

Transfer Money with Send Money

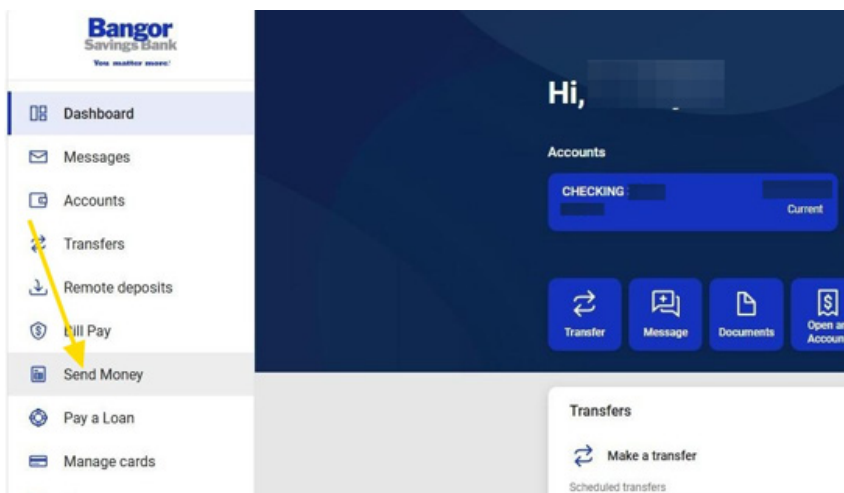
Bangor Savings Bank

You matter more.®
Member FDIC

Learn how to use Send Money to transfer funds instantly between your eligible Bangor Savings Bank business and personal accounts. This guide will help you through the steps to securely initiate and manage account-to-account transfers from your Bangor Online dashboard and the Bangor Savings Bank app.

PAYMENT NAVIGATION

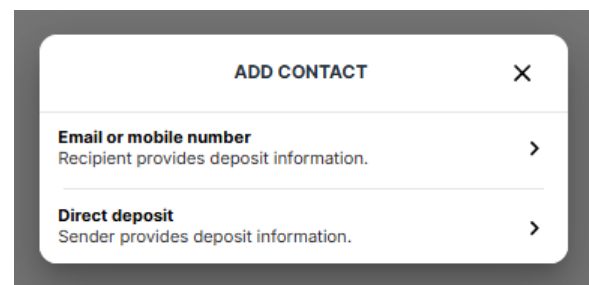
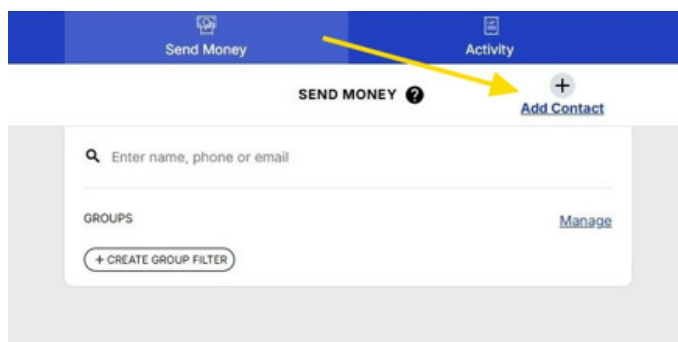
1. From your Dashboard Menu, select 'Send Money'.



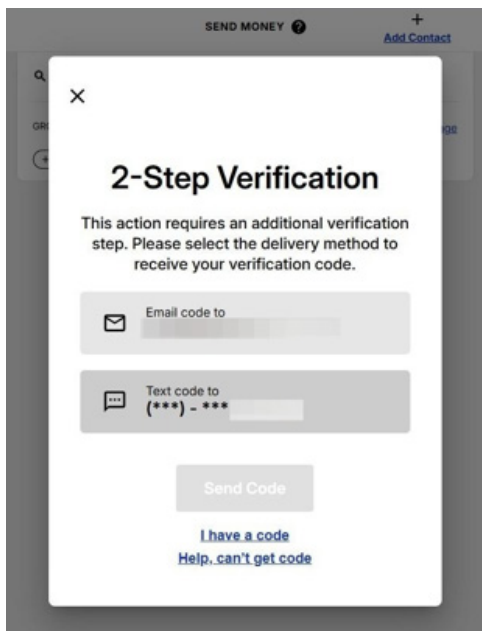
CONTACT VERIFICATION

2. Select 'Add Contact' and choose between using 'Email or mobile number' or 'Direct deposit'.

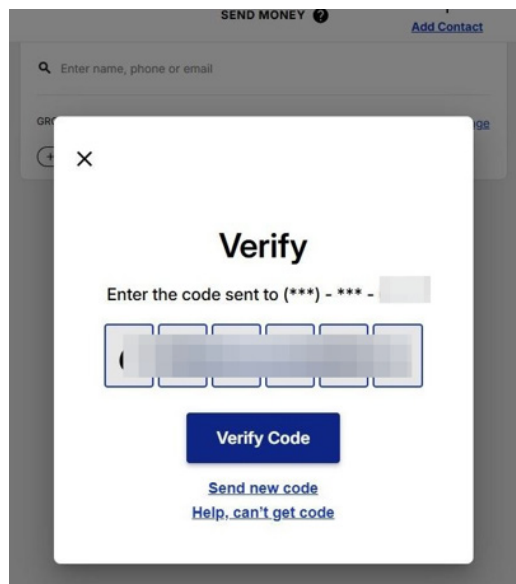
NOTE: Choosing 'Direct deposit' automatically sends funds as an ACH (the sender enters the account and routing number). If you would like the receiver to have the choice on how funds are received (immediate vs. ACH), the 'Email or mobile number' option should be used.



3. Select your method for 2-step verification.



4. Enter your verification code and select 'Verify Code'.



CONTACT DETAILS

5. Complete the contact information.

NOTE: When setting up a transfer from a personal account to a business account, consider using the business name and the last four digits of the account number as the contact name. This can make it easier to identify the correct account when multiple business accounts have been added.

Send Money Activity

ADD CONTACT

First Name Joe

Last Name Smith

Mobile Number (788) 555-1234

Email joesmith@google.com

HOW DO YOU WANT PAYMENT DELIVERED?

Mobile Number or Email required

SAVE SAVE AND PAY

6. Select how you want the payment to be delivered. Then, select phone number or email address that you would like the notification to be sent to. The recipient will use this notification to securely provide their account information to receive the transfer.

Send Money Activity

ADD CONTACT

First Name Business

Last Name Name

Mobile Number

Email

HOW DO YOU WANT PAYMENT DELIVERED?

Send to (207)

SAVE SAVE AND PAY

7. Click 'Save and Pay'.

Send Money Activity

ADD CONTACT

First Name Business

Last Name Name

Mobile Number

Email

HOW DO YOU WANT PAYMENT DELIVERED?

Send to (207)

SAVE SAVE AND PAY

PAYMENT SETUP

8. Enter the **amount** you want to transfer, select the account you would like to transfer **from**, and select **when** you would like to transfer. Then select 'Pay'.

NOTE: The Send Date needs to be same day as the transfer is being set up if you want the funds to be transferred immediately.

Send Money Activity

SEND MONEY ?

Business Name \$1

Add a memo

FROM

CHECKING Ending in *2

FREQUENCY

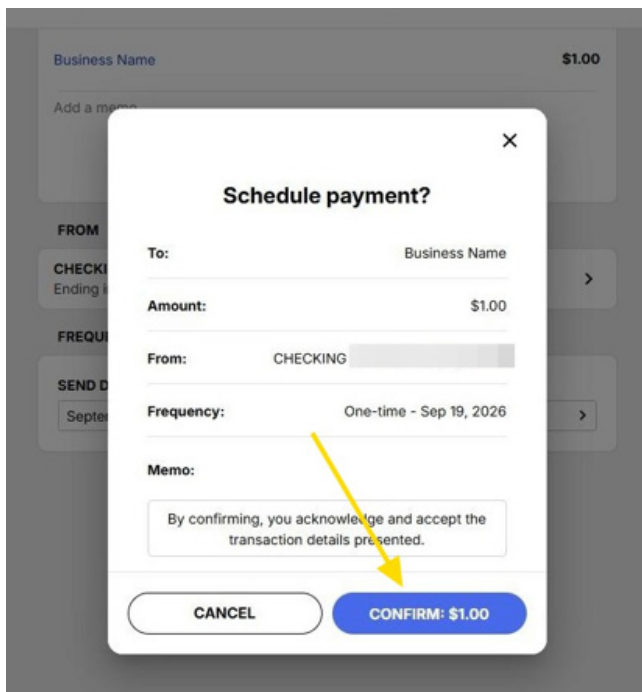
SEND DATE REPEATS

September 19, 2026 One-time

PAY \$1.00

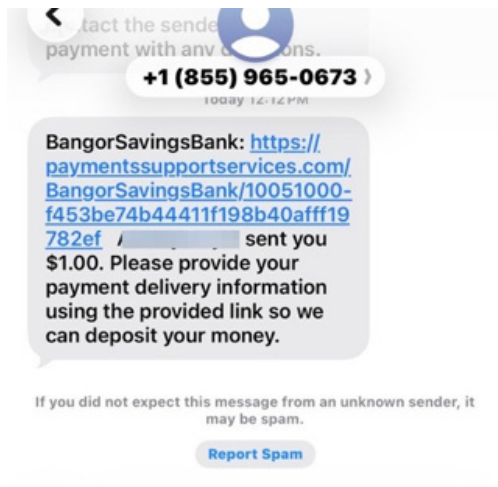
PAYMENT CONFIRMATION

9. Click 'Confirm' then 'Done'.



ADDING A RECIPIENT

10. Open the link in the message containing an enrollment link that was sent to the selected phone number or email address.

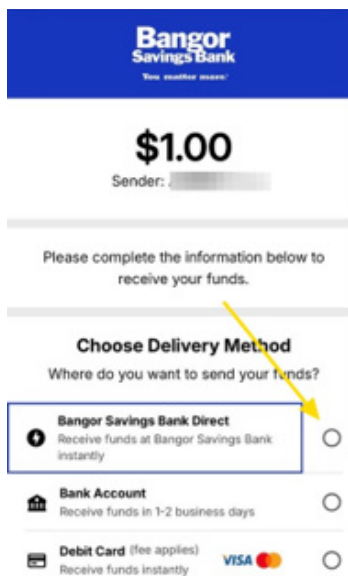


11. Select 'Bangor Savings Bank Direct'.

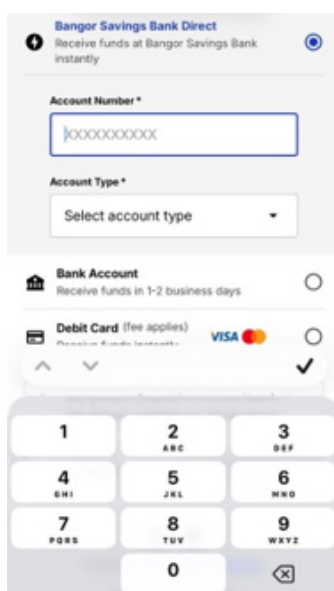
NOTE: You must select 'Bangor Savings Bank Direct' if you wish to receive the funds instantly with no fee. There is no fee to use this method.

If 'Bank Account' is selected, funds may take up to 3 business days to be received and this delivery method will be saved as the default preference for that contact. If 'Debit Card' is selected, funds will be received instantly, but the transfer method is subject to a convenience fee. If you selected one of these methods and would like to change the delivery method for a future transfer, the existing contact must be deleted and a new contact can be created with the 'Bangor Savings Bank Direct' option selected to enable instant fund delivery.

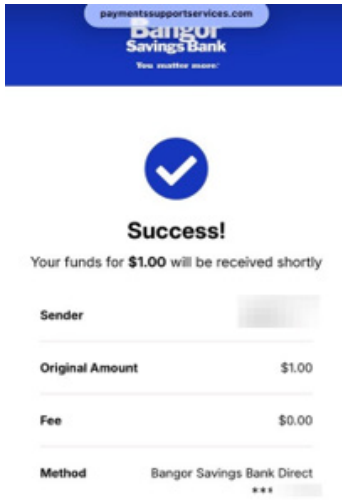
All transfers are subject to fraud review which may increase the length of time it takes to receive funds. If a legitimate transaction is declined, please contact us for assistance.

A screenshot of a mobile app interface for Bangor Savings Bank. At the top, the bank's logo is displayed. Below it, a large "\$1.00" is shown with "Sender: [redacted]" underneath. A message states: "Please complete the information below to receive your funds." The main section is titled "Choose Delivery Method" with the question "Where do you want to send your funds?". There are three options, each with a radio button: "Bangor Savings Bank Direct" (with a subtext "Receive funds at Bangor Savings Bank instantly"), "Bank Account" (with a subtext "Receive funds in 1-2 business days"), and "Debit Card (fee applies)" (with a subtext "Receive funds instantly" and Visa/MasterCard logos). A yellow arrow points to the "Bangor Savings Bank Direct" option, which is also highlighted with a blue box.

12. Enter the account number for the account you want the funds to be transferred into. Then select the account type and 'Submit'.

A screenshot of a mobile app interface for Bangor Savings Bank Direct. The title is "Bangor Savings Bank Direct" with a subtext "Receive funds at Bangor Savings Bank instantly". Below this, there are two required fields: "Account Number *" with a text input field containing "XXXXXXXX" and "Account Type *" with a dropdown menu showing "Select account type". At the bottom, there are three radio button options: "Bank Account" (with a subtext "Receive funds in 1-2 business days"), "Debit Card (fee applies)" (with a subtext "Pay with a debit card" and Visa/MasterCard logos), and a third option that is partially obscured. A blue checkmark is visible next to the third option. A numeric keypad is shown at the bottom of the screen.

13. You have successfully set up a transfer!



NOTE: Once the account information has been entered, that contact becomes linked to the designated receiving account. Future transfers sent to the same contact will be automatically deposited into that account, eliminating the need to re-enter account information each time.

If funds need to be sent to a different account, create a new contact and complete the enrollment process using the desired receiving account. For this reason, it can be helpful to include the last four digits of the receiving account number in the contact name. This can make it easier to identify the correct contact when multiple accounts have been set up for transfers.

Example:

- ACB Business *1234 → Transfers are deposited into the account ending in 1234
- ACB Business *5678 → Transfers are deposited into the account ending in 5678