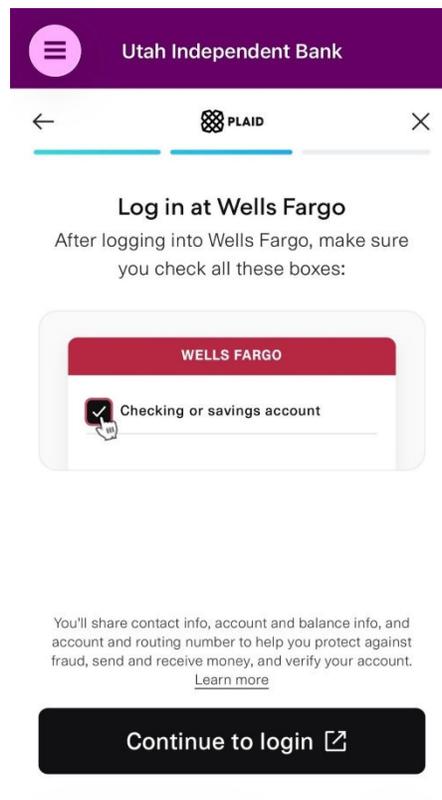
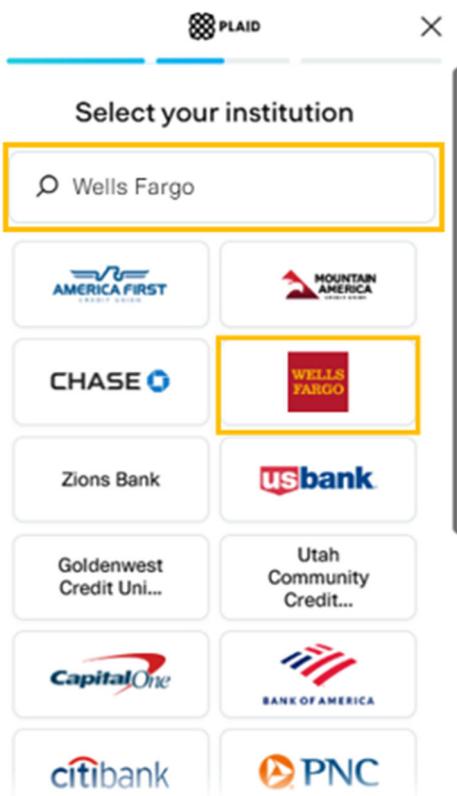
Create External Transfer Account



- Next, you need to add your phone number to sign up with Plaid
- Click Continue
- You will be asked to enter a verification code that was sent to your text message or email (may be found in your spam or junk folder)
- Enter the verification code and click Continue



- On the next screen, select an institution to connect to by using the search by typing the name of the institution or by clicking on one of the institutions listed
 - When setting up additional accounts, you will click on the “Connect a new institution button”
 - Wells Fargo is being used for this example
- After selecting an institution, you will enter your login credentials for that institution
- You should be asked by that institution to enter a confirmation code. Enter the code and click done or submit



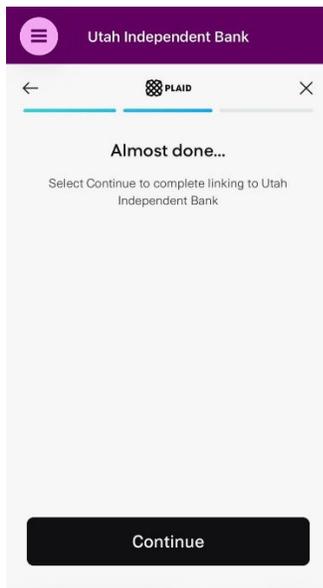
- Next, you should see your account(s) with the institution listed. Select the account(s) you wish to link
- Continue
Confirm and Connect and agree to the terms and conditions with the institution
- Connect
- Once the connection is completed, click Done to connect back to the UIB account page



Continue to Utah Independent Bank to finish account linking

You're almost done. Please close this page and continue to Utah Independent Bank to finish linking your account.

- The next page will show you are “Almost Done.” Click Continue

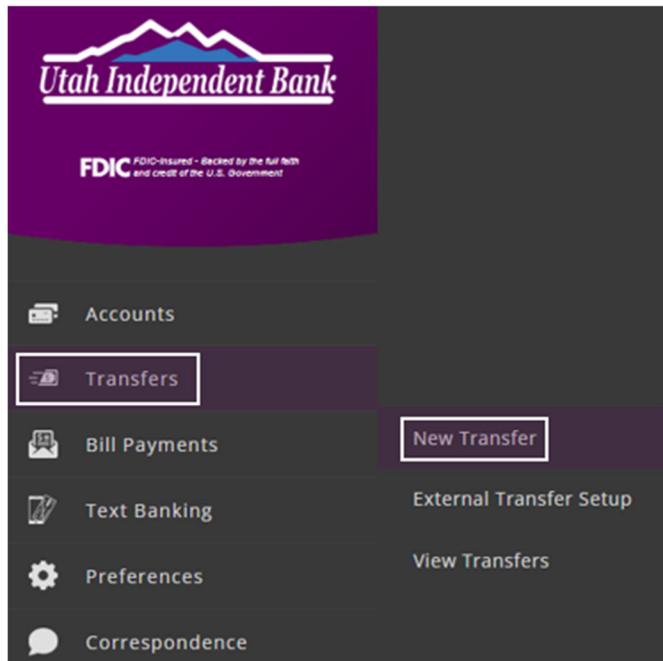


- On the next page you need to enter the name associated with this account. Enter your First, Middle, and Last Name
- Submit
- A request for approval has been sent to applicable UIB personnel
 - Approval typically takes one business day
- Once approved, you may complete external transfers

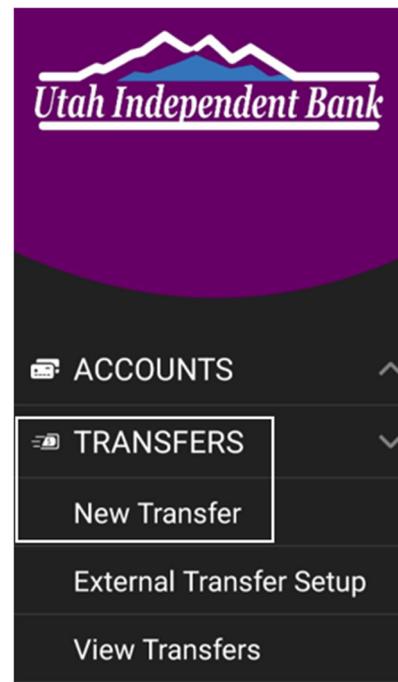


To initiate an external transfer, go to Menu, Transfers and New Transfer

Website



Phone



- You can transfer money to or from your external account
- External account transfers typically take two business days
- Select a From account
 - You will see your current UIB accounts and any External Account options
- Select a To account
 - You will see your current UIB accounts and any External Account options
- Type the amount you wish to transfer
- Select a frequency
 - One Time – transfer will initiate today and be a one-time only transfer
 - Future, One Time – transfer will initiate on the date you select and be a one-time only transfer
 - Future, Scheduled – transfer will initiate on the date you select and be a recurring transfer based on the criteria you set up
- Memo – optional transaction description
- Click Continue

Transfer Funds

*From:
Select Account

*To:
Select Account

*Amount:

*Frequency:
One Time

Memo:

Cancel Continue

- If a One Time frequency is selected, on the next page, review the info and click Confirm to complete the transaction
- If a Future, One Time frequency is selected, then more field options appear to complete
- Select the Process on date either by manually typing a date or clicking on the calendar button to select a date
- Select when you want the scheduled date to be if the transfer falls on a holiday
 - Before or After
- Continue
- On the next page, review the info and click Confirm to complete the transaction

*Frequency:
Future, One Time

Process on
[Date field with calendar icon]

If the transfer falls on a holiday, process Scheduled date:
Before

Memo:

External transfers can take up to two business days.

Cancel Continue

- If a Future, Scheduled frequency is selected, then more field options appear to complete
- Add a number in the Process Every field
- Select a frequency
 - Week(s), Month(s), or Year(s)
- Select the Beginning on date either by manually typing a date or clicking on the calendar button to select a date
- Optional: check the box to “process on the last day of the month” instead of entering a beginning on date
- If you want to set an expiration date for this transfer, select an Ending date either by manually typing a date or clicking on the calendar button to select a date; if you leave blank, the transfer will not expire unless you edit or delete it
- Select when you want the scheduled date to be if the transfer falls on a holiday
 - Before or After

Example: if you want a transfer to occur every month on the 15th, put a 1 in “Process Every” and select month in the frequency and the start date on the applicable 15th of the month

- Continue
- On the next page, review the info and click Confirm to complete the transaction

*Frequency:
 Future, Scheduled

*Process according to the defined schedule.

*Process Every: 1 Frequency: month(s) Process on last day of the month.

Beginning on: 2/15/2026 Ending on:

If the transfer falls on a holiday, process: Scheduled date: After

Memo:

External transfers can take up to two business days.

Cancel Continue