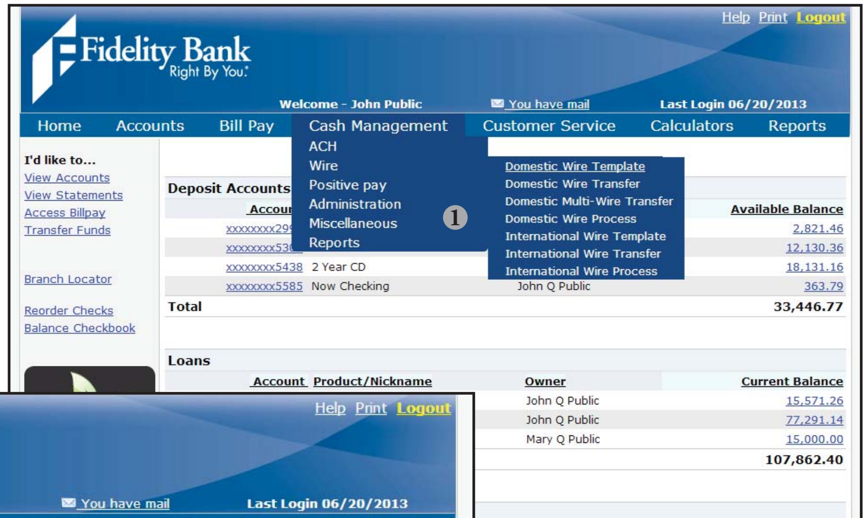
DOMESTIC WIRE USER GUIDE

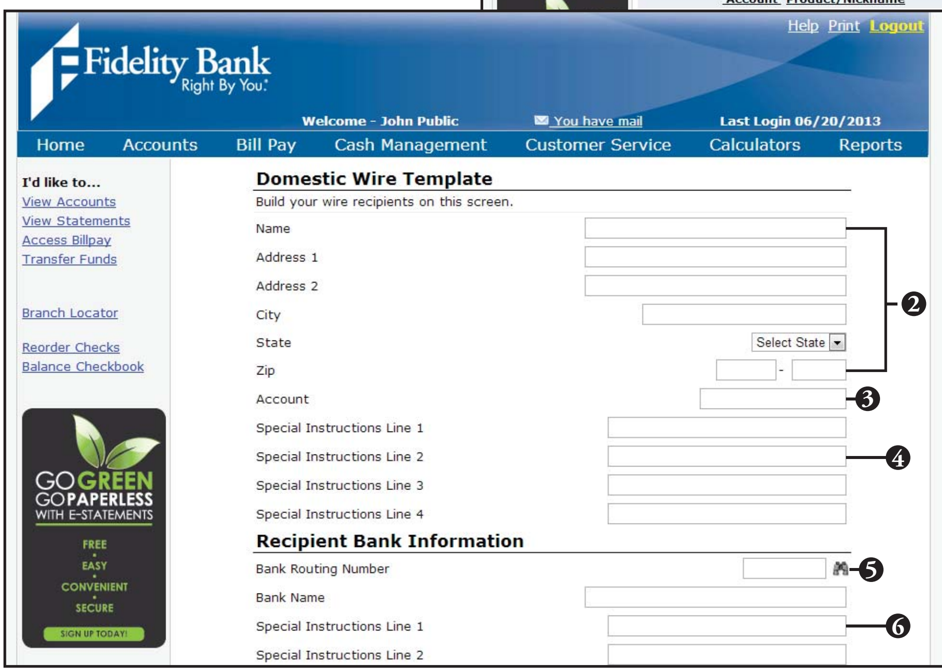
Fidelity Bank

Right By You.®

Saving a Recipient for a Wire Transfer

1. Once you are logged into your Online Banking account, select Cash Management, Wire, and then Domestic Wire Template on the main navigation menu. Then follow the easy steps below to save a recipient for a wire transfer:





2. Enter the name, address, city, state, and zip code of the recipient.

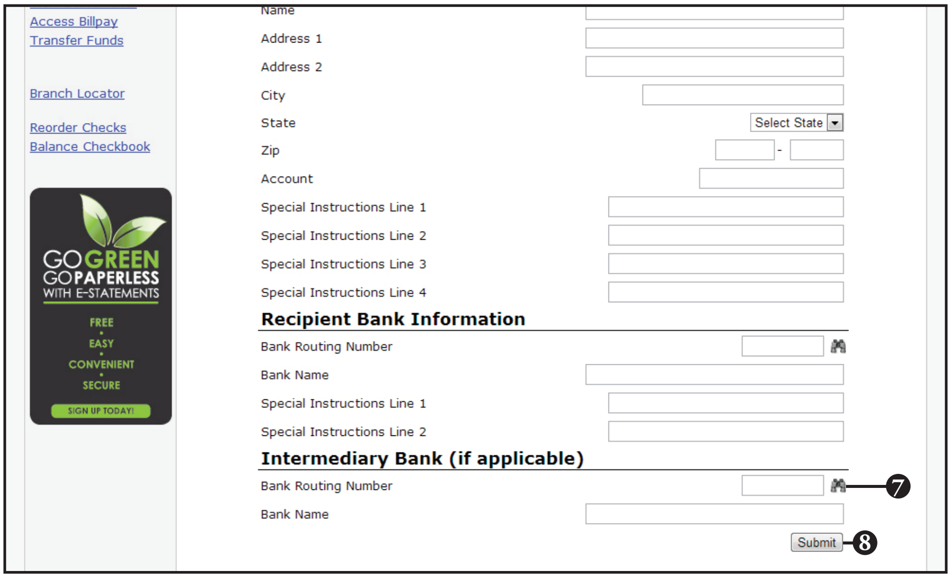
3. In the Account field, enter the account number of the recipient.

4. If applicable, enter any special instructions for the recipient in the Special Instructions fields. This field cannot include special characters.

5. In the Bank Routing Number section, click on the binoculars icon (Routing Number Search). A new window will appear. Type in the bank name or routing number and click search. In the list of results, select the recipient's bank. The window will close and the bank information will automatically fill into the form.

6. If applicable, enter any special instructions for the recipient in the Special Instructions fields.

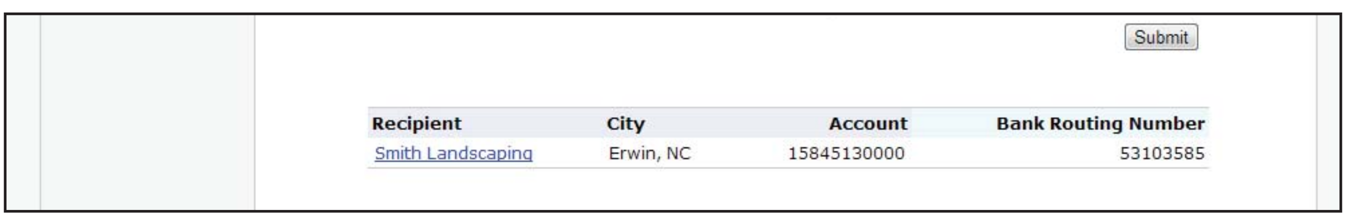
Saving a Recipient for a Wire Transfer



7. If applicable, complete the Intermediary Bank section. Next to the Bank Routing Number field, click on the binoculars icon (Routing Number Search). A new window will appear. Type in the bank name or routing number and click search. In the list of results, select the recipient's bank. The window will close and the bank information will automatically fill into the form.

8. Click Submit to save your recipient.

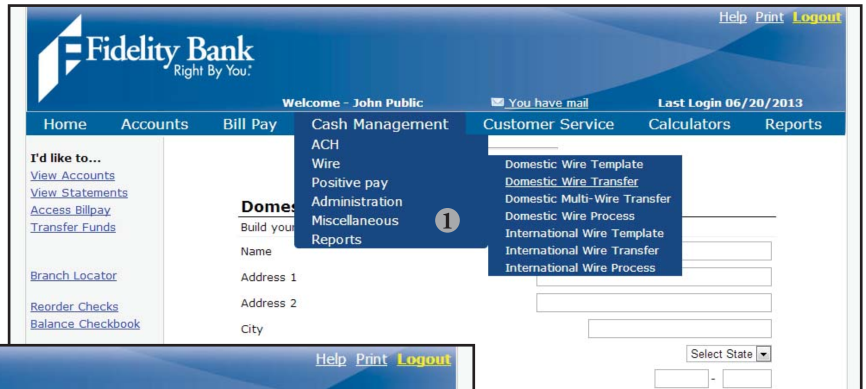
Your recipient will be displayed in a table at the bottom of your screen. If you need to make changes to the recipient information or delete the recipient, click on the recipient's name. The recipient's information will reappear in the form. Make the changes necessary and click submit to save the changes or delete to remove the recipient. The table at the bottom of your screen will update.

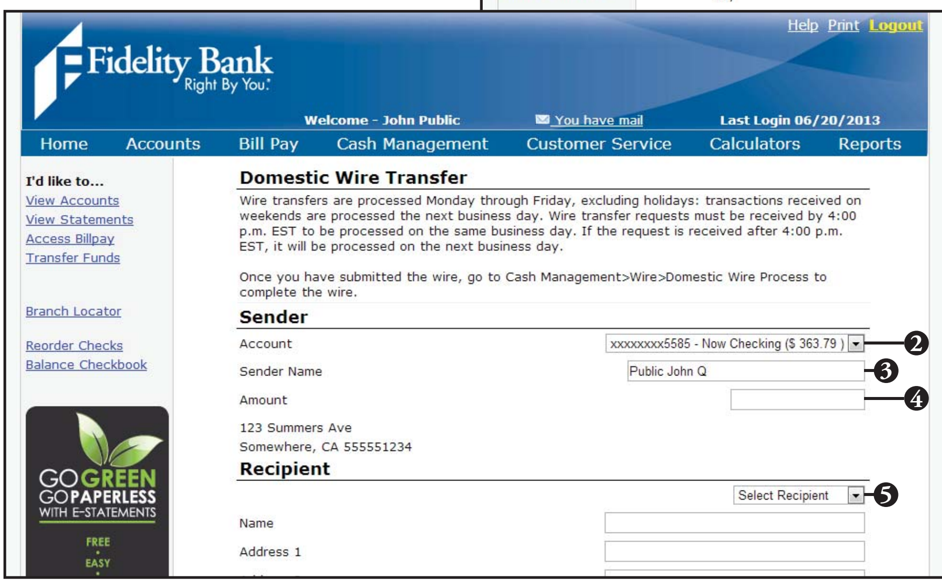


Recipient	City	Account	Bank Routing Number
Smith Landscaping	Erwin, NC	15845130000	53103585

Setting Up a Single Wire Transfer for Processing

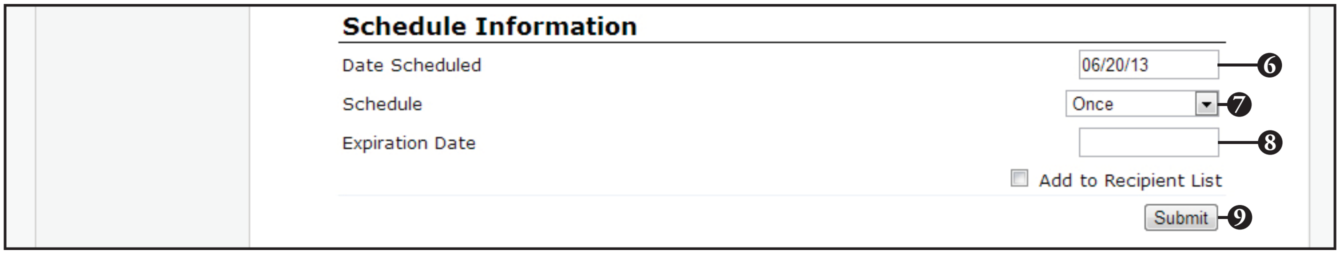
1. Once you are logged into your Online Banking account, select Cash Management, Wire, and then Domestic Wire Transfer on the main navigation menu. Then follow the easy steps below to set up a wire for processing:





2. In the Account drop down box, select the account that you want to wire the funds from.
3. The Sender Name will automatically appear but can be changed if needed.
4. In the Amount field, fill in the wire amount.
5. In the Select Recipient drop down box, select the recipient you want to wire funds to. The information that you saved in your domestic wire template will automatically fill into the form.

Setting Up a Single Wire Transfer for Processing



6. In the Date Scheduled field, enter the date the wire transfer should occur on.

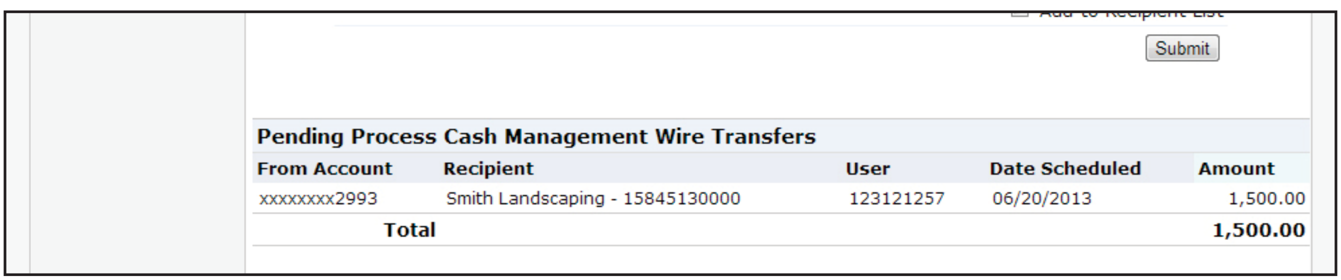
7. In the Schedule drop down box, select the frequency of the wire transfer.*

8. If you selected a frequency other than Once, please complete the Expiration Date field.

9. Click the Submit button to save the wire transfer information.

Your pending wire transfer information will be listed in the Pending Process Cash Management Wire Transfers table at the bottom of your screen. For future dated wire transfers, you may edit or delete the wire by clicking on the date in the Date Schedule column. Click submit to save changes or delete to remove the wire transfer.

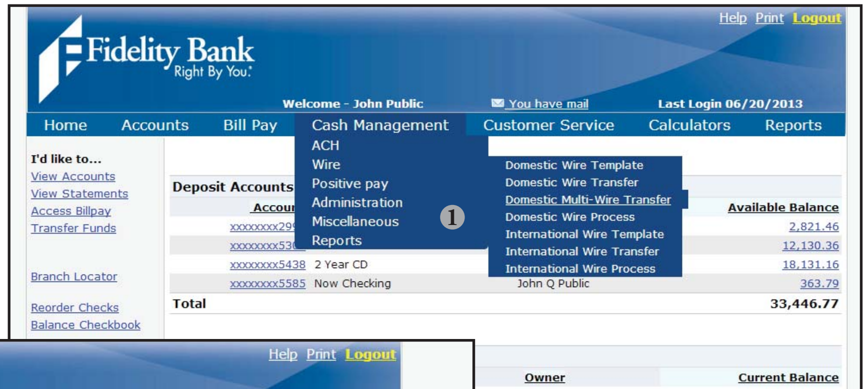
If the wire transfer has ******** in the Date Scheduled column, the wire transfer was created with an invalid or closed account number or the transfer has expired. If this occurs, the transfer must be deleted and recreated.

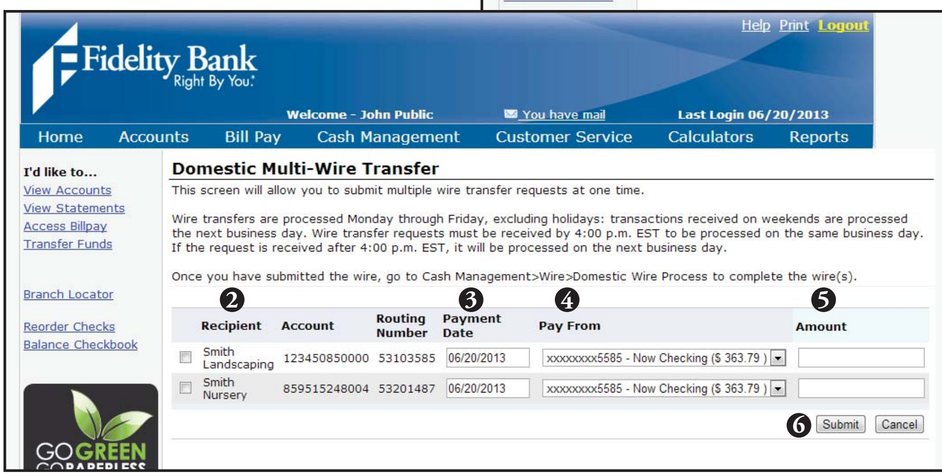


***Important! If you selected to set the wire transfer up as recurring, Fidelity Bank is not responsible for any errors based on changes that may not be updated in time for the next recurrence. One way to avoid this risk is to set the transfer up with a frequency of Once and manually send the transfer out as needed.**

Setting Up a Multi-Wire Transfer for Processing

1. Once you are logged into your Online Banking account, select Cash Management, Wire, and then Domestic Multi-Wire Transfer on the main navigation menu. Then follow the easy steps below to set up a wire for processing:





All recipients that were created under Domestic Wire Template will display in a list on this page.

2. In the Recipient column, place a checkmark next to the recipients you want to send wires to.

3. In the Payment Date column, enter the date the wire transfer should occur on.

4. In the Pay From drop down box, select the account that you want to wire the funds from.

5. In the Amount field, fill in the wire amount.

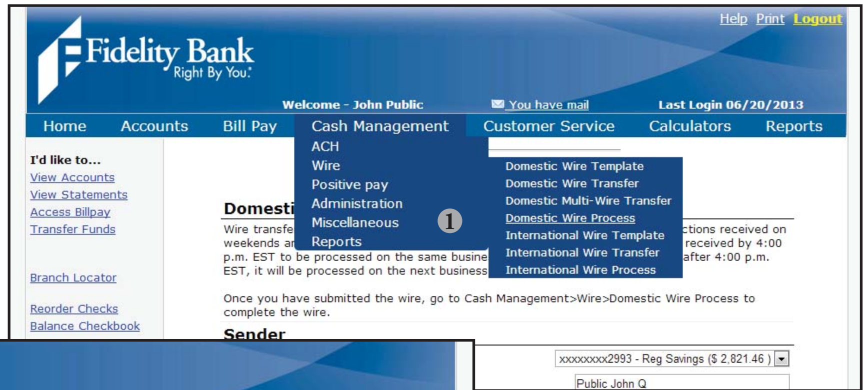
6. Click on the submit button to save wire transfer information.

Your pending wire transfer information will be listed in the Pending Process Cash Management Wire Transfers table at the bottom of your screen. For future dated wire transfers, you may edit or delete the wire by clicking on the date in the Date Schedule column. Click submit to save changes or delete to remove the wire transfer.

If the wire transfer has ******** in the Date Schedule column, the wire transfer was created with an invalid or closed account number or the transfer has expired. If this occurs, the transfer must be deleted and recreated.

Processing a Single or Multi-Wire Transfer

1. Once you are logged into your Online Banking account, select Cash Management, Wire, and then Domestic Wire Process on the main navigation menu. Then follow the easy steps below to process a wire transfer:



2. To process a wire, place a checkmark in the box next to the account number.

3. Click on the Process button.

Once you select Process, a validation screen will appear. Click Yes to process the wire transfer and click No to cancel the wire transfer. If you select Yes, a confirmation screen will appear with the details of each wire transfer that was processed. If you select No, you will be taken back to the Domestic Wire Process screen.

If you would like to remove a wire transfer from the list, place a checkmark in the box next to the account number and click on the Remove button. You will receive a validation screen, click Yes to remove the wire transfer and click No to return to the Domestic Wire Process screen. If you select Yes, you will be taken back to the Domestic Wire Process screen and a confirmation screen will appear.

Any wires not processed will remain in the list on the Domestic Wire Process screen until a decision is made on them.

Wire transfers are processed Monday through Friday, excluding holidays: transactions received on weekends are processed the next business day. Wire transfer requests must be received by 4:00 p.m. EST to be processed on the same business day. If the request is received after 4:00 p.m. EST, it will be processed on the next business day.