

Send Money to Friends and Family with **Popmoney®!**

Popmoney® is an innovative personal payment service that allows you to send and receive money as easily as you send and receive email and text messages. Best of all, you don't need a separate account. Just use your current checking or savings account.

How it Works

Sending Money

- To send money, log in to your Online Banking session and look for **Popmoney**.
- Send money using the recipient's name and email address, mobile number or checking/savings account information. (You can even make it special by using one of our eGreetings.)
- You will be notified when the transaction is completed.
- If your recipient's financial institution is part of the **Popmoney** network, they can complete the transaction from their own financial institution's online banking site. If not, they can go to **Popmoney.com** to direct the funds to their bank account.

Receiving Money

- You will receive an email or text message telling you someone sent you money.
- Log in to Online Banking and direct the funds to your bank account.
- Money sent to a specified bank account will be automatically deposited there.

Additional features:

- Choose an eGreeting card to send with your payment to make it extra special.
- Easily import contacts from popular internet email providers, or manually create your own contact list.
- Use Popmoney to request payment and have it deposited directly to your choice of checking or savings accounts.

Popmoney FAQ:

What is the Popmoney® Personal Payment Service?

- Popmoney personal payment service allows you to send money to anyone, using only their name and e-mail address or mobile number. The money is sent from your payment account to their account.

What are the advantages of using Popmoney to send money?

- It's ideal for sending money to friends, family members, or anyone you know.
- All you need is their email address, or mobile number.
- It's fast – money is usually received in one business day.

How much does Popmoney cost?

Type of Popmoney Payment	Amount of Popmoney Payment	Price Per Payment
Send Money 3 Day	\$1.00 - \$249.99	\$0.50
Send Money 3 Day	\$250.00 - \$999.99	\$0.75
Send Money 3 Day	\$1000.00 – and above	\$1.50
Send Money Next Day	\$1.00 - \$249.99	\$0.85
Send Money Next Day	\$250.00 - \$999.99	\$1.00
Send Money Next Day	\$1000.00 – and above	\$2.00
Request Money 3 Day	\$1.00 - \$249.99	\$0.50
Request Money 3 Day	\$250.00 - \$999.99	\$0.75
Request Money 3 Day	\$1000.00 – and above	\$1.50
Stop Payment	Any Amount	\$20.00
E-Greetings	Any Amount	\$0.25

How do I send money with Popmoney?

- To send money to a person, simply enter their email address or mobile number, and the amount you want to send.
- Or, if you've sent money previously, just select the person's name from your send list and enter an amount.

How does the person receive money?

- If the person you're sending money to is not registered with Popmoney, they will receive an email invitation to use the service and to claim the money.
- Their financial institution does not have to offer Popmoney to receive and deposit money into their account.

How do I know they claimed the money sent?

- You can track recent and pending transactions through your history.
- Click "Activity" to track money you've sent or received. You can also see any pending transactions.

How secure is Popmoney?

- Popmoney uses multiple layers of security to protect your information.
- Unique user name and passwords. As long as you don't share your user name and password with anyone, no one can sign in to Popmoney as you.
- SSL (secure sockets layer) ensures that your connection and information are secure from outside inspection.
- 128-bit encryption makes your information unreadable as it passes over the Internet.



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