

SAFETYNET

from StellarOne

Whether this is your very first checking account or you moved your accounts to open a StellarOne Campus Checking account, we all know there are times when your account balance is so low you can't purchase the items you need. You're busy with classes and homework; we understand it's hard to keep track of your checkbook, too!

So what can you do to cover that text book for next class...or tank of gas to get you to class?

At StellarOne, we provide our Campus Checking students many options for parents and others to get money to you quickly while you're off at school – regardless of whether or not they're StellarOne clients.

Ways to transfer money to your account if your parent/guardian is a joint account holder on your Campus Checking account:

Online Banking Internal Transfer

- ◆ Parent can transfer money from their StellarOne account to your Campus Checking account via their Online Banking account
- ◆ Make same-day transfers until 6 p.m.
- ◆ There is no daily limits on how much can be transferred between StellarOne accounts
- ◆ Ability to make one-time or recurring transfers

ATM Deposit or Transfer

- ◆ Must use StellarOne ATM
- ◆ ATM must accept deposits
- ◆ Parent must have their own StellarOne account to take advantage of this option

Online Banking External Transfer

- ◆ Transfer money from parent's account at another bank to the student's Campus Checking account
- ◆ Parent must setup through their StellarOne Online Banking account
- ◆ Option to make one-time or recurring transfers
 - ◆ Limit: three inbound transfers per day not to exceed a total of \$1,000

Financial Center Deposit

- ◆ Parent can visit their local StellarOne Financial Center to deposit cash or check directly into your account
- ◆ Your parent will need your name and account number

Ways to transfer money to your account if your parent/guardian is not a joint account holder on your Campus Checking account:

Online Banking Options

- ◆ Your parent can check with their bank about setting you up as one of their Bill Pay recipients
- ◆ Limits and restrictions vary by financial institution

Wire Transfer

- ◆ Your parent can initiate a wire transfer with their bank to move funds from their account to your StellarOne Campus Checking account
- ◆ They will need your name, StellarOne Campus Checking account number, and StellarOne's routing number
- ◆ Transfer cut-off times and limits vary by financial institutions; additional charges may apply

Bank-to-Bank Transfers

- ◆ Parent can electronically transfer money from their bank to your StellarOne account
- ◆ Your parent will need to contact their financial institution for more information on the options available

Financial Center Deposit

- ◆ Parent can visit a local StellarOne Financial Center to deposit cash or check directly into your account
- ◆ Your parent will need your name and account number

