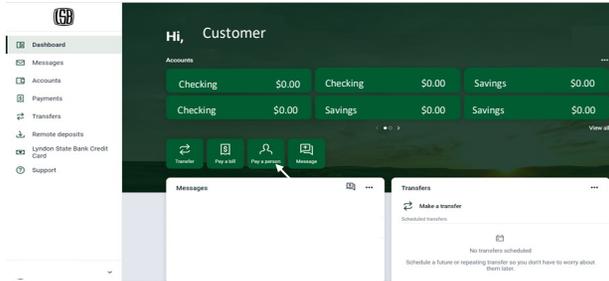
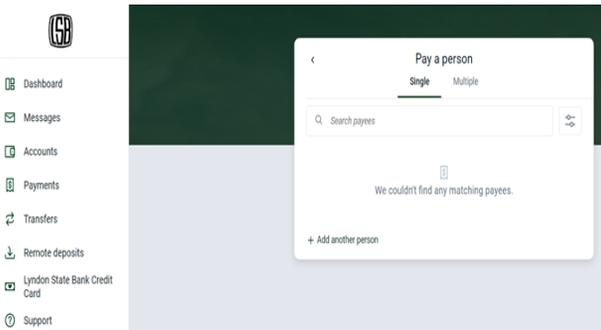


Peer-to-Peer

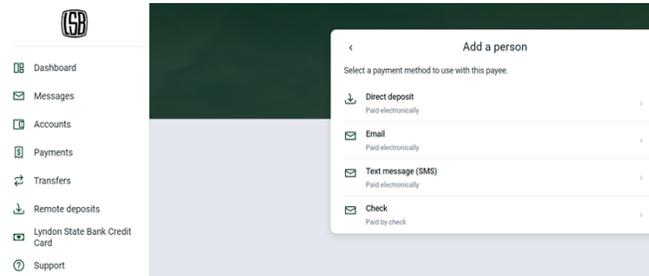
Peer-to-peer (P2P) **MUST** be initiated on a computer before you can access it through the mobile app.



When you sign into the Online Banking site, you will need to click **Pay a person**.



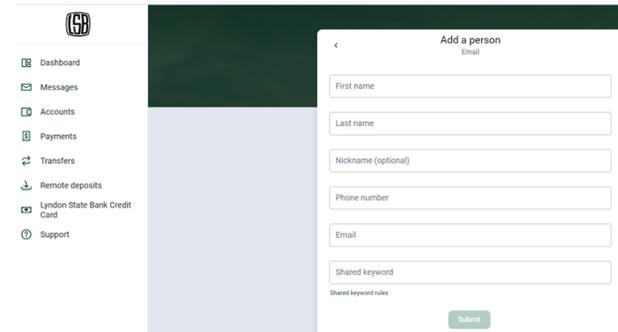
You will click the **+ Add another person**



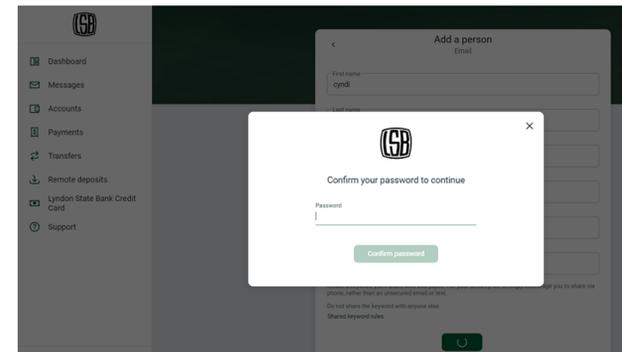
On this screen you will select how you would like to pay the individual. There are a few options to pay a person.

The direct deposit and text message options both require the payees bank routing and account number. For the email option you will need their email address and when they receive an email that someone sent a payment, they will enter their account information. These 3 options are paid within 1-3 business days.

The last option is for them to receive a check in the mail for them to deposit. For this option, the check is mailed and paid within 5-7 business days.



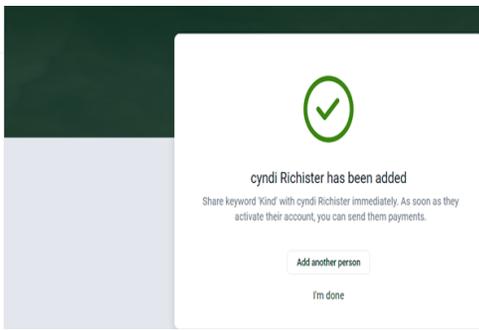
After you make a selection of how you would like to pay the person, you will need to enter their basic information such as name, phone number, email address, and click **Submit**.



Once you enter their information and click **Submit**, a confirmation box appears. You will then confirm your password and click **Confirm password**.



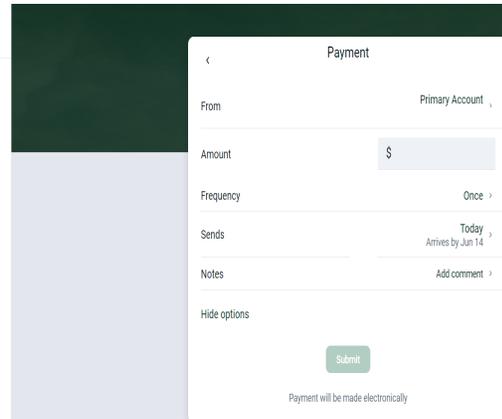
- Dashboard
- Messages
- Accounts
- Payments
- Transfers
- Remote deposits
- Lyndon State Bank Credit Card
- Support



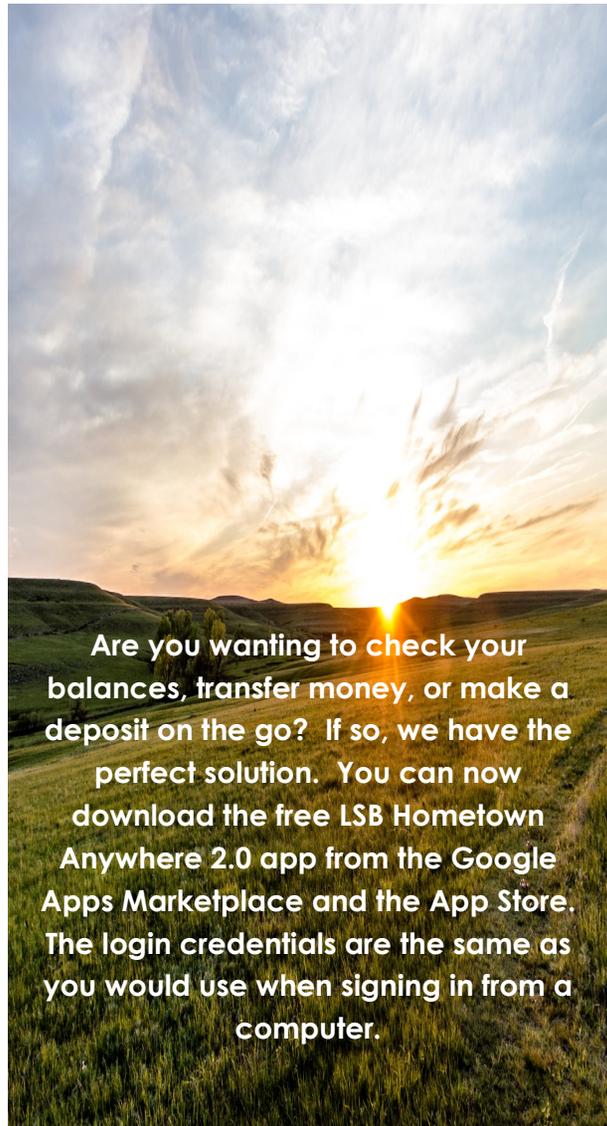
You will get a confirmation that the person you want to pay has been added to your payees.



- Dashboard
- Messages
- Accounts
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- Transfers
- Remote deposits
- Lyndon State Bank Credit Card
- Support



When ready to submit payment you will verify the account you would like the payment to come from, the amount, if you would like it to be a one time payment or recurring, and if you would like the payment to be sent today or on a future date. Once you verify all information click **Submit** and the payee will receive an email to enter their banking information.

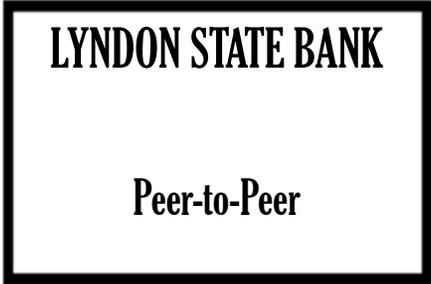


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**Big Enough to Serve,
Small Enough to Care**

