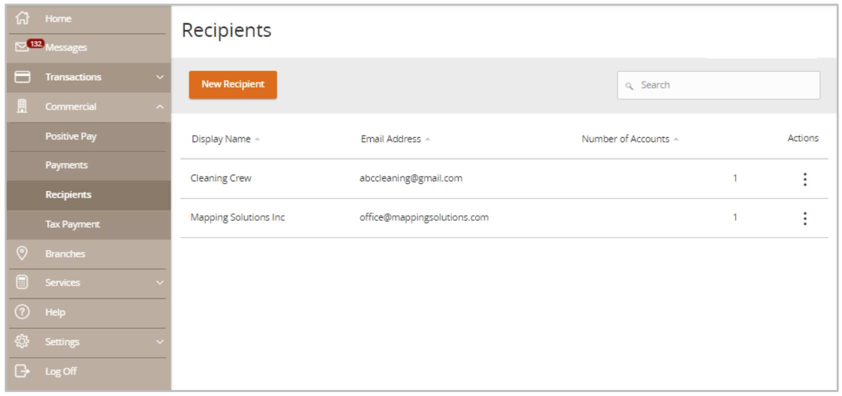
VERITEX COMMUNITY BANK

NOTE: A 'Recipient' is an individual or company which is credited via Wire.

Recipients

1. Select the 'Recipients' option under the 'Commercial' menu.
2. Click on 'Add Recipient' on the left side of the screen.



Recipients-ACH Only

1. Enter a 'Display Name' for recipient.

NOTE: Enter the legal name for 'Recipient' as is at the 'Receiving Bank'.

2. Enter an 'Email Address' for the recipient. (Optional)
3. If you enter an email for the recipient, you can check the 'Send email notifications for template payments' box and an email will be sent to the recipient ahead of time notifying them about the wire.

4. Select 'ACH Only' from the 'Payment Type' drop-down.

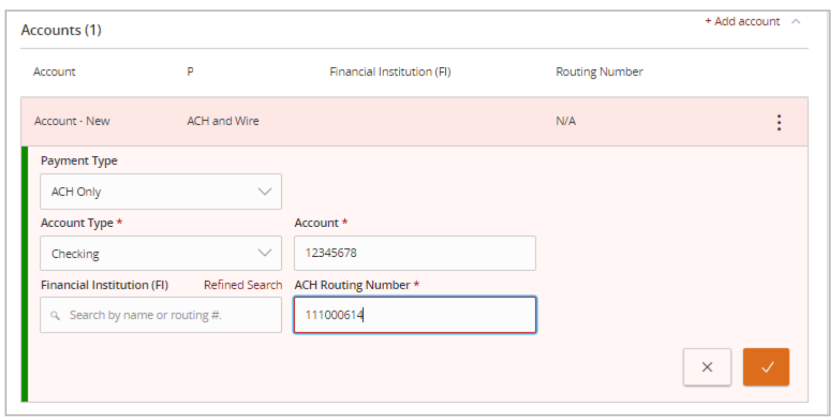
NOTE: You can select 'Wire & ACH' from 'Payment Type' drop-down if applicable.

5. Select 'Account Type' from drop-down.
6. Enter the 'Account' number.

NOTE: You can search for 'Financial Institution (FI)' by searching the 'Bank Name' or "Wire Routing Number'.

7. Enter 'ACH Routing Number'.

NOTE: The 'ACH Routing Number' is the receiving bank's ACH routing number. Many



financial institutions have a different routing number from the routing number on the recipient's checkbook.

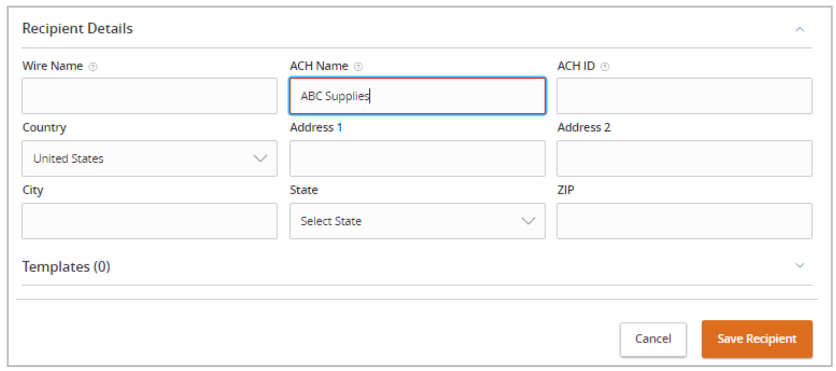
NOTE: The bar on the left will turn "Green' when account section is completed.

8. Click on 'Orange Check Mark' on the right and 'Account' section will collaspe.

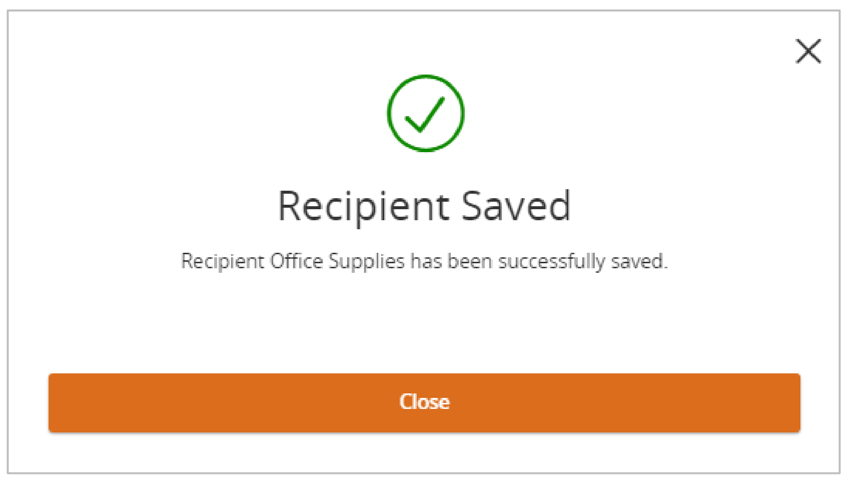
9. Leave 'ACH Name' blank.
10. Enter 'ACH Name'. This is the recipient name as recognized by the recipient's financial institution.

NOTE: This is the 'Recipient's Name' as recognized by the recipient's financial institution. If not enter correctly, payment or collection will be returned within three business days.

11. Enter 'ACH ID'. (Optional, if provided by 'Recipient'
12. Enter 'Address' information. (Not required.)
13. Click on 'Save Recipient'.



14. Click on 'Close' to see list of recipients included the new recipient just created.

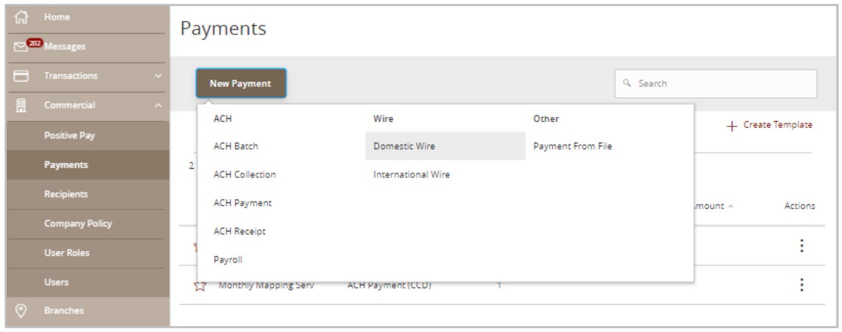


Creating ACH

1. Click on 'Payments' under the 'Commercial' menu.

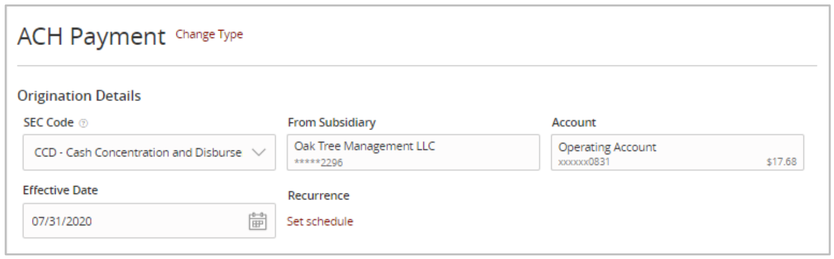
2. Click on 'New Payment.

3. Select 'ACH' transaction that you would like to complete.



4. Select 'SEC Code' from drop-down.

NOTE: 'PPD' is for ACH transactions dealing with 'Personal Accounts' and 'CCD' is for ACH transactions dealing with 'Commercial Accounts'



1. Select 'From Subsidiary' from drop-down.

2. Select your 'Account' from drop-down that should be debited or credited.

3. Select 'Effective Date'.

NOTE: 'Effective Date' is the day that the funds need to credit or debit the 'Recipient(s)'.

4. Click on 'Set Schedule' to make the multiple wire recurring.

5. Click on '+Add multiple recipients'

6. Select 'Recipient/Account' from drop-down.

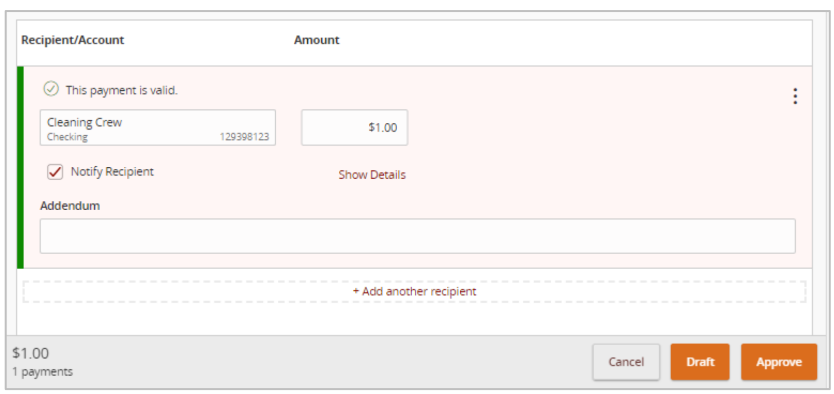
7. Enter 'Amount'.

8. Enter Addendum. (Optional)

9. Enter 'Other Information/Further Credit To' for each wire. (Optional)

NOTE: 'Information entered in 'Addendum' will post with transaction at 'Receiving Bank'.

10. Click on '+Add another recipient' for additional 'Recipients' if completing batch ACH debit or credit transaction.



Questions? Call our customer support.
Phone: 833-VERITEX (833-837-4839) or 469-443-9912

11. Click on ‘Draft’ or ‘Approve’ depending on user rights.

NOTE: Click on ‘Draft’ to ‘Save’ the ‘ACH’ for ‘Users’ with ‘Approval Rights’.

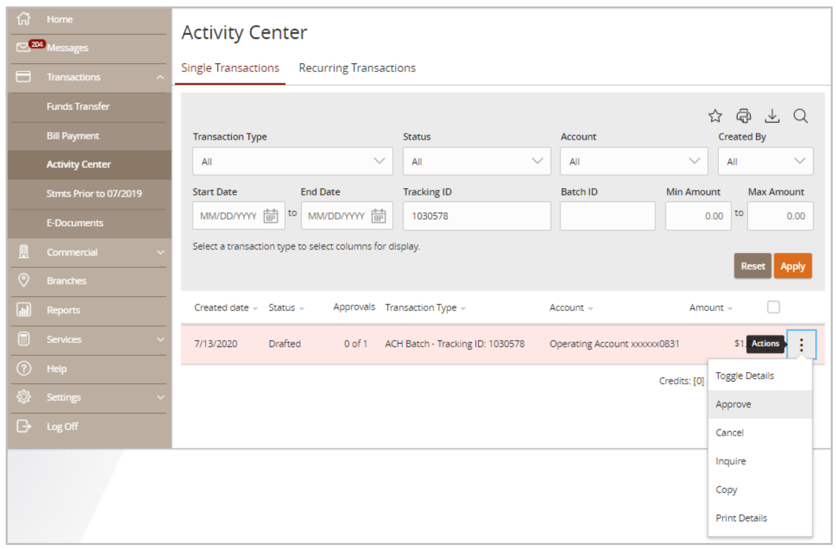
NOTE: Click on ‘Approve’ to ‘Approve’ the ‘ACH’ with your ‘Token’.

Managing ACHs

NOTE: ‘Users’ with ‘Approval Rights’ can ‘Approve’ the ‘Wire’ that was ‘Drafted’ in the ‘Activity Center’.

12. Click on ‘Activity Center’ under the ‘Transaction’ menu.

13. Click on the three dots on the right-hand corner for the ‘ACH’ and click on ‘Approve’ from the ‘Actions’ drop-down.

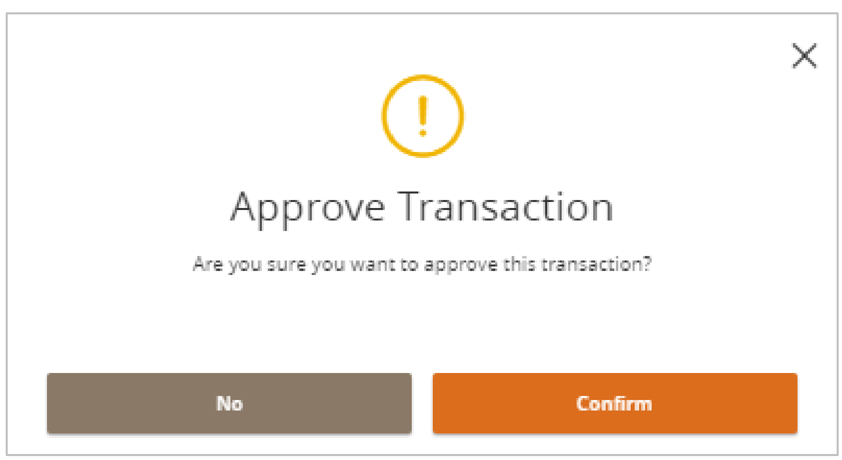


NOTE: You can ‘Toggle Details’, ‘Cancel ACH’, Inquire’ about ‘Wire’, ‘Copy’, or ‘Print Details’ for the wire.

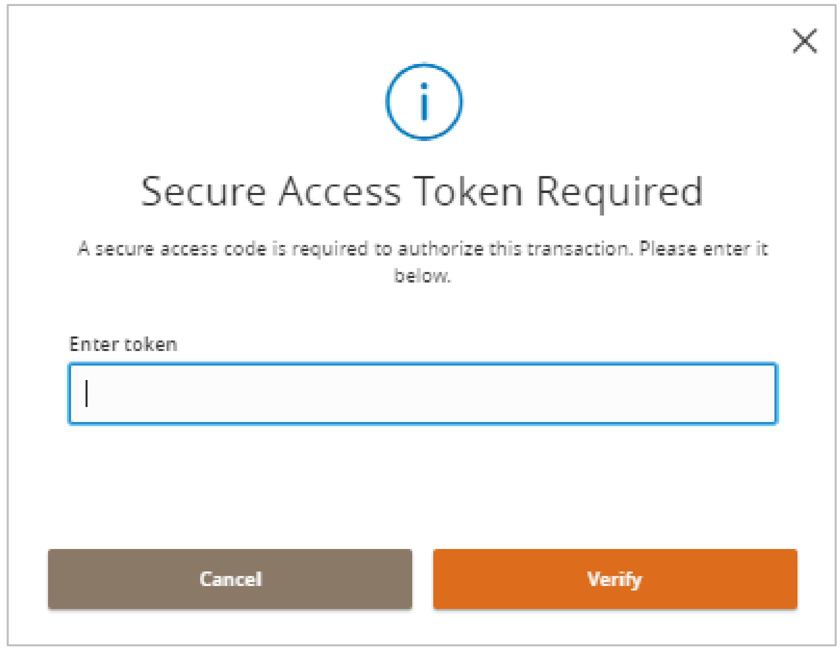
NOTE: You can only ‘Cancel’ the ‘ACH’ transaction as long as it has not been processed and the ‘Cancel’ option is still available in the drown-down.

***If you are needing to ‘Cancel’ a ‘ACH’ and the ‘Cancel’ option is not available, call Digital Banking Support – 972-349-6195.**

14. Click on ‘Confirm’.



15. Enter 'Token' code.
16. Click 'Verify'.



17. 'Approval Successful' message will appear on screen. Click on 'Close' to return to 'Activity Center' screen.