

Digital Banking Dept.
DENISON STATE BANK
online@dsbks.com

Dear DSBconnect user,

Oct. 28, 2021

This is a legitimate message from Denison State Bank posted directly within the secured login of all users of DSBconnect. The following addresses the topic of using **third-party [non-DSB] money-movement apps**. If this does not apply to you, you can skip. No action required by reading this email.

Banking customers are using several money-movement apps such as PayPal, Venmo, Cash App, Green Dot, Chime, Plaid and others. We are getting more questions about how these apps may integrate with their bank account here. Here is a table that shows the ways Denison State Bank can and cannot support third-party (non-DSB) money-movement apps, subject to change in future:

Transfer FROM app TO bank:

<u>Originate on:</u>	<u>Transfer Method:</u>	<u>Timing:</u>
App	DSB debit card	Instant, though depends on which transfer network the app sender uses. May work, may not. App may charge fee.
App	Bank account	3-day on ACH network. App may charge fee.
App: NO	DSBconnect digital banking	Cannot be done.

Transfer FROM bank TO app:

<u>Originate on:</u>	<u>Transfer Method:</u>	<u>Timing:</u>
DSBconnect: NO	Cannot be done	

Transfer on DSBconnect:

<u>Originate on:</u>	<u>Transfer Method:</u>	<u>Timing:</u>
DSBconnect	External Transfers	3-day ACH to any bank checking/savings/loan note number and routing number, once account is verified. Cannot be sent to card numbers or app-only accounts. <i>FREE</i> .
DSBconnect	Person to Person (P2P)	Instant. Must be sent from DSB checking to any valid DEBIT card number (not CREDIT card number). Only must know receiver's email address or mobile phone number to send. <i>FREE</i> .
DSBconnect	Bill Pay	3-day if electronic, or 5-7 days by mailed check to any U.S. address. <i>FREE</i> .
DSBconnect	Internal between your DSB accts	Instant. Memo balances adjusted immediately. <i>FREE</i> .

###