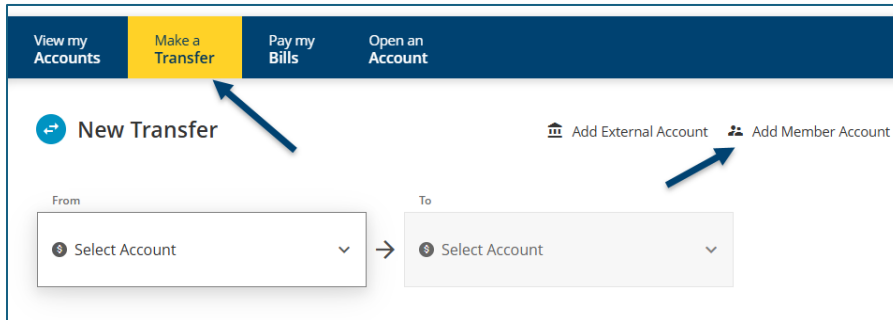


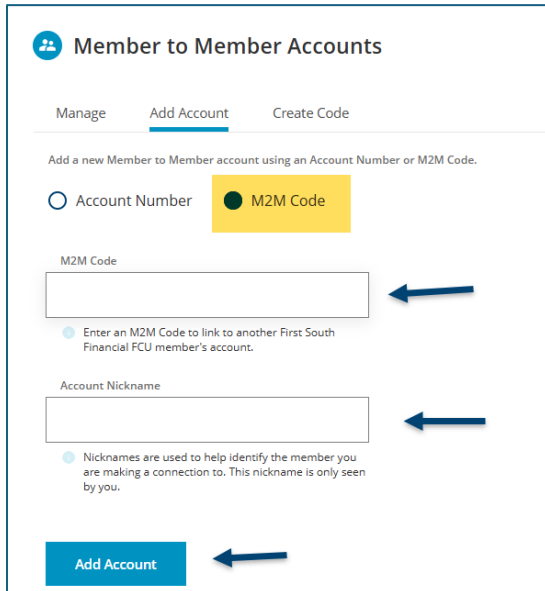
Using a Member to Member (M2M) Code

If you have been provided an M2M Code from another member, here's how to use it. **M2M Codes only allow the user to deposit funds into another member's account.** They cannot be used for withdrawals from another member's account.

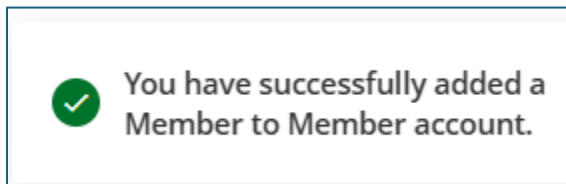
1. Log into digital banking
2. Select Make a Transfer, then "Add Member Account"



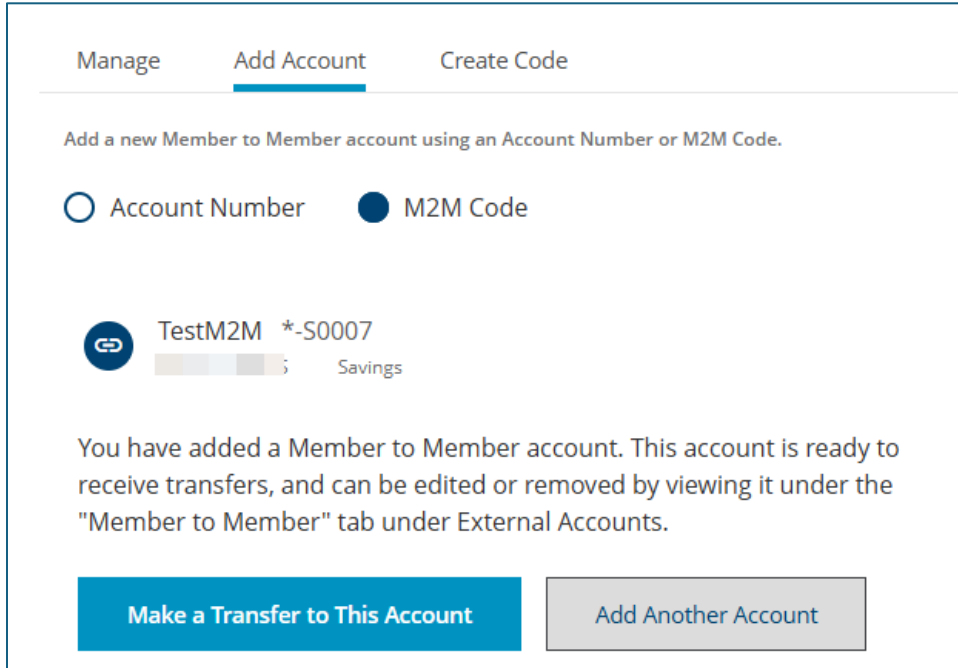
3. The "Add Account" tab will appear. Select "M2M Code".
4. Enter the M2M Code provided to you.
5. Set a Nickname for this account (i.e. Joe's Checking or Mary's Lunch fund, etc.)
6. Click or tap "Add Account"



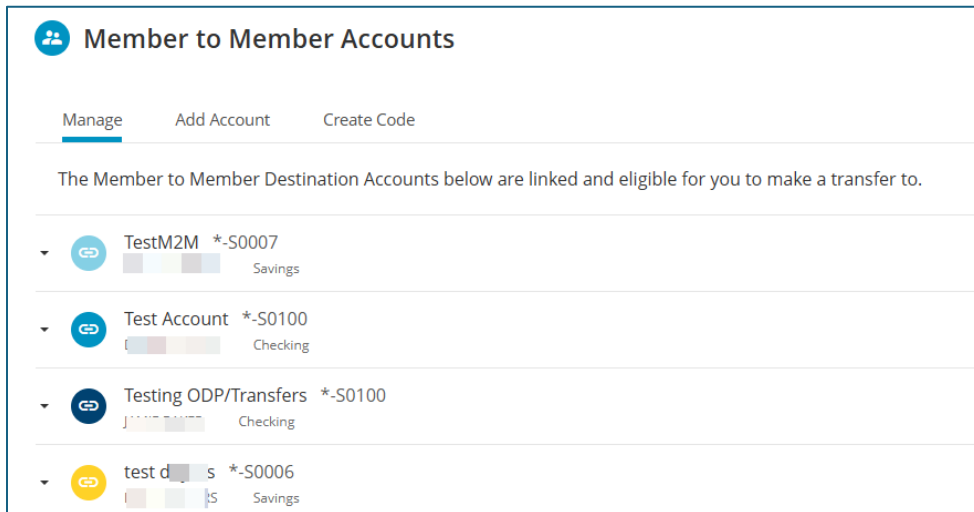
7. A popup modal will appear that indicates the M2M account has been successfully added



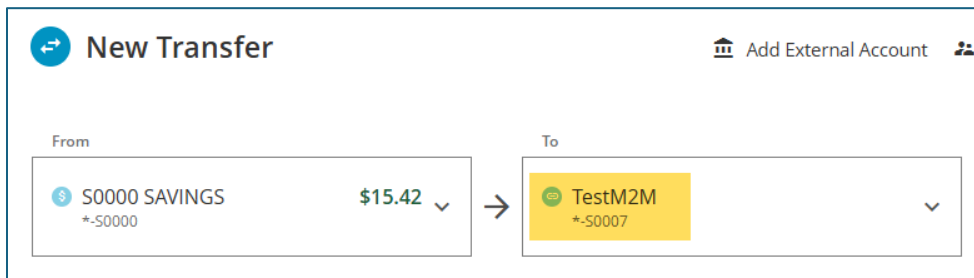
8. The M2M account is now ready to receive deposits



9. This M2M account can be found under the Manage tab of Member to Member Accounts



10. It will also be available as a “Transfer To” account under Make a Transfer – New Transfer



If you have any questions, please contact us at 901-380-7400 and we'll be happy to assist you.