

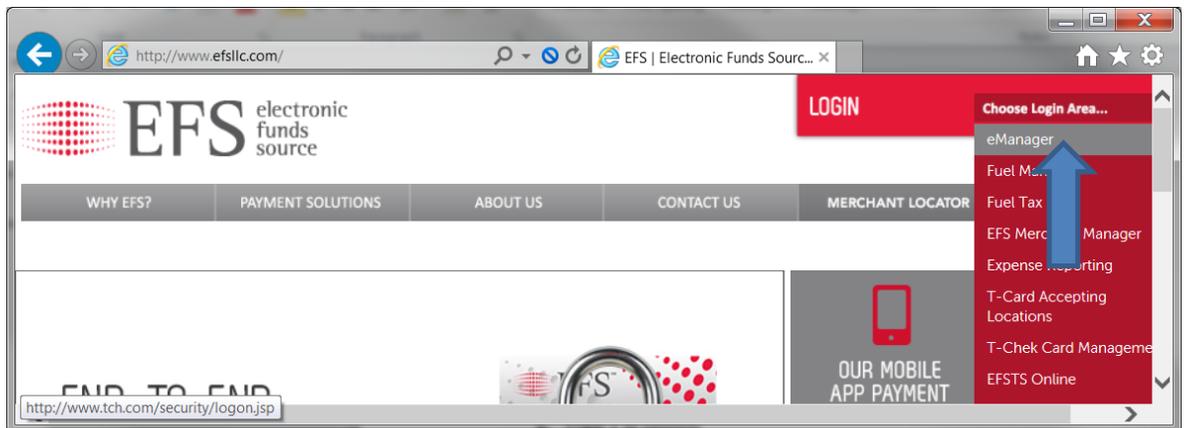
Setting up Direct Deposit in EFS

Setup your PIN (Directions are in the EFS Smartfunds Brochure)

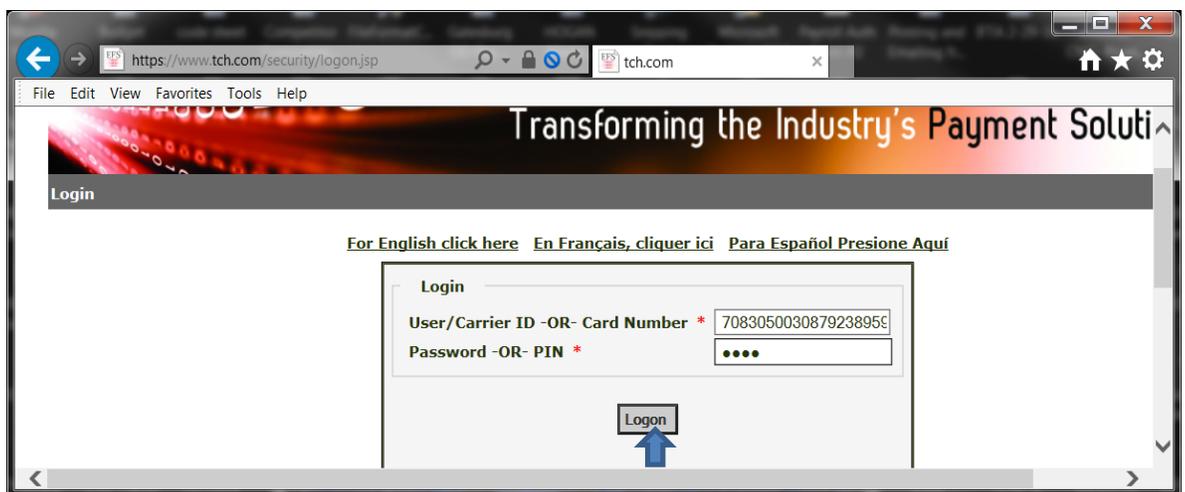
1. Call EFS at 888-824-7378
2. Press 'Option 3' for card holders
3. Enter your ten digit card number (The bold numbers on your card) followed by #
4. Enter your temporary PIN (the last 4 digits of the card) followed by #
5. Select your new PIN followed by #
6. Press 1 to confirm

Setup your Driver Profile

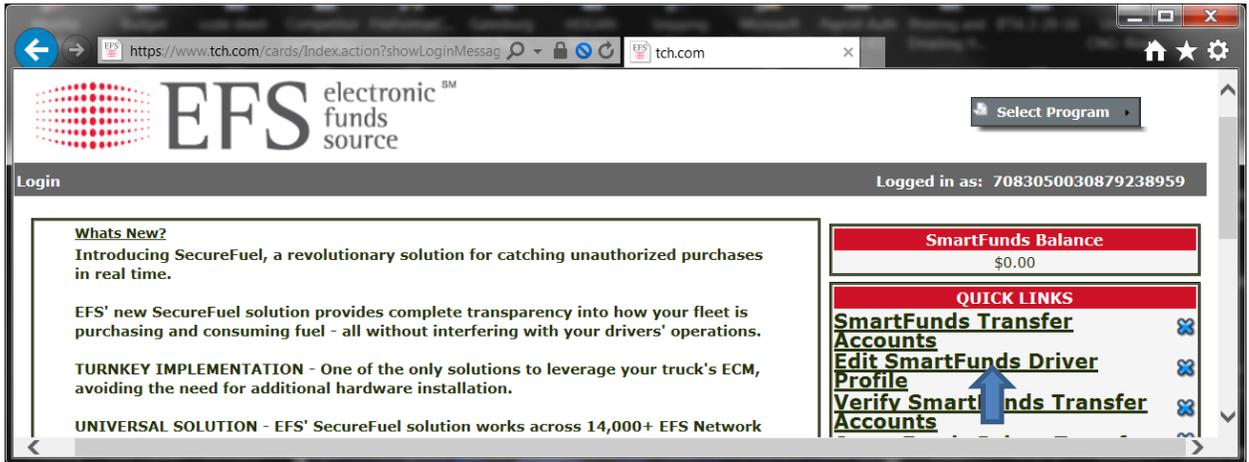
1. Login to eManager at www.efslc.com



2. Enter your **19 Digit card number** then your PIN in the box below it and click Logon.



3. Click on Edit Smartfunds Driver profile



4. Fill in all the info below and click submit, then click Transfer Acct

The image displays two side-by-side screenshots of the 'SmartFunds Driver Profile' form. The form fields are filled with the following information:

- First Name: John
- Last Name: Doe
- Address: 123 Fake Lane
- City: Shelbyville
- State: Arkansas
- Zip: 71611
- Date of Birth: 1985-01-13
- Last 4 of Social Security/SIN: ****
- Email: [Empty]
- Phone #: [Empty]

The left screenshot shows the 'Submit' button highlighted with a blue arrow. The right screenshot shows the 'Transfer Acct' button highlighted with a blue arrow.

5. Fill in all the info below and click submit

New SmartFunds Transfer Account

Bank Name * Fake Bank FCU

Routing # * 123456789

Account # * 83645638488888

Account Owner Name * John Doe

Account Type * Checking ▾

Account Nickname * John's Checking

6. Click Schedule a Transfer

• New SmartFunds transfer account added

Card Number: 7083050030876248969

New SmartFunds Transfer Account

Bank Name * Fake Bank FCU

Routing # * 123456789

Account # * 8532584486317

Account Owner Name * John Doe

Account Type * Checking ▾

Account Nickname * Fake Bank FCU

One item found.

Bank Name	Routing Number	Account Number	Account Owner Name	Account Type	Account Nickname	Schedule a Transfer	Delete
Fake Bank FCU	081000210	*****6317	John Doe	Checking	Fake Bank FCU	<input type="button" value="Schedule a Transfer"/>	<input type="button" value="Delete"/>

7. Click Next

Step 2: Transfer To

Select the destination account for this scheduled transfer.

Destination	Account	Type
<input checked="" type="radio"/>	John's Checking - *****6317	AUTOMATED PAYMENT CHECKING

8. Click Transfer on Load then Click Next

Transfers will take place on the selected day(s) below on or after the Starting Date.
Perpetually re-occurring transfers will continue on the selected days until removed from the SmartFur

Back Next 

Starting * Ending Perpetually

2016-03-30 

Schedule Transfer By:

Day of Week Day of Month Daily Transfer on Load

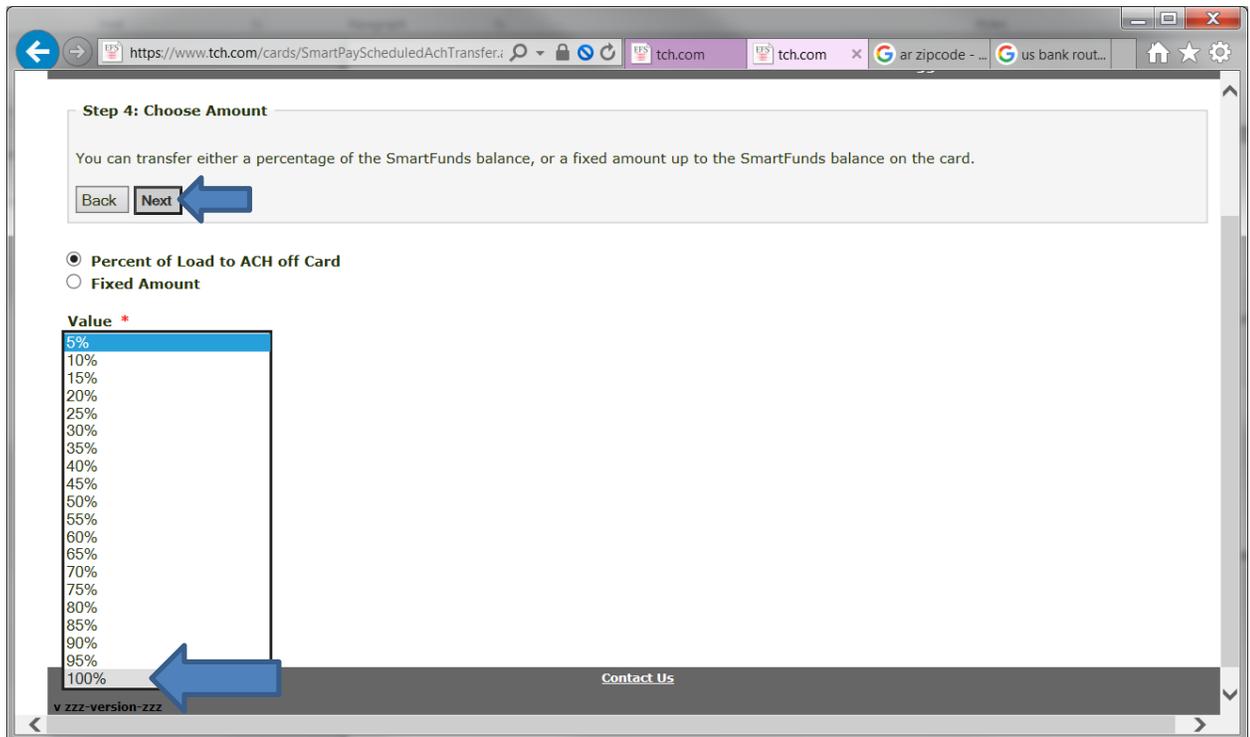


Transfer will occur each time funds are loaded into the selected card, unless initiated on a weekend deferred to the next business day.

Send Email Notification after each transfer?

Yes No

9. Click on either the percent you want to go to your bank or a fixed dollar amount and hit Next. Im choosing 100% to go to my bank...



Step 4: Choose Amount

You can transfer either a percentage of the SmartFunds balance, or a fixed amount up to the SmartFunds balance on the card.

Back Next 

Percent of Load to ACH off Card
 Fixed Amount

Value *

- 5%
- 10%
- 15%
- 20%
- 25%
- 30%
- 35%
- 40%
- 45%
- 50%
- 55%
- 60%
- 65%
- 70%
- 75%
- 80%
- 85%
- 90%
- 95%
- 100%



Contact Us

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10. Review and click Next. Then you are finished...

Create New Scheduled Transfer

Step 5: Verify Choices

Please review the following and click next to create the scheduled transfer, or back to revise your choices.



Transfer from Card 7083050030879238959

Transfer to Account John's Checking - *****6317 - AUTOMATED PAYMENT CHECKING

Schedule Every time funds are loaded into the card

Starting 2016-03-30
Perpetually

Transfer 100% of remaining SmartFunds limit.

Email Notification Will be sent after each transfer.