

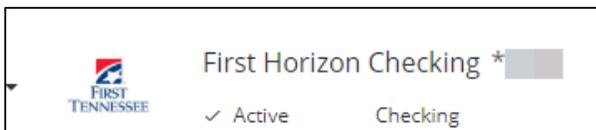
How to Understand the Types of Destination Accounts

When setting up a transfer, you have the option to select destination accounts in addition to your First South shares and loans.



There are three types of destination accounts:

1. External Accounts

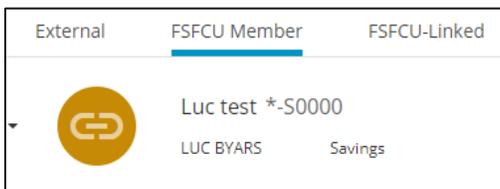


These are accounts from other financial institutions. To connect to a new bank or credit union account, you will need the following information:

- a. Routing number
- b. Account/MICR number
- c. Account type

After you have provided this information, we will send two trial deposits to the bank/credit union account entered. This might take a few days, depending on the financial institution. Once the deposits appear in your account, come back to the "External Accounts" tab to verify the deposit amounts.

2. FSFCU Member



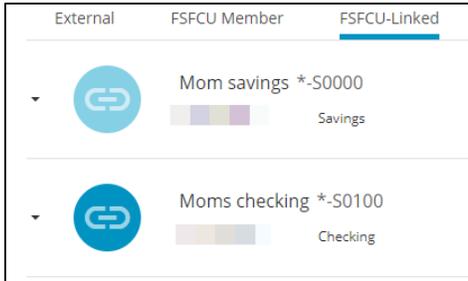
These are accounts to which you can transfer funds, provided you have the following information:

- a. The primary member's last name
- b. The member number (with or without) leading zeros
- c. The type of account (checking or savings)



You do NOT have to be a joint owner of the account. You can only transfer funds *to* these accounts. To receive funds *from* another member account, the owner of that account must add you to his/her “Member to Member” list and initiate a transfer.

3. FSFCU-Linked



These are accounts to which you have requested access that was enabled by a First South Financial member relationship specialist (like a parent’s or child’s account). Under the “FSFCU-Linked” tab, you can edit the account’s nickname and select the account to perform a transfer. Adding or deleting any accounts in the “Other Accounts” tab must be handled by First South.

If you need additional assistance, please contact us at 901-380-7400, and we will be happy to help.