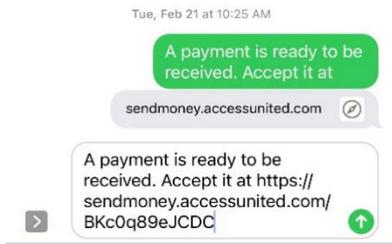


Receiving Funds via Send Money

United Bank customers can send money directly to others through the United Bank mobile app. The **SEND MONEY** feature allows the sender to notify the payment recipient by email or text message. In this message, the recipient will receive a link with options of how to receive the funds: by VENMO®, PayPal® or via an active debit card. Using your debit card sends the money directly to the account linked to your card. See the helpful tips below to assist in receiving your funds.

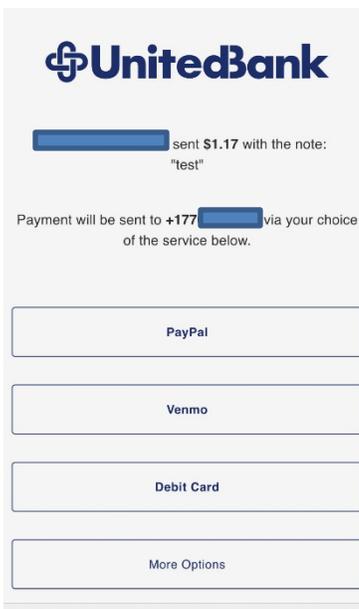
Example of Text Message:



Text messages will come directly from the sender and the link will be to www.sendmoney.accessunited.com.

Email messages will come from customerservice@unitedbank.net and the link will be to www.sendmoney.accessunited.com.

Important Tips for Receiving Your Funds:



VENMO®

- Always confirm that the email or phone number the transfer was sent to is connected to your existing Venmo account or create a new account with that email or number.
- The funds will be available in your Venmo account within approximately 10 minutes. You should get a confirmation from Venmo.

PayPal®

- Always confirm that the email or phone number the transfer was sent to is connected to your existing PayPal account or create a new account with that email or number.
- You will receive confirmation of the funds in your PayPal account immediately.

Debit Card

- Enter your debit card information to accept the funds. (You cannot use a credit card or prepaid card).
- Click confirm.
- If the card is not in a supporting network, you will get the error message: “This card is not currently supported. Please choose a different payment service or try a different card.” To choose another method, click cancel and you will be taken back to the previous screen.
- Funds are immediately credited to your account, but availability may be affected by card network cutoff times. It is best to check with your financial institution to confirm availability.

