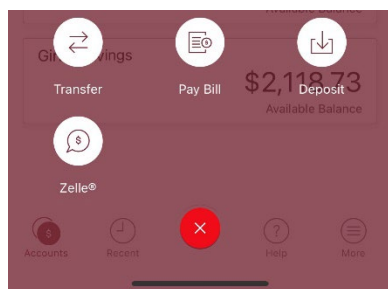


Zelle® — Person-to-Person (P2P) Payment Guide

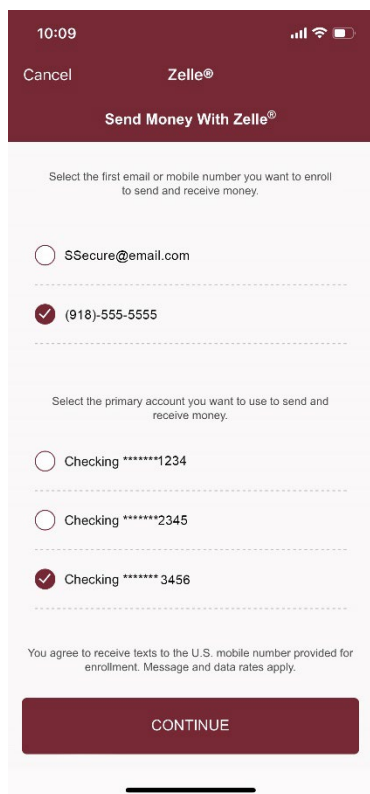
Zelle® is a fast, safe and easy way to send money directly between almost any bank accounts in the U.S., typically within minutes¹. With just an email address or U.S. mobile phone number, you can send money to people you trust, regardless of where they bank¹, using our mobile banking app.

To Get Started

1. Inside the Security Bank mobile app, tap the “+” icon at the bottom center of your screen and click on Zelle®. When you first access Zelle®, you will be prompted to confirm a few items with a six-digit code via text message or email.



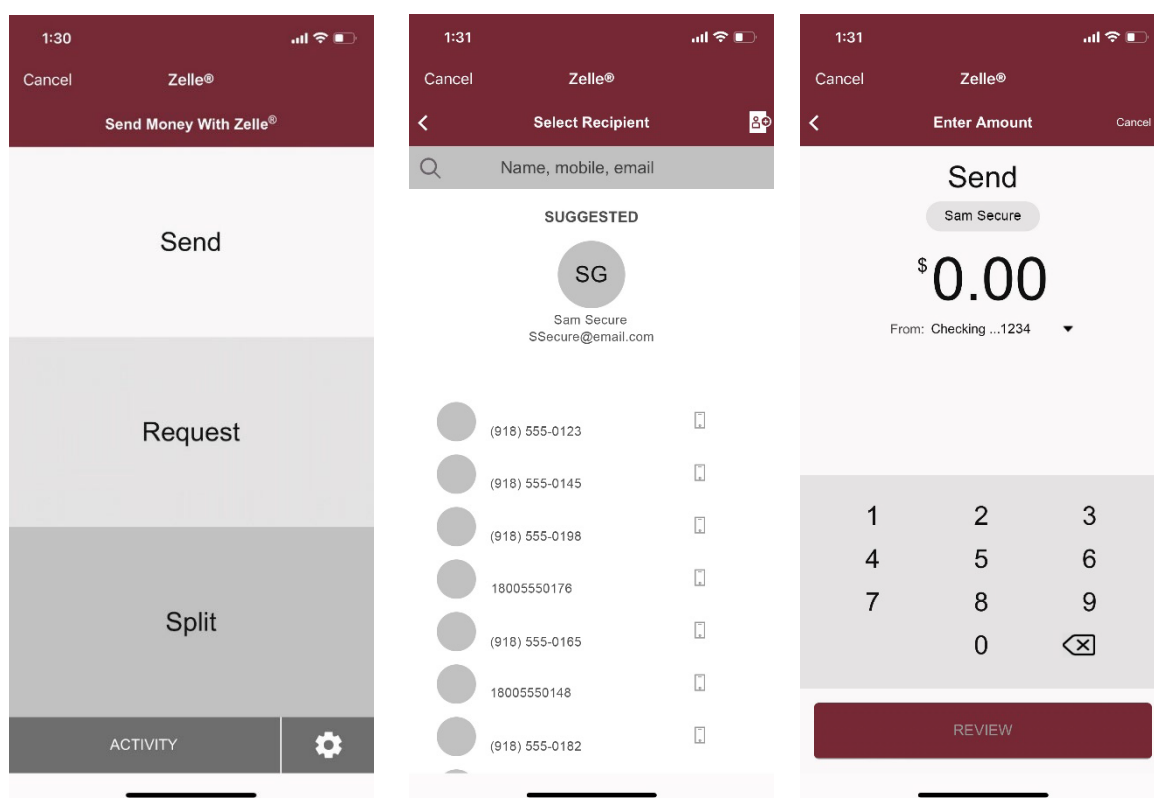
2. Select the primary email or mobile number and the primary bank account you want to use for sending and receiving money. *Only Security Bank consumer checking accounts can be enrolled in Zelle®*. Tap “Continue” and follow the prompts.



3. You can send, request or split money (like a dinner bill) in Zelle®:

To send money:

- Tap “Send”, then in the search box at the top of the next screen, type in the name, email or mobile number of the person you want to send money to. *You can allow Zelle to have access to your phone contacts to make it easier and faster to find people.*
- Select the contact. You can also add a contact by clicking on the white box with a person and + symbol at the top right hand of the screen.
- Enter the amount you want to send and click “Review”.
- You will be able to review the transaction and add a description for why you are sending money. Once you review, tap “Send”.



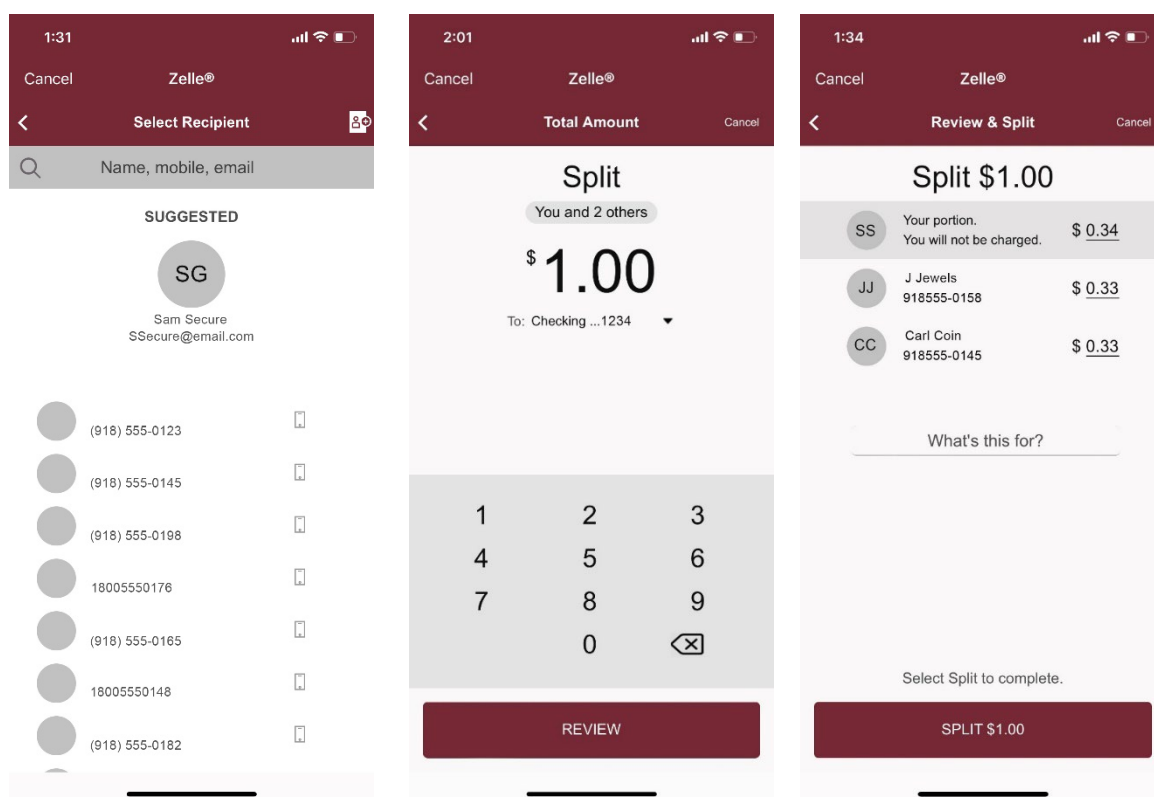
To request money:

- Tap “Request” and follow the same prompts as above.

To split money:

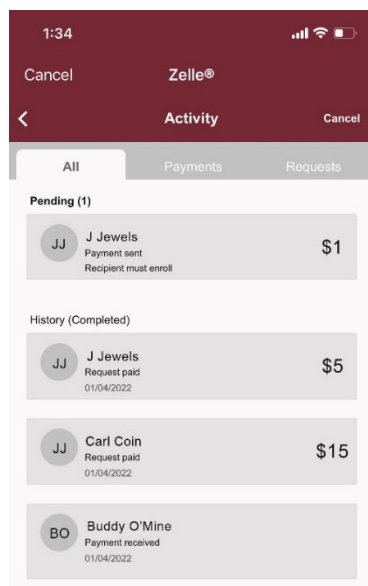
An example of a split request would be if you are out to lunch with two friends and you offer to pay the check but your friends want to help split the bill three ways.

- Tap “Split” and add the names of the people you want to split the check with.
- Enter the total amount of the bill.
- The Zelle® app will split the total amount for you and will reflect the calculated portions for each person.
- Since you are the one sending the split request, you will not be charged or debited but the others will be debited for their allotted portions when they approve.
- Once the split amounts are confirmed, you will tap on “Split” at the bottom.



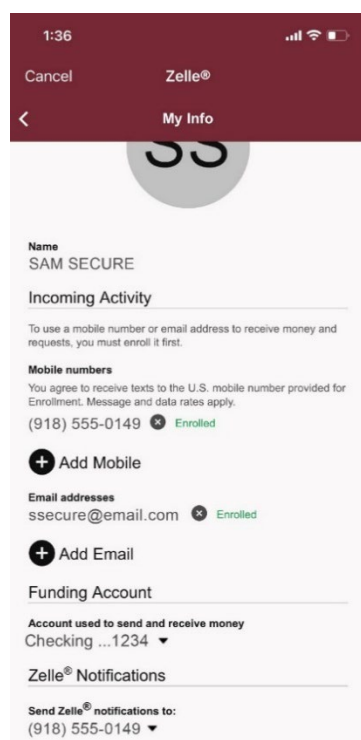
View Activity

You can view activity for all your sending, requesting and splitting by clicking “Activity” at the bottom of your screen. You will be able to see specific transactions such as payment history, pending and completed payments.



Make Changes To Phone, Email, Account Settings

Click the settings icon in the lower right corner of your screen. change your default funding/receiving account if you have multiple accounts and set up Zelle notification via text message or email.



¹ U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees. Security Bank consumer checking account required to send money with Zelle using our mobile app

² In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must already be enrolled with Zelle®.

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