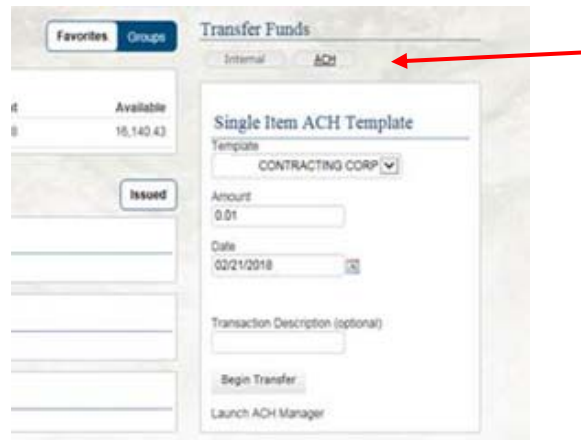




1st CONSTITUTION DIRECT CUSTOMER INSTRUCTIONS

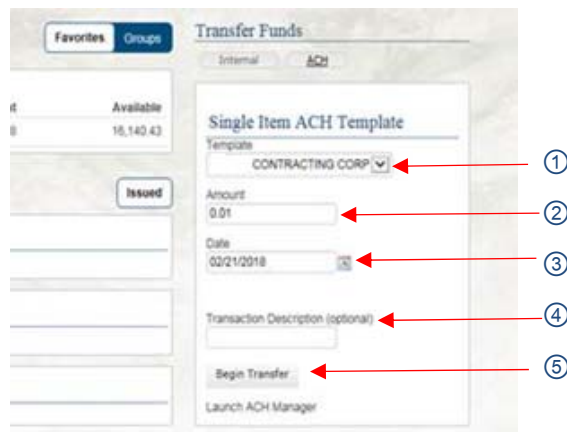
HOW TO INITIATE AN ACCOUNT TRANSFER (SHORT VERSION)

- Log on to Online Banking
- The main screen will appear with the account details
- Click on ACH tab located under “Transfer Funds” at the right side of the screen



The screenshot shows the 'Transfer Funds' section of an online banking interface. On the left, there are account details including 'Available' balance (16,140.43) and an 'Issued' button. The main area is titled 'Single Item ACH Template'. At the top of this area, there are two tabs: 'Internal' and 'ACH'. A red arrow points to the 'ACH' tab. Below the tabs, there is a dropdown menu for 'Template' with 'CONTRACTING CORP' selected. Below that are input fields for 'Amount' (0.01), 'Date' (02/21/2018), and 'Transaction Description (optional)'. At the bottom of the form are two buttons: 'Begin Transfer' and 'Launch ACH Manager'.

- Click the dropdown menu and select the template of the transfer to be originated①
- Type the amount of the transfer②
- Select the effective date (this is the date when the transfer will be posted to both bank accounts). Please note that 1st Constitution does not allow “the same day transfers”. Therefore, the effective date must be the next business day at a minimum.③
- Type any description you may want see on your account statement at the other financial institution④ (optional)
- Click on “Begin Transfer”⑤



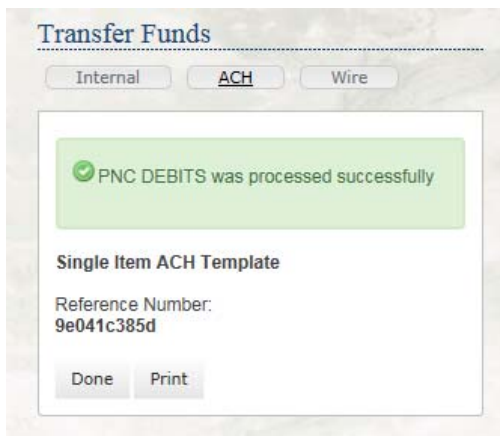
This screenshot is identical to the one above, but with five red arrows and numbered callouts (1-5) pointing to specific elements in the 'Single Item ACH Template' form: 1 points to the 'Template' dropdown menu, 2 points to the 'Amount' input field, 3 points to the 'Date' input field, 4 points to the 'Transaction Description (optional)' input field, and 5 points to the 'Begin Transfer' button.

- The details of the transfer will appear. Please confirm the information and click on “Transfer Funds”



- The confirmation screen will appear. An email will also be sent to the email address on file with this confirmation.

Confirmation



Email confirmation

PNC DEBITS received from ABC TEST CO on 02/23/2018 has passed all origination steps without exception.

First Effective Date:	02/27/2018
Debit Totals:	\$0.03
Credit Totals:	\$0.03
Number of Debits:	1
Number of Credits:	1
Client Name:	ABC TEST CO
Reference Number:	9e041c385d
ACH Transfer Type:	Corporate_Debit

Thank you,
ebanking@1stconstitution.com

HOW TO INITIATE AN ACCOUNT TRANSFER (LONG VERSION)

- Log on to Online Banking
- The main screen will appear with the account details (please note that the display of the accounts depend on the user access)
- From the top menu, go to Management Tools and click “ACH Manager”



- The following screen will appear

Select External Transfer Criteria

Inquire ACH Transfer
 Change ACH Transfer
 ACH Transfer Template
 ACH File Import Template
 Import ACH Transfer
 NACHA
 Non NACHA

Transfer Description: _____
 Date Range: _____ To _____
 Amount Range: _____ To _____
 Reference Number: _____
 Transfer Priority: _____
 ACH Type: (None)

Submit

- Select "ACH Transfer Template" and click "Submit"

Select External Transfer Criteria

Inquire ACH Transfer
 Change ACH Transfer
 ACH Transfer Template
 ACH File Import Template
 Import ACH Transfer
 NACHA
 Non NACHA

Status: (None)
 Template Name: _____
 Template Group: _____
 ACH Type: All

Submit

- The transfer templates will appear.

Select External Transfer Criteria

Inquire ACH Transfer
 Change ACH Transfer
 ACH Transfer Template
 ACH File Import Template
 Import ACH Transfer
 NACHA
 Non NACHA

Status: (None)
 Template Name: _____
 Template Group: _____
 ACH Type: All

Submit

Template List

CREDITS		ACH Type	Status	New Transfer	Edit Template	Delete Template
Template Name	PNC CREDITS	Corporate Credit (CCD)	Approved			
DEBITS		ACH Type	Status	New Transfer	Edit Template	Delete Template
Template Name	PNC DEBITS	Corporate Debit (CCD)	Approved			

- Click on "New Transfer" icon located to the right of the template to be originated.

DEBITS		ACH Type	Status	New Transfer
Template Name	PNC DEBITS	Corporate Debit (CCD)	Approved	

- The details of the transfer will appear.

New ACH - Corporate Debit (CCD)

Description: PNC DEBITS Recurring Frequency:

Effective Date:

Total Credit Amount: 50.01

Total Debit Amount: 50.01 Tax Identification Number:

Transfer Type: Corporate Debit Amount Range:

[Display Details](#)

Hold	Name	Identification	Account Number	Account Type	R/T Number	Amount	Prenote	Description
<input type="checkbox"/>	1ST CONSTITUTION BANK		325969	Checking	031207607	0.01	<input type="checkbox"/>	Description

Hold	Account	Amount	Description
<input type="checkbox"/>	C12345	0.01	Description

- Select the effective date of the transfer (this is the date when the transfer will be posted to both bank accounts). Please note that 1st Constitution does not allow “the same day transfers”. Therefore, the effective date must be next business day at a minimum. ①
- Type the amount of the transfer under the “Transfer From” section ②
- Click on the “Description” blue link under “Transfer From” and type any description you may want the account statement to show. ③ (optional)
- Type the same amount of the transfer under the “Transfer To” section ④
- Click on the “Description” blue link under “Transfer To” and type any description you may want the account statement to show. ⑤ (optional)

- Click “Process” ⑥

Note: Do not click “Save” unless you want to save the information and originate the transfer later. If the “Save” button is clicked, the system will not process the transfer until the process button is selected and confirmation is displayed.

- The confirmation screen will appear. An email will also be sent to the email address on file with this confirmation.

Confirmation



Email confirmation

PNC DEBITS received from ABC TEST CO on 02/23/2018 has passed all origination steps without exception.

First Effective Date:	02/28/2018
Debit Totals:	\$0.02
Credit Totals:	\$0.02
Number of Debits:	1
Number of Credits:	1
Client Name:	ABC TEST CO
Reference Number:	ba2446fb90
ACH Transfer Type:	Corporate_Debit

Thank you,
ebanking@1stconstitution.com