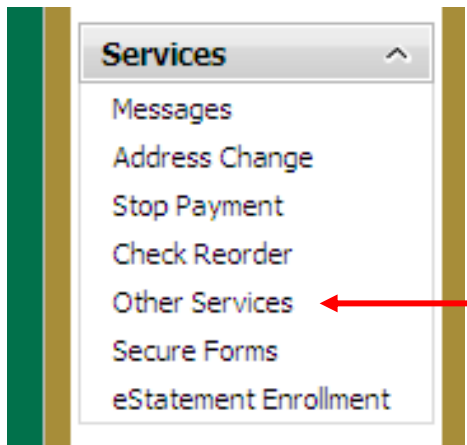
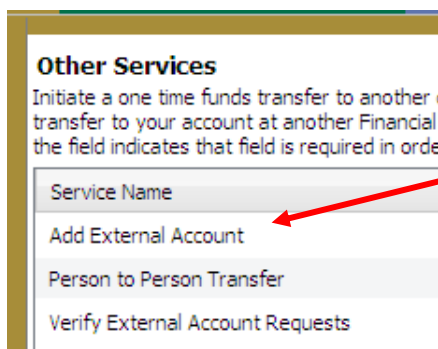


External Funds Transfer

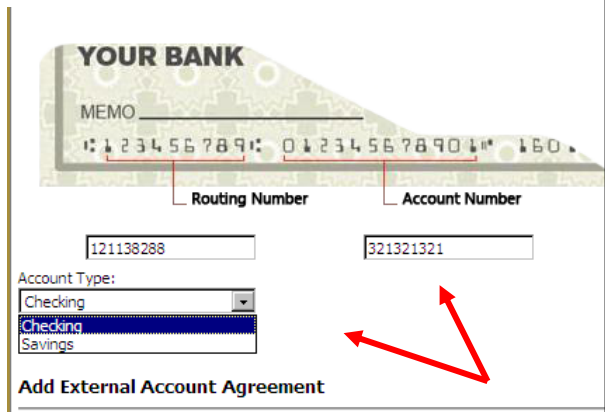
Part I – Adding an External Account



1. Log in to your Online Banking profile. In the column on the left, scroll down to **Services** and select **Other Services**.



2. From the list, select **Add External Account**. You can double-click the selection or select **View** below.



3. Enter the information of the account at the Financial Institution you wish to transfer to. How to find your Routing Number and Account number for a *personal account* is shown on the image of the check. Typically for a *business account*, the check number is listed first followed by the Routing and Account number. You must also select what type of account you are transferring to: checking or savings account. **Important:** before depositing into a Savings account, check with your Financial Institution for the correct Routing Number. Click **Continue** when you're ready (by clicking **Continue**, you are agreeing with all of the terms listed).

ADD EXTERNAL ACCOUNT AGREEMENT

AUTHORIZATION AGREEMENT FOR ELECTRONIC DEPOSIT ONLY ACCESS TO EXTERNAL BANK ACCOUNTS

I (we) hereby authorize Plumas Bank to initiate credit entries (transfers into) to external bank accounts as established in our online banking "Other Services-Add External Account", AND verified by me (us) in our online banking services "Verify External Account Request", AND executed by me (us) in online banking funds transfer. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

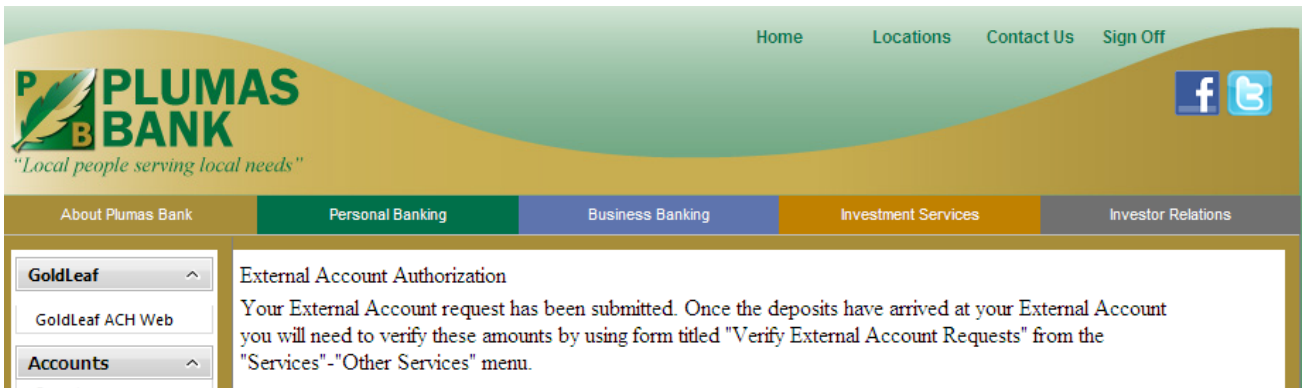
It is your responsibility to ensure you enter a valid and correct external account number in your online banking external account set up and when you verify your external account request micro-deposits. External transfers sent to an invalid or incorrect account number may not be recoverable. If you provide an invalid or incorrect account number, or bank routing number, the Bank will NOT be responsible for returning funds due to an unrecoverable external transfer.

This authority is subject to approval of Plumas Bank and will remain in full force and effect until Plumas Bank has received written notification from me (or any signer on this account) of its termination in such time and in such manner as to afford Plumas Bank ten (10) business days to remove the account from my online banking services.

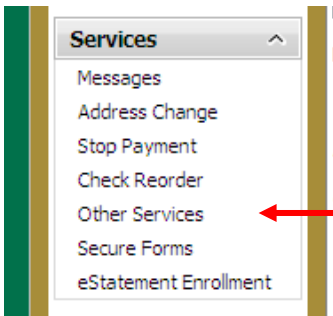
By selecting "Continue" below, and to complete your External Transfer Account request, you agree to all terms.

Continue

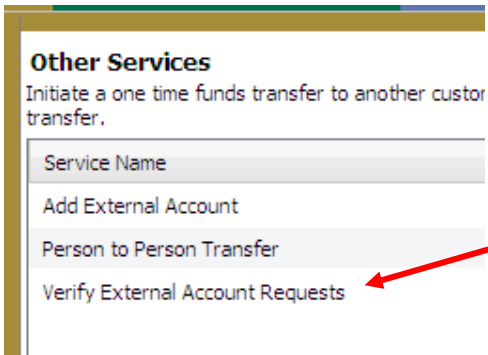
After clicking **Continue** from the previous step, this message will be displayed. At this point you'll have to wait for two small deposits to be made to your External Account; this should be completed within 5 business days. Once you find the two small deposits have been made, make note of the amounts and continue to **Part II** of these procedures.



External Funds Transfer Part II – Verification

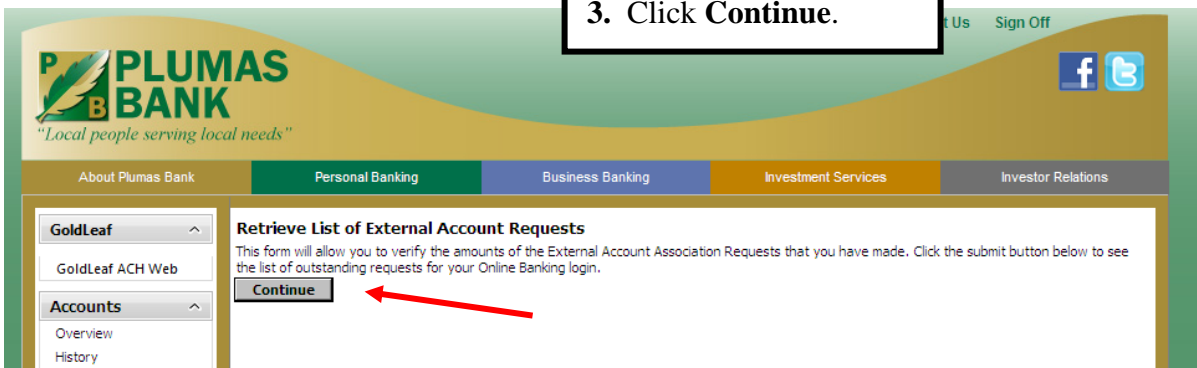


1. Log in to your Online Banking profile. In the column on the left, scroll down to **Services** and select **Other Services**.



2. From the list, select **Verify External Account Requests**. You can double-click the selection or select **View** below.

3. Click **Continue**.



| Personal Banking | Business Banking | Investment Services | Investor Relations |
|---|---------------------------------|---------------------|--------------------|
| Please choose an account to verify using the amounts that were deposited to your account. | | | |
| Status | Routing Number | Account Number | Account Type |
| <input checked="" type="radio"/> Funds have been sent to the target account | 121138288 | 321321321 | Checking |
| Verify Deposit Amounts | | | |
| The deposit amounts should be entered as whole numbers (example: \$0.12 should be entered as "12"). | | | |
| Amount #1: | <input type="text" value="3"/> | | |
| Amount #2: | <input type="text" value="10"/> | | |
| <input type="button" value="Continue"/> | | | |

4. Confirm you are entering the information for the correct request (if you have made more than one), enter the amounts of the two small deposits in *whole numbers* as shown, then click **Continue**.

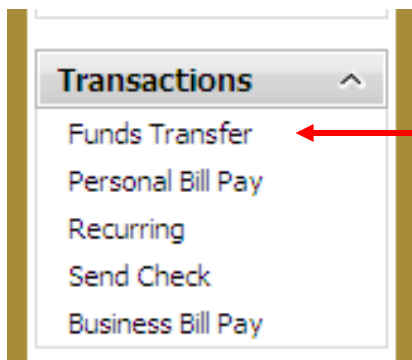
If the amounts you entered were correct, after clicking **Continue**, the following notice will be displayed and, after logging out and logging back in, you will be ready to transfer funds from your Plumas Bank accounts to any External Account available on your **Funds Transfer** page.

To create an External Funds Transfer, see step III: Transferring funds.

| Personal Banking | Business Banking | Investment Services | Investor Relations |
|---|------------------|---------------------|--------------------|
| Home Locations Contact Us Sign Off | | | |
| | | | |
| External Account Authorization Your external account has been added and should now be available in the list of "From" and "To" accounts on the Funds transfer page. NOTE: this account will not be available until you log out of Online Banking and then log in again. | | | |

External Funds Transfer Step III: Transferring Funds

Transfers will take 2-3 Business Days to Complete




The screenshot shows a vertical menu with the following items: Transactions (with an upward arrow), Funds Transfer (highlighted with a red arrow), Personal Bill Pay, Recurring, Send Check, and Business Bill Pay.

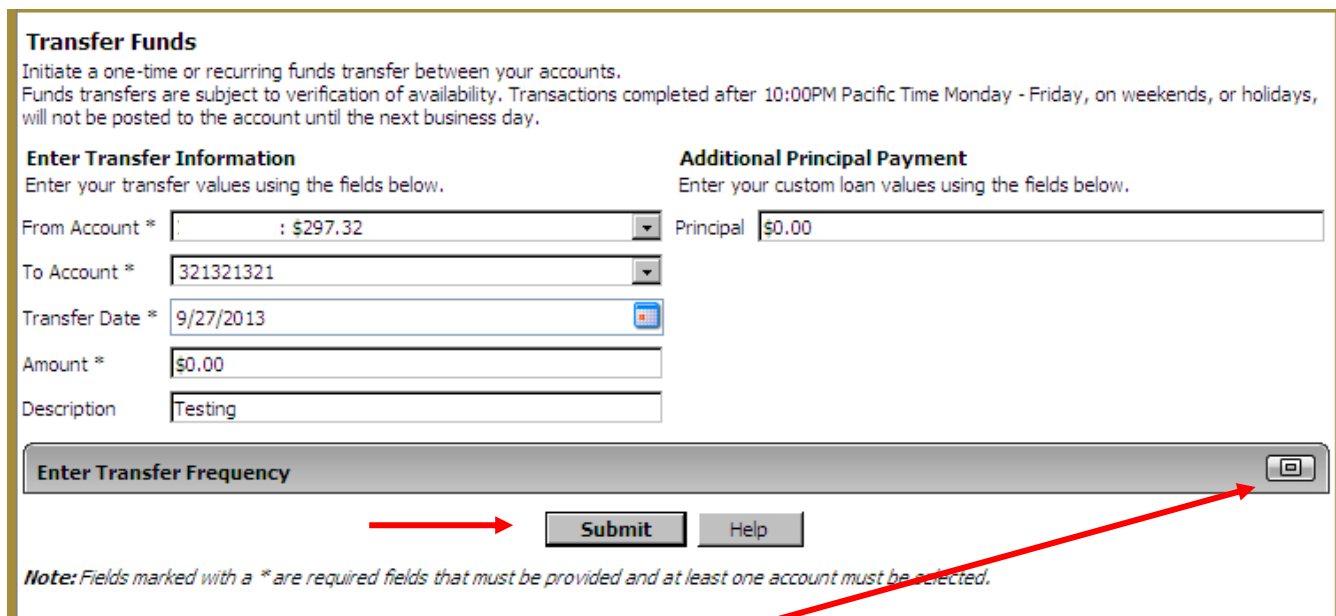
1. Log in to your Online Banking profile. In the column on the left, scroll down to **Transactions** and select **Funds Transfer**.

Business Customers will be required to receive and enter a **Secure Access Code (SAC) to complete an External Funds Transfer. Follow these procedures and note the Business Customer section regarding the SAC.*

2.

- **From Account** – select the account you want to transfer from.
- **To Account** – select the *external* account you want to transfer to.
- **Transfer Date** – by default, this field is set to the current day's date. By clicking on  you can set a single transfer for a future date.
- **Amount** – the amount you'd like to transfer
- **Description** – a description of the transfer is optional.

Click on **Submit** when complete.




Transfer Funds
Initiate a one-time or recurring funds transfer between your accounts. Funds transfers are subject to verification of availability. Transactions completed after 10:00PM Pacific Time Monday - Friday, on weekends, or holidays, will not be posted to the account until the next business day.

Enter Transfer Information
Enter your transfer values using the fields below.



Additional Principal Payment
Enter your custom loan values using the fields below.

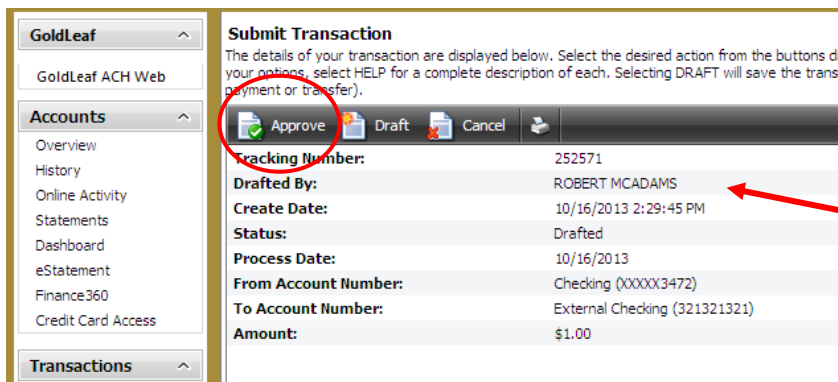
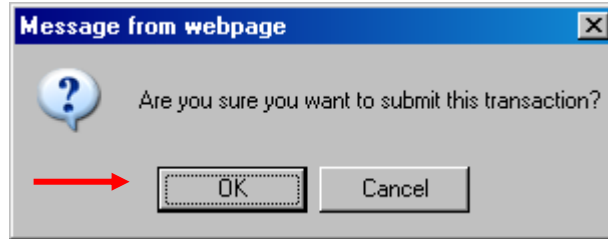
| | | | | |
|-----------------|---|-----------|-----------|--------|
| From Account * | : | \$297.32 | Principal | \$0.00 |
| To Account * | : | 321321321 | | |
| Transfer Date * | : | 9/27/2013 | | |
| Amount * | : | \$0.00 | | |
| Description | : | Testing | | |

Enter Transfer Frequency 

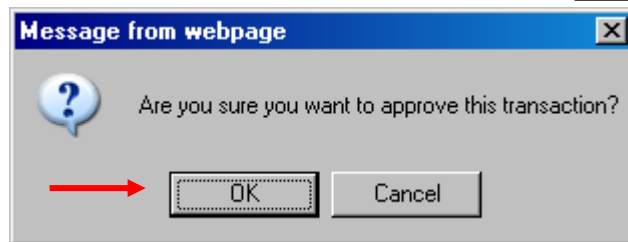
Submit **Help**

*Note: Fields marked with a * are required fields that must be provided and at least one account must be selected.*

*To set up a recurring transfer, click on  prior to submitting your transfer; complete the 'transfer frequency' information (weekly, monthly, by date, etc) and click **Submit**. Click on  again to close the window.



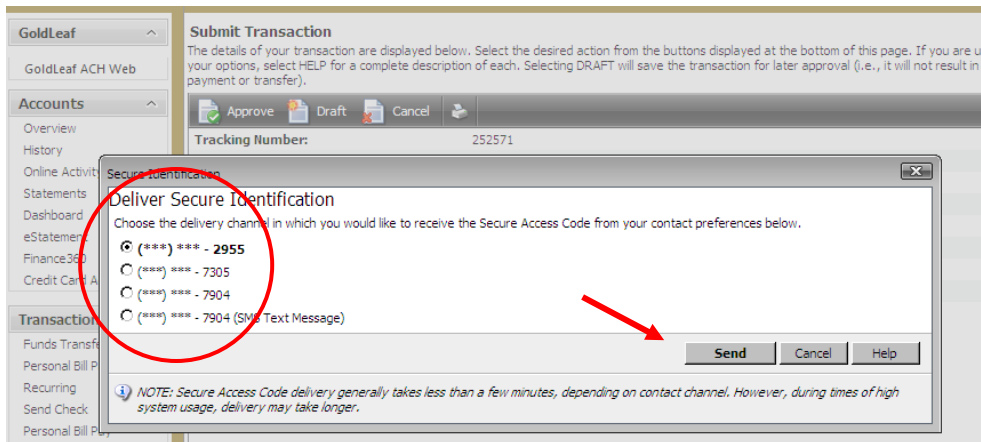
3. After clicking the Submit button, click **OK**; this will put your external transfer into a 'drafted' status (*drafted transfers will not be processed*). To complete your transfer, click on **Approve** and then **OK**; you will receive a confirmation notice after Approving the transfer.



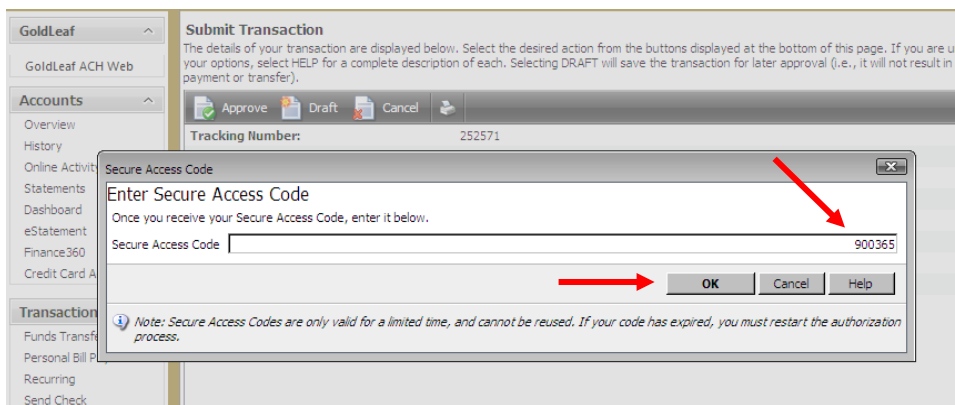
After **Approving** your External Transfer, you are required to receive and enter a Secure Access Code to complete the transfer. Please skip to the next section.

Secure Access Code (SAC)

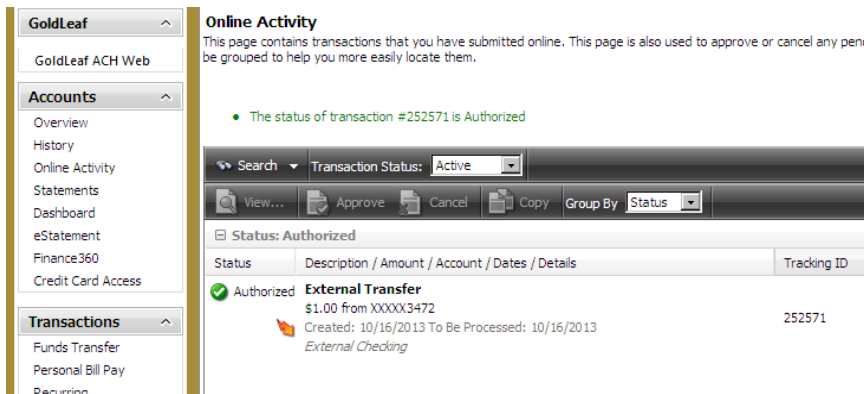
* Secure Access Codes expire after 1 hour and cannot be reused.



1.
After Approving your External Funds Transfer, you will be prompted to receive a Secure Access Code. Please select one of the Delivery Channels on file and click **Send**.



2.
Within a short period of time your SAC will be delivered to you; enter the SAC (5 to 6 digit number) and click **OK**.



3.
Provided the SAC was entered correctly, your External Funds Transfer is now complete and you will receive the Authorization Notification.