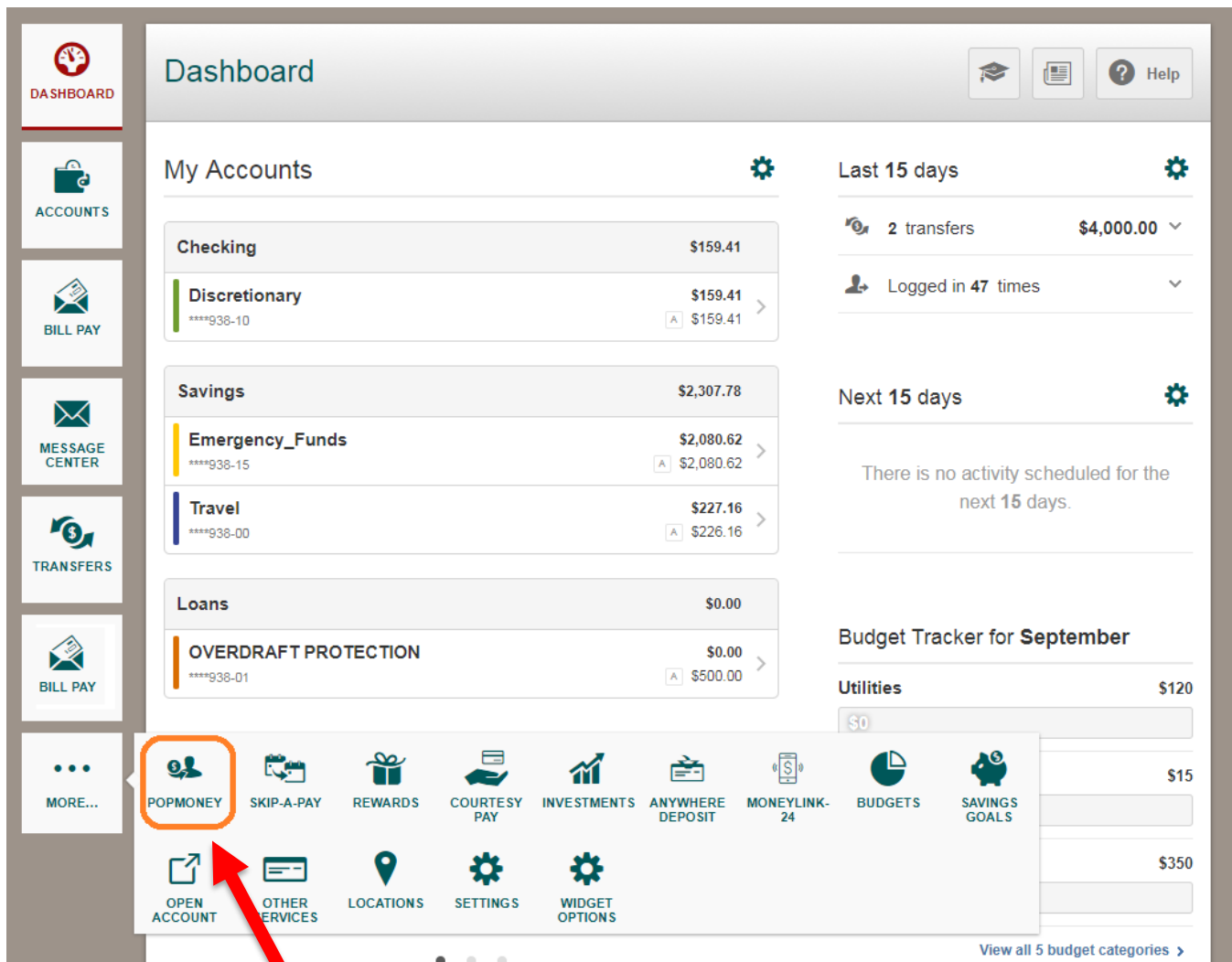


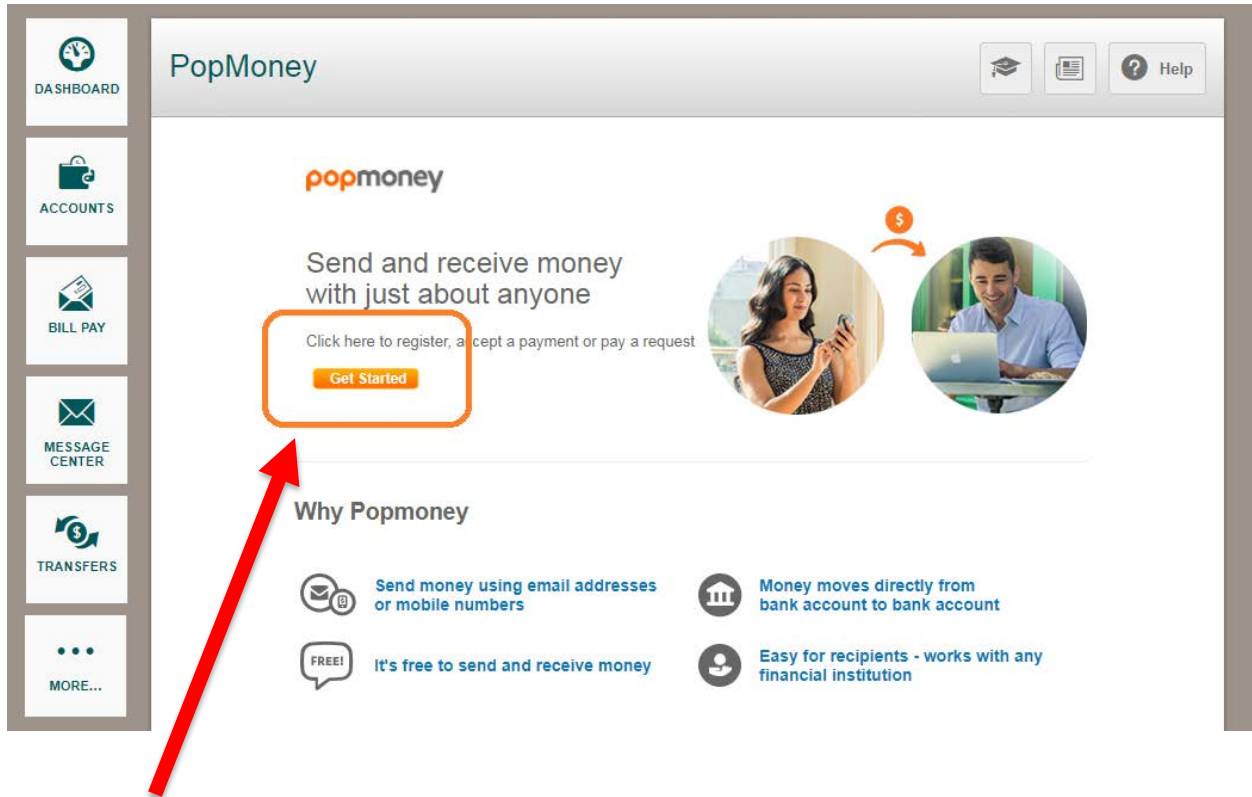
Transfer Money to Pay Someone Outside Patelco

With **Patelco Online™**, it's easy to transfer money to someone outside Patelco, or to someone without online banking access

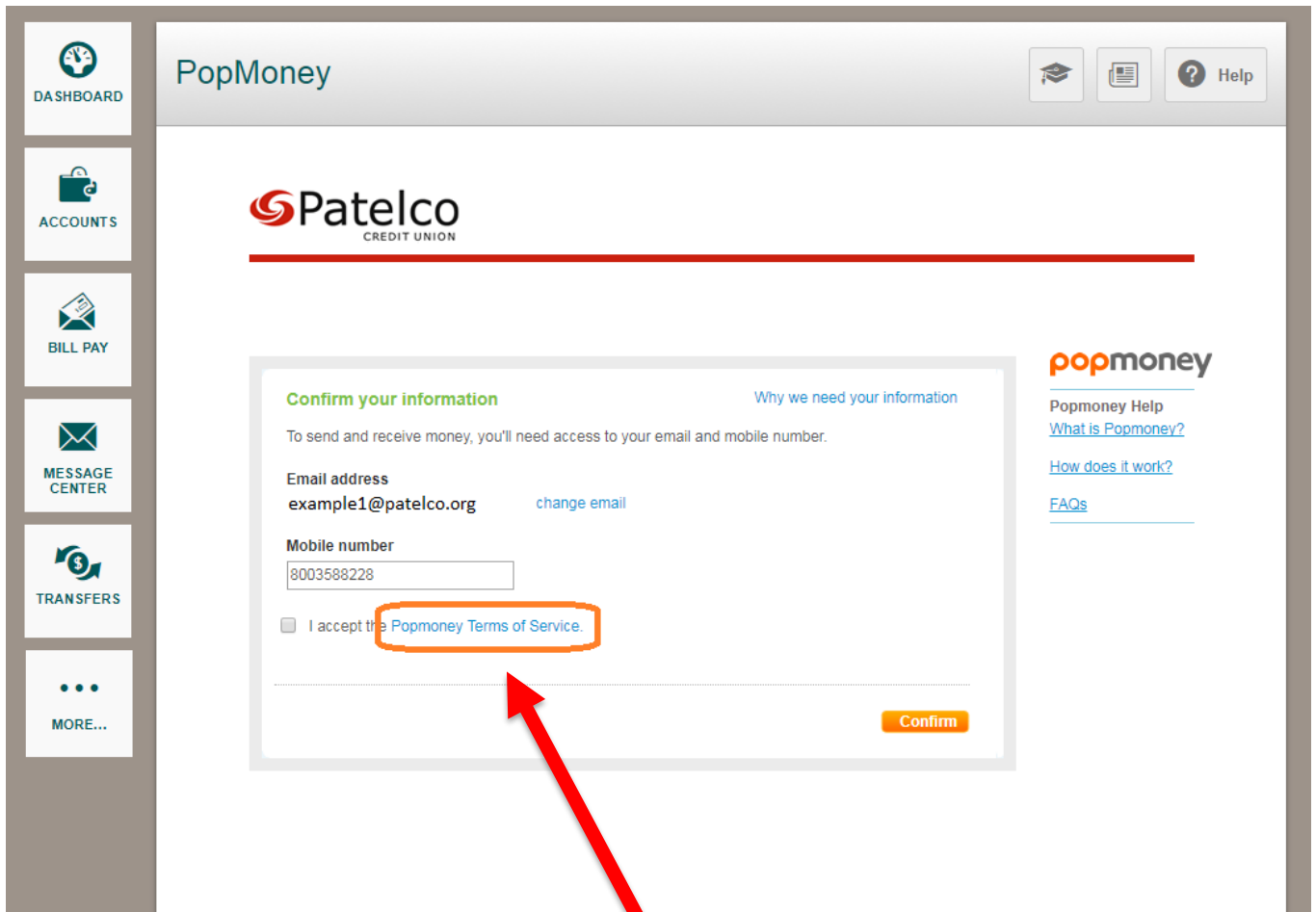
1. To get started, select the **POPMONEY** widget. You may need to select **MORE...** to see the **POPMONEY** widget



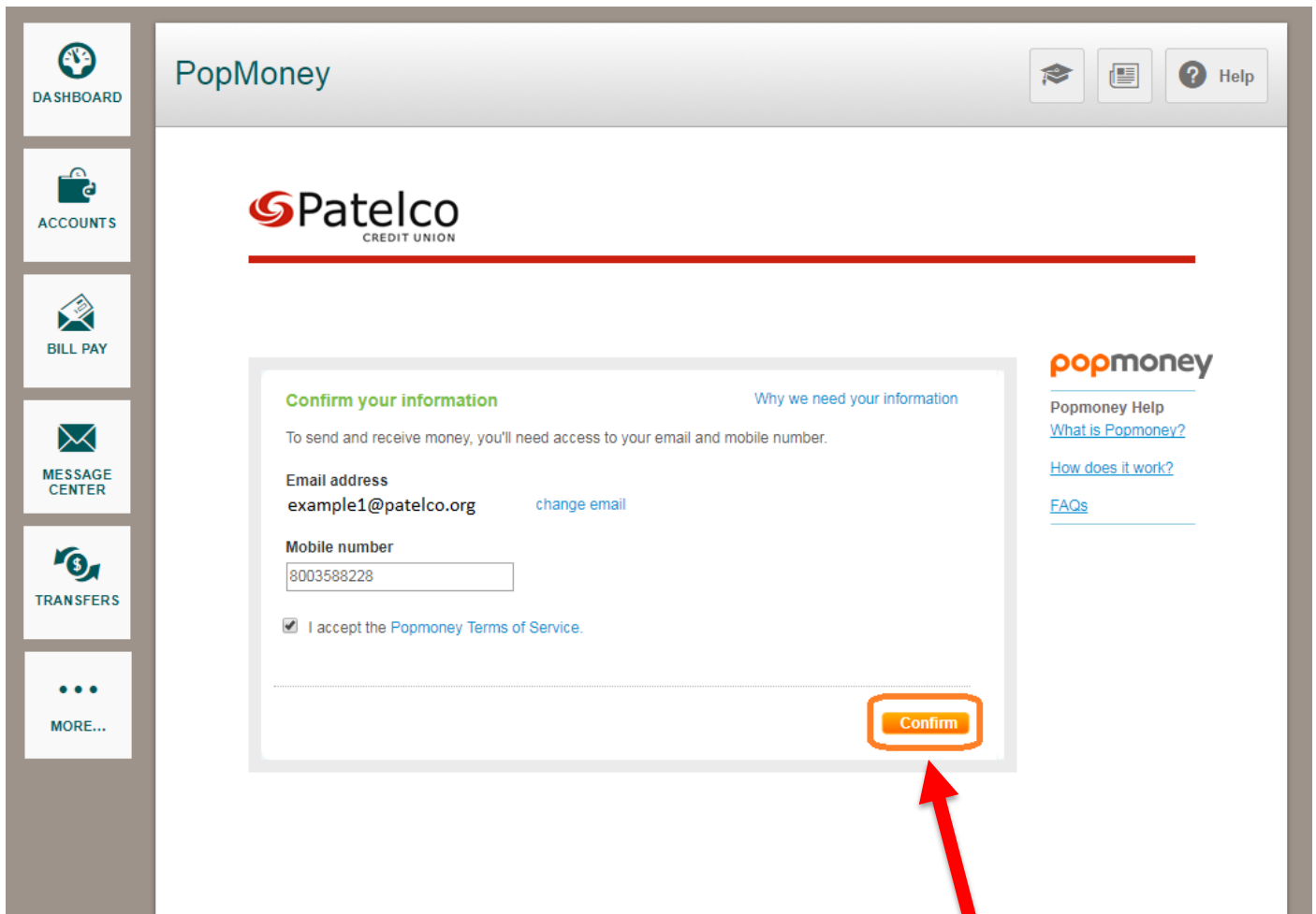
2. If you haven't signed up for PopMoney yet, select **Get Started**



3. Verify your email address and mobile number, and then read the **Popmoney Terms of Service**



4. After reviewing the terms and verifying your contact information, select **Confirm**



- 5. Now, you're ready to send money to someone else. Just follow the on-screen instructions

The screenshot displays the Patelco PopMoney web interface. On the left is a vertical navigation menu with icons for Dashboard, Accounts, Bill Pay, Message Center, Transfers, and More... The main content area features the Patelco logo and a 'Welcome!' message with a 'Logout' link. A green navigation bar contains 'Overview', 'Send Money' (selected), 'Activity', 'Contacts', and 'Preferences'. The 'Send Money' form is titled 'Payment Information' and includes a link 'Don't see a payment you are expecting?'. It has tabs for 'Person' and 'Charity'. The 'To' field has input boxes for 'First Name *' and 'Last Name *'. Below this is a section 'Enter the recipient's' with radio buttons for 'Email or Mobile' (selected) and 'Bank Account'. A note states: 'For their first time, the recipient will be prompted for their bank account information. The money will be directly deposited into their bank account.' There is an input field for 'Email or Mobile'. The 'Amount' field is set to '0.00' with a checkbox for 'Make this a recurring payment'. The 'Send Date' is set to 'Today' with a calendar icon. The 'Delivery' section has a note 'Select or add a contact to see delivery speeds'. The 'Pay From' dropdown is set to 'Please select account'. At the bottom, there is a link 'Add a note to this transaction' and 'Cancel' and 'Continue' buttons.