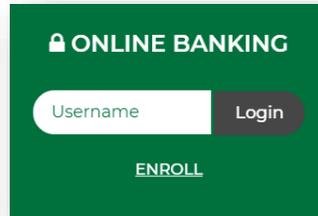
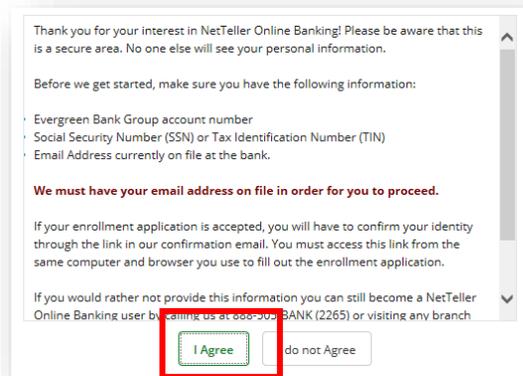


HOW TO MAKE AN EVERGREEN BANK LOAN PAYMENT USING FUNDS FROM ANOTHER BANK

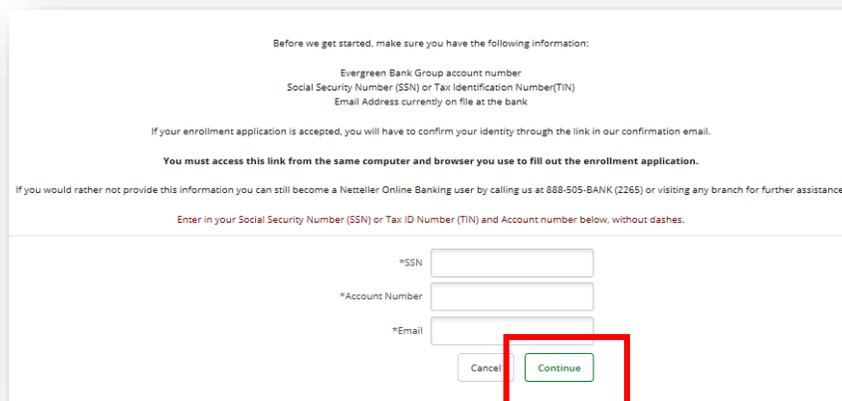
- 1) Go to Evergreen Bank's Online Banking.
You must first enroll at www.evergreenbankgroup.com. If you already have an Online Banking ID, please skip to step 15. Otherwise, in the upper right-hand corner, click the green **Online Banking** button and then click the **Enroll** hyperlink.
Note: You must complete entire Online Banking enrollment process from the same computer and Internet browser. The following procedures will not work on a mobile device.



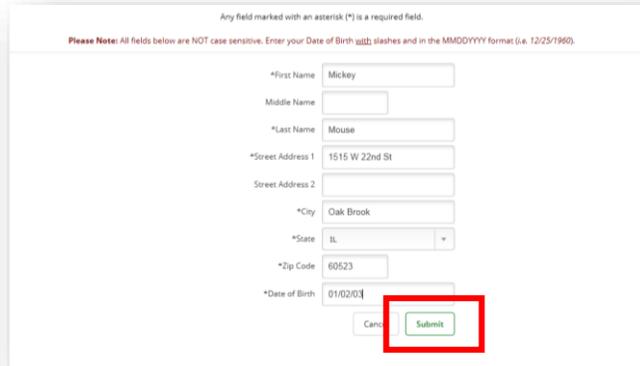
- 2) Next, review and accept the Online Enrollment Agreement and then click **Agree**.



- 3) Enter in your Social Security Number (without dashes), Account Number and Email Address. Click **Continue**.



- 4) Next, enter in personal information. Fields with an asterisk are required.
- Last Name:** field is not case sensitive, but make sure to also key in you suffix, if applicable (Jr., Sr., etc.)
 - Date of Birth:** DD/MM/YYYY (**slashes are required**).



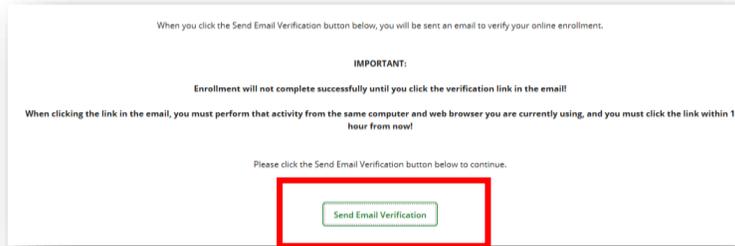
Any field marked with an asterisk (*) is a required field.

Please Note: All fields below are NOT case sensitive. Enter your Date of Birth with slashes and in the MMDDYYYY format (i.e. 12/25/1960).

*First Name: Mickey
Middle Name:
*Last Name: Mouse
*Street Address 1: 1515 W 22nd St
Street Address 2:
*City: Oak Brook
*State: IL
*Zip Code: 60523
*Date of Birth: 01/02/03

Cancel Submit

- 5) Next, you will be presented with the Email Verification page. Click **Send Email Verification**. The system will send you an email with further instruction. **Note:** You may need to check junk mail for the Email Verification.



When you click the Send Email Verification button below, you will be sent an email to verify your online enrollment.

IMPORTANT:

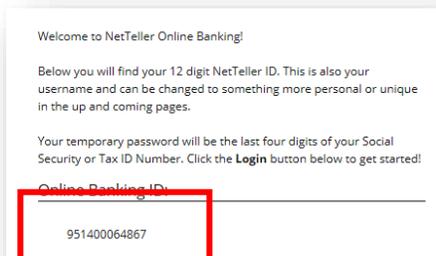
Enrollment will not complete successfully until you click the verification link in the email!

When clicking the link in the email, you must perform that activity from the same computer and web browser you are currently using, and you must click the link within 1 hour from now!

Please click the Send Email Verification button below to continue.

Send Email Verification

- 6) After clicking the link in the Email Verification, your Online Banking ID and temporary password are explained.

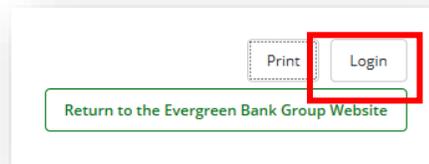


Welcome to NetTeller Online Banking!

Below you will find your 12 digit NetTeller ID. This is also your username and can be changed to something more personal or unique in the up and coming pages.

Your temporary password will be the last four digits of your Social Security or Tax ID Number. Click the **Login** button below to get started!

Online Banking ID: _____
951400064867



Print Login

Return to the Evergreen Bank Group Website

Click Login.

7) Review and agree to the Terms & Conditions by clicking the **Agree** checkbox and then **Accept**.

Please read and agree to the Online Agreement terms and conditions by selecting the "I Agree" check box.

Online Agreement:

NETTELLER ONLINE BANKING TERMS & CONDITIONS

By enrolling in Evergreen Bank Group's ("Bank") NetTeller Online Banking Service ("NetTeller"), you agree to the terms and conditions shown below. NetTeller allows you to transfer funds, create deposits ("RDA"), review account activity, create stop payments, and send payments ("Bill Pay") using a personal computer ("PC"). **Please read these terms and conditions carefully and retain them for your records.** We have the right to change this agreement at any time by notice mailed or e-mailed to you at the last address or e-mail address shown for you on our records, by providing notice of change on the NetTeller login page, or as otherwise permitted by law.

SECTION 1. DEFINITONS

Account(s) - means the deposit, loan and other accounts you have at Evergreen Bank Group to which you have access through NetTeller.

I Agree

Print Decline **Accept**

8) You will be prompted to create a new password. **Note: Your temporary password is the last four of your Social Security Number.**

Change your Online Banking Password (required):

Enter your current Password *

Enter your new Password *

Reenter your new Password *

Password Rules

- Must contain at least 1 letter
- Must contain at least 1 number
- May contain the following special characters: +, %, @, !, \$, ~
- Must be between 8 and 25 characters in length
- Must not match or contain your ID
- Must not match one of the previous 4 Passwords

Would you like to change your Online Banking ID?

Current: 951400064867

Online Banking ID Rules

- Must contain at least 1 letter
- May contain numbers
- May contain the following special characters: +, %, @, !, \$, ~
- Must be between 4 and 25 characters

Continue

9) To maintain a secure experience within Online Banking, you will be prompted to select a Security Image. This is the image you will see every time you login and is an indicator you are logging into the correct account. There are many pages of images to choose from by clicking the **<<<Prev** or **Next>>>** buttons. Once an image has been chosen, click that image once and then click **Submit**.

For security purposes, each time you login, verify your personal Security Image. If you have not set one, a random image will appear. If this is your first time logging in, you will be prompted to select a Security Image.

Personal Icon

Current Image: No Image Selected

Click to Select or Change your Image



<<< Prev Next >>>

Cancel **Submit**

10) Next, you will be asked to set up three Security Questions. Click **Continue**.

Security Features Description:
In order to make your online banking experience as secure as possible, we are introducing a new security feature that detects any uncharacteristic or unusual behavior involving your account. If anything out of the ordinary is detected we will verify your identity.

How Does It Work?
If we detect any unusual or uncharacteristic activity, we will ask you to answer your security questions to make sure that it's really you. This will most likely be a very rare occurrence.

What Are The Next Steps?
* Answer and verify these three security questions
* Continue banking, with an even higher level of security!

Should you have any problems or questions, please call us at (888)505-2265.

11) You must answer three Security/Challenge questions and then click Submit. *Note: Please remember that security questions are not case sensitive.*

Please provide an answer for each of the questions you select. These responses will be used to verify your identity.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

12) Review the security questions and answers. If there is a change to be made, click **Edit** to go back. If the answers look good, click **Confirm**.

Please confirm the questions and answers you have provided.

Question One: What is the name of the hospital your youngest child was born in?
Answer: a

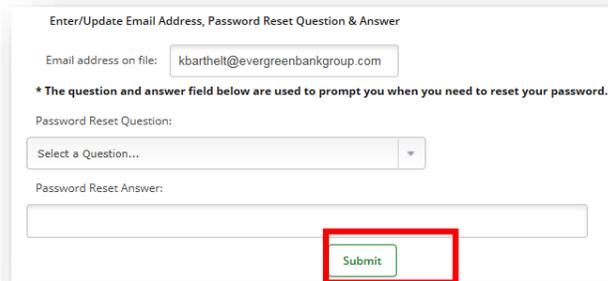
Question Two: What is the first name of your mother's youngest sibling?
Answer: a

Question Three: What is the middle name of your youngest sibling?
Answer: a

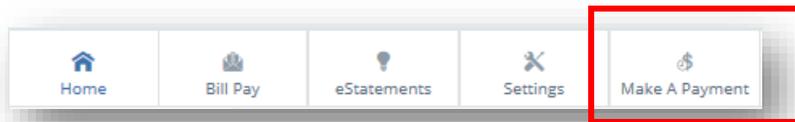
13) You will be provided with a confirmation. Click **Continue**.

Thank you for providing this important information.
Click 'Continue' below to continue your session.

- 14) Finally, set up a Password Reset security question and answer. This allows you to complete your own password reset without having to call Customer Service. Click **Submit** when finished.

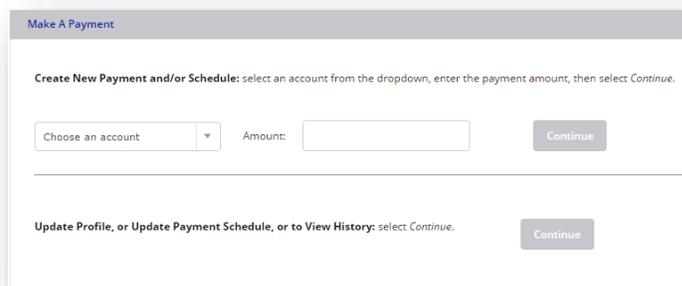


- 15) Welcome to Evergreen Bank's Online Banking! To continue with making your payment, click **Make a Payment** to begin and then continue reading below.



HOW TO MAKE A ONE-TIME PAYMENT USING ONLINE BANKING

- 16) In the dropdown under **Create New Payment and/or Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

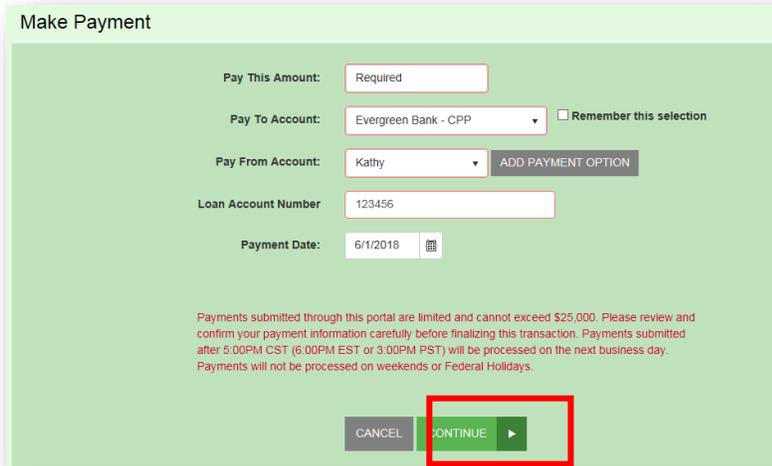


- 17) A new window or tab will open. **If your user settings block Pop-ups, you may need to add the website www.netteller.com to your pop-up blocker depending on the type of Internet Browser you are using.**
- Internet Explorer (IE) users, go to [Internet Explorer Settings](#) and click on the **Pop-up Blocker** dropdown.
 - Google Chrome: [Google Chrome Settings](#).
 - Firefox users: [Firefox Settings](#)
 - Safari users: [Safari Settings](#)

18) You are now in the Payment Portal. Fill out the payment form as follows:

- a. **Pay From Account:** From the dropdown, select the checking or savings account you are going to use to pay your loan.
- b. **Add Payment Option:** Click this button if you would like to set up a new check or savings account to pay your loan.
- c. **Payment Date:** Select the day that you would like us to create the payment.

After you complete all fields on this screen, click **Continue**.



Make Payment

Pay This Amount: Required

Pay To Account: Evergreen Bank - CPP Remember this selection

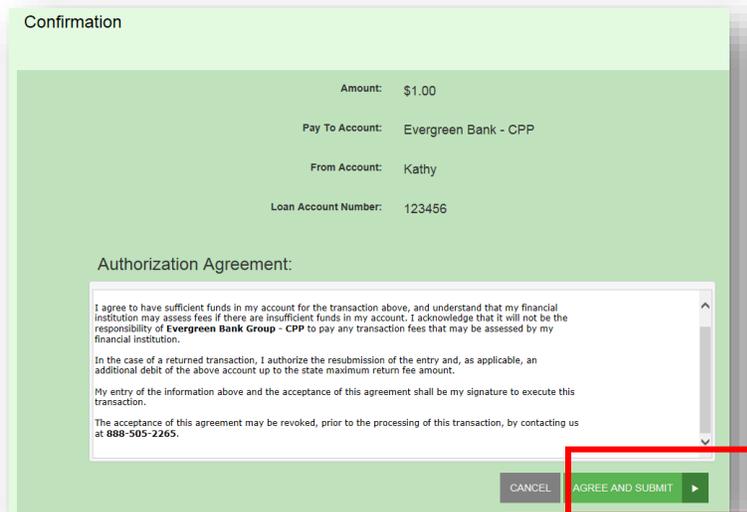
Pay From Account: Kathy

Loan Account Number: 123456

Payment Date: 6/1/2018

Payments submitted through this portal are limited and cannot exceed \$25,000. Please review and confirm your payment information carefully before finalizing this transaction. Payments submitted after 5:00PM CST (6:00PM EST or 3:00PM PST) will be processed on the next business day. Payments will not be processed on weekends or Federal Holidays.

19) On the Confirmation screen, you can review the payment you have submitted. If all the payment details look good, click **Agree and Submit**.



Confirmation

Amount: \$1.00

Pay To Account: Evergreen Bank - CPP

From Account: Kathy

Loan Account Number: 123456

Authorization Agreement:

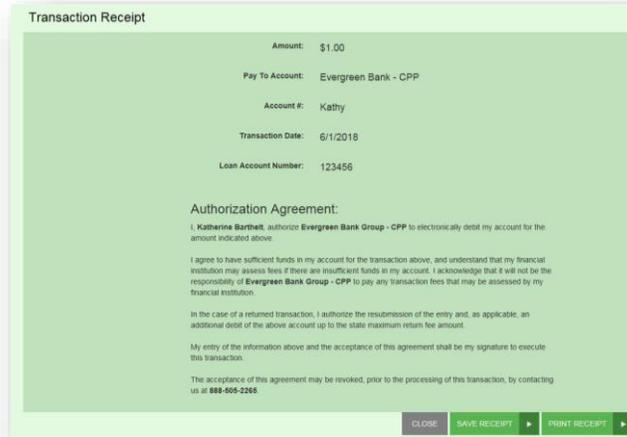
I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of Evergreen Bank Group - CPP to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

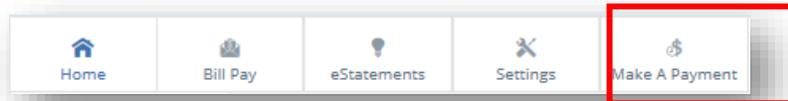
The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at 888-505-2265.

20) Finally, you will receive a confirmation of payment.

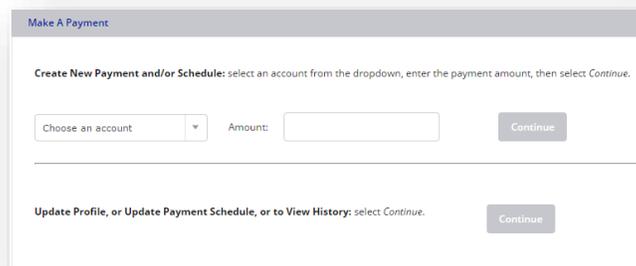


HOW TO MAKE SET UP AUTOMATIC PAYMENTS (AUTO-PAY) IN EVERGREEN'S ONLINE BANKING

21) Login to Online Banking and click on **Make a Payment** at the top of the page.



22) In the dropdown under **Create New Payment and/or Schedule**, select the loan account you want to pay and key in the payment amount. Then, click **Continue**.

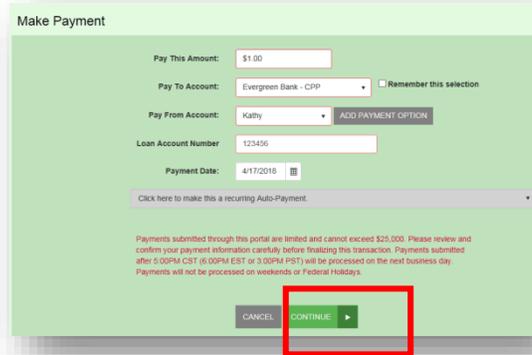


23) A new window or tab will open. **If your user settings block Pop-ups, you may need to add the website www.netteller.com to your pop-up blocker depending on the type of Internet Browser you are using.**

- e. Internet Explorer (IE) users, go to [Internet Explorer Settings](#) and click on the **Pop-up Blocker** dropdown.
- f. Google Chrome: [Google Chrome Settings](#).
- g. Firefox users: [Firefox Settings](#)
- h. Safari users: [Safari Settings](#)

24) You are now in the Payment Portal. Fill out the payment form as follows:

- Pay From Account:** From the dropdown, select the checking or savings account you are going to use to pay your loan.
- Add Payment Option:** Click this button if you would like to set up a new check or savings account to pay your loan.
- Payment Date:** For an Auto-Pay, do not change this date.
- Click here to make this a recurring Auto-Payment:** Click this dropdown to expand the Auto-Pay options and then move to the next step of the procedure.



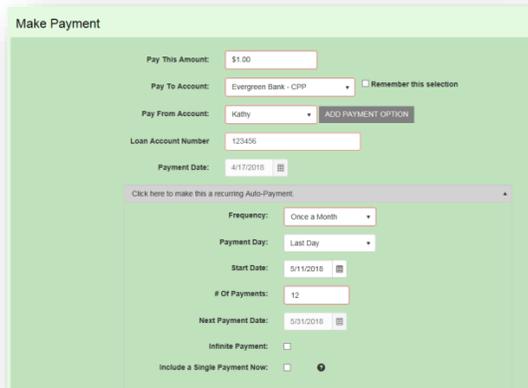
The screenshot shows the 'Make Payment' form with the following fields:

- Pay This Amount: \$1.00
- Pay To Account: Evergreen Bank - CPP (Remember this selection)
- Pay From Account: Kathy (ADD PAYMENT OPTION)
- Loan Account Number: 123456
- Payment Date: 4/17/2016

 A dropdown menu is expanded below the payment date, showing the option 'Click here to make this a recurring Auto-Payment.' At the bottom, there are 'CANCEL' and 'CONTINUE' buttons, with the 'CONTINUE' button highlighted by a red box.

25) Fill out the following Auto-Pay options as follows:

- Frequency:** This field will determine how often a payment will be created for you. The most common options are 'Once a Month' or 'Every Two Weeks'.
- Payment Day:** This field will determine which day (or days) of the month the payment will be created. If you want the payment to be created on the 15th of every month, choose 15 from the dropdown.
- Start Date:** This date will determine which day the Auto-Pay will be begin.
- # of Payments:** This will determine how many total payments we will create. The default is 12, but we recommend changing this to match the terms of your loan. For example, if you have a 60-month term loan, then enter 60 into this field.
- Next Payment Date:** This is a system generated field and cannot be changed.
- Infinite Payment:** **Please do not check this box.** Checking this box will cause the payment to continue after your loan has been paid in full.
- Include a Single Payment Now:** Selecting this box will process a one-time payment TODAY and create an Auto-Pay at the same time.



The screenshot shows the 'Make Payment' form with the 'Click here to make this a recurring Auto-Payment' dropdown menu expanded. The options are:

- Frequency: Once a Month
- Payment Day: Last Day
- Start Date: 5/11/2016
- # Of Payments: 12
- Next Payment Date: 5/31/2016
- Infinite Payment:
- Include a Single Payment Now:

26) If all payment details look good on the confirmation page, click **Agree and Submit**.

Amount: \$1.00

Pay To Account: Evergreen Bank - CPP

From Account: Kathy

Loan Account Number: 123456

Next Recurring Payment: \$1.00 - Once a Month on the Last Day

Include a Single Payment Now: No

Authorization Agreement:

Payment Day: 5/31/2018
Number of Payments: 12

I understand that it is my responsibility to manage my recurring payment which includes but is not limited to modifying or cancelling any future dated payment

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of Evergreen Bank Group - CPP to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

CANCEL **AGREE AND SUBMIT**

27) Finally, you will receive a confirmation of payment.

Transaction Receipt

Response: **Successfully created recurring payment.**

Amount: \$1.00

Pay To Account: Evergreen Bank - CPP

Account #: Kathy

Transaction Date: 4/17/2018 7:22 AM

Loan Account Number: 123456

Authorization Agreement:

I, **Katherine Barthelt**, authorize **Evergreen Bank Group - CPP** to electronically debit my account for the amount indicated above on a recurring basis. The first payment of \$1.00 will be electronically debited from my account on 5/31/2018, or the next business day. After the first payment, there will be additional debits of \$1.00 on a recurring payment schedule as indicated below.

Frequency: Once a Month
Payment Day: 5/31/2018
Number of Payments: 12