

On March 20, 2026, certain wording and navigation in the Move Money/Transfer features changed. There was no change to the functionality of the Move Money services. Those navigation and wording changes are:

INTERNAL FUNDS TRANSFERS: The new order in scheduling internal funds transfers is the RECEIVING account is chosen first, then the SENDING account. In past, it was the other way around. Make sure to choose receiving first, then sending, as shown on each screen.

The terms “Move Money” and shorter version “Transfers” refer to the same services: Internal funds transfers between DSB accts that you own/manage; External ACH funds transfers; Bill Pay; and SPIN Person to Person P2P. “Move Money” is the term used in the main menu of digital services on the left of your login screen, while Transfers is the shorter term used at the icon at the bottom of the mobile banking app. Both navigate to the same section.

The words “Upcoming Transactions” and “Previous” are now used in the scheduling. "Upcoming Transactions" are pending Move Money transactions not sent out yet. "Previous" are processed Move Money transactions sent out. Any scheduled Upcoming Transactions you already had in place will continue.

In “My Payees” for Bill Pay, click Summary and you can clearly determine if the Bill Pay is sent by mailed check (5-7 days) or electronically (2 days), which is totally determined by the payee’s payment acceptance capability, not determined by the sender or the bank.

Remember on Bill Pays: the standard “Deliver By” date is the date you want the Bill Pay to arrive to the payee, not the date of when the Bill Pay is originated and sent. The date shown will always default to the earliest possible date the Bill Pay can be delivered when scheduling, but you can key in a later date. Rush Delivery option is available, in which a paper check will be delivered by expediated courier service such as UPS/FedEx for a fee.

If any questions on these Move Money functions, send email to online@dsbks.com

This memo is also posted on the Denison State Bank web site: www.dsbks.com