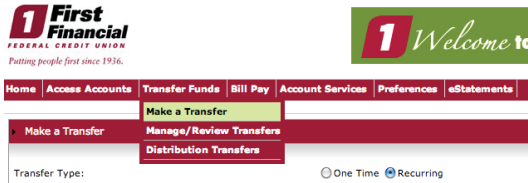


**STEP 1**

Log into Online Banking.

**STEP 2**

Click **Transfer Funds** tab.



**STEP 3**

Select **One Time** or **Recurring** transfer at the top of the page.



**STEP 4**

Use **From Account** to specify the account funds will be transferred from.



**STEP 5**

Use **To Account** to specify where the funds will be sent.



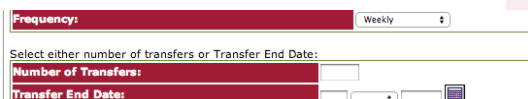
**STEP 6**

Fill in **Amount to Transfer** and then select the **Transfer Date**.



**STEP 7**

If you selected a Recurring Transfer, select the **Frequency** and either the **Number of Transfers** or a **Transfer End Date**.



**STEP 8**

The frequency will be set based on the day of the week the recurring transfer is set up. All recurring and future transfers will take place at 10am EST.

- **Monthly** Specific date each month for transfer. (Example: Start on 1/9, the next transfer would be on 2/9.)
- **Twice Per Month** Occurs every 2 weeks on same day of the week. Please note that on months with 5 weeks, the transfer may occur three times per month depending on the date the transfer is set up.
- **Bi-Monthly** Every other month on the date the transfer was set up. (Example: Start on 1/9, the next transfer would be on 3/9.)
- **Weekly** The same day of the week from the date of transfer.
- **Bi-Weekly** Every other week on the same day of the week, based on the date of the first transfer.
- **Quarterly** Every 3 months, based on the first day of the transfer. Please note that this is not a true quarter—could be three months from any date. (Example: Start on 5/28, the next transfer would be 8/28).
- **Semi-Annually** 2 times per year based on the date of transfer, please note this will calculate 6 months from the date of the transfer (Example: Start on 5/28, the next transfer would be 11/28).
- **End of Month** The last day of the month.
- **Annually** Once per year on the date the transfer was set up (Example: Start on 5/28/14, the next transfer would be 5/28/15).

**Additional Tips**

- If you wish to schedule a Recurring or One Time loan payment, be sure you are selecting the loan you wish to apply the payment to from the To Account drop down menu.
- You may transfer funds to another First Financial member by selecting Make a Transfer to Another Account link at the top of the Transfers page.
- The quickest and easiest way for a member to pay their First Financial loan or Visa® Credit Card from their First Financial account is by using the account transfer tab.