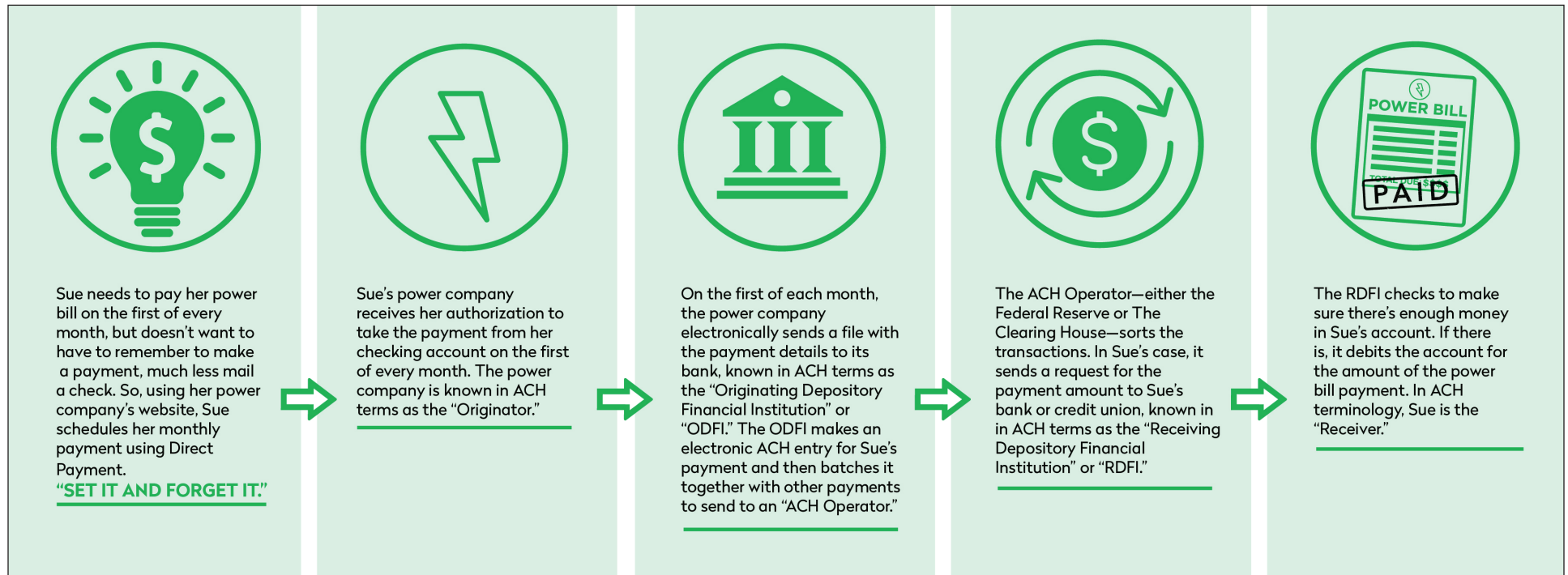


How ACH Works



ACH Debit Explained/Direct Payment



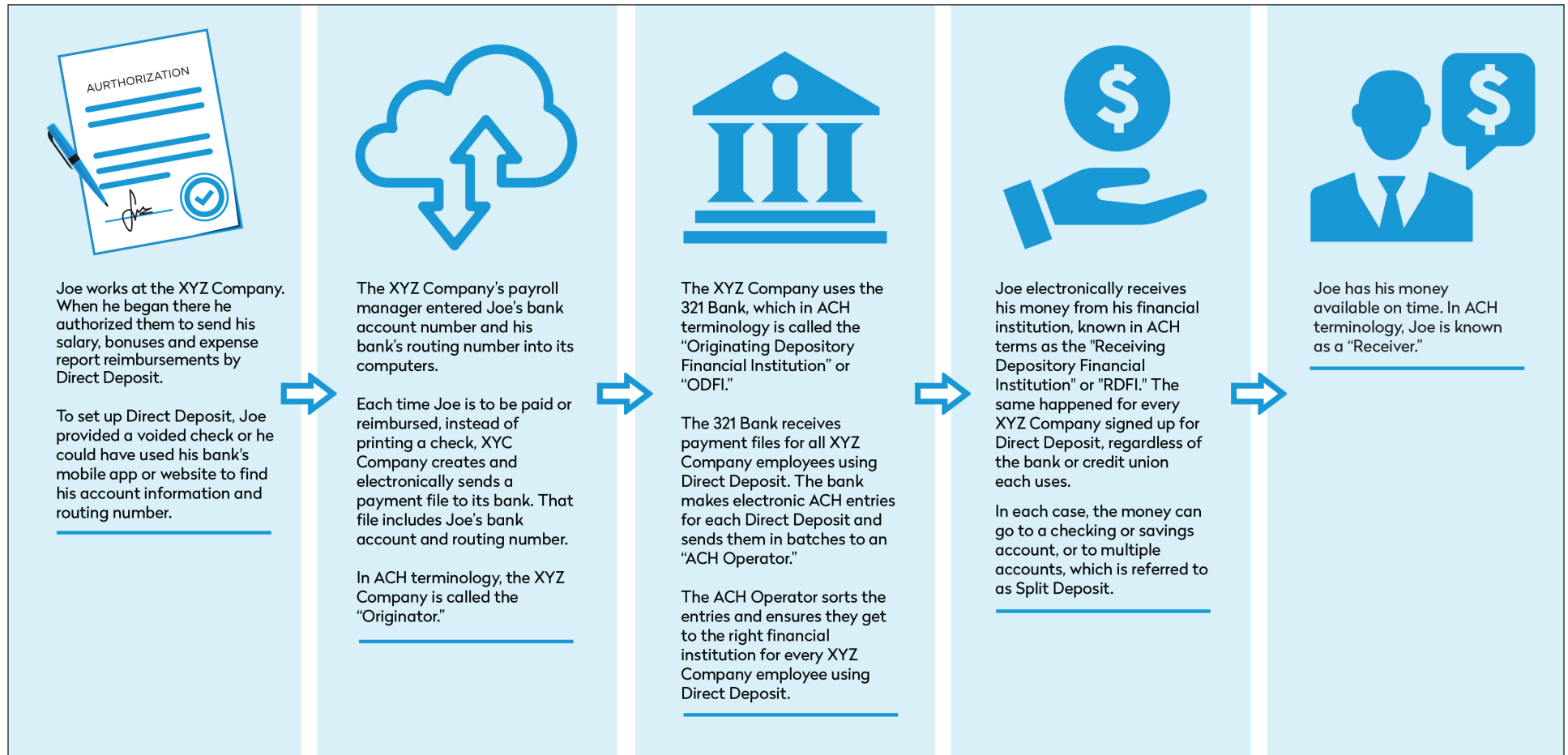
Direct Payment is the electronic transfer of funds to make payments – whether sending or receiving. It can be used to make one payment or set up automatic recurring payments. **Set it and forget it!**

Direct Payment allows consumers to pay their bills or tuition, donate to a favorite charity, make a purchase, or send money to a friend or family member electronically from a checking or savings account.

How ACH Works



ACH Credit Explained/Direct Deposit



Direct Deposit puts consumers in control of their finances and allows them to access their pay quickly. Direct Deposit is fast and reliable, and it's the way 93% of American workers get paid.

In addition to payroll, Direct Deposit can be used to receive: **Travel and other employee expense reimbursements • Bonuses and commissions • Pension/401(k) disbursements • Annuities • Dividend and interest payments • Social Security and other government payments • Tax and other refunds**