

Payment Guide

Payment Type	Recipient	Description of Payment	Best Method for Payment	Speed
Transfer to Yourself	Yourself	Transfer between two of your Florence Bank accounts.	Use the Quick Transfer Widget or Transfers menu option.	Immediate
Transfer to an External Account	Yourself	Transfer from one of your Florence Bank accounts & your account at a different financial institution.	To add a new External Account click on Transfers > Transfer Accounts. After set-up is complete, use the Transfers menu option.	1-2 Business Days
Pay Your Florence Bank Loan	Florence Bank	Transfer from one of your Florence Bank accounts to your Florence Bank loan account.	Use the "Pay Now" button, the Quick Transfers Widget, or the Transfers menu option.	Immediate
Pay a Bill	Merchant/ Company/ Biller	A payment from one of your Florence Bank checking accounts to pay bills such as electric, cable, or credit cards.	Pay My Bills	2-4 Business Days
Transfer to Someone Else*	Florence Bank Account Holder	Transfer from one of your Florence Bank accounts to someone else at Florence Bank.	To add someone else's account at Florence Bank, click on Transfers > Transfer Accounts. After set-up is complete, use the Quick Transfers widget or Transfers menu option.	Immediate
Pay Someone Else**	Any Person	Transfer from one of your Florence Bank accounts to any enrolled participants.	Zelle®	Within minutes**

Always remember:

- Every day is a business day, except Saturdays, Sundays, and Federal Holidays.
- Transfer limits apply. Please refer to the limitations section of the Personal Online Banking Agreement for details.
- All payments are subject to the available balance in your account.
- All regular payment types are free with Florence Bank Online or Mobile Banking. Expedited bill payments are available for an added fee.
- We will notify you if your payment cannot be completed for any reason.

*Must have the recipient's full account number and account type.

** To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.