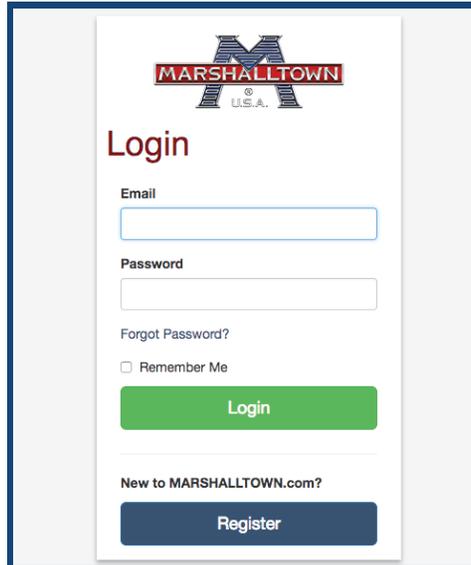


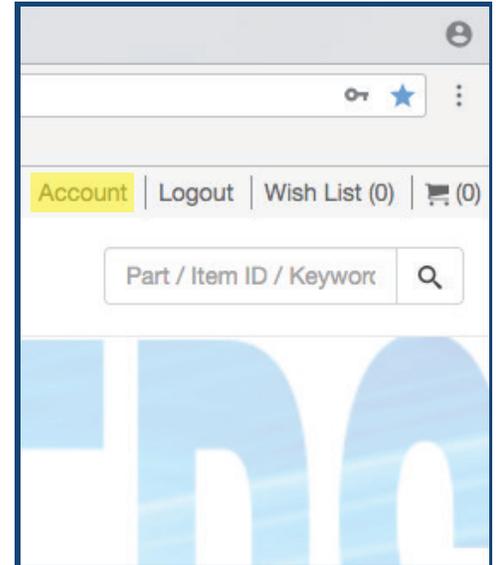
### Step 1:

Go to [www.Marshalltown.com](http://www.Marshalltown.com) and click “Log in/Register” in the upper right corner



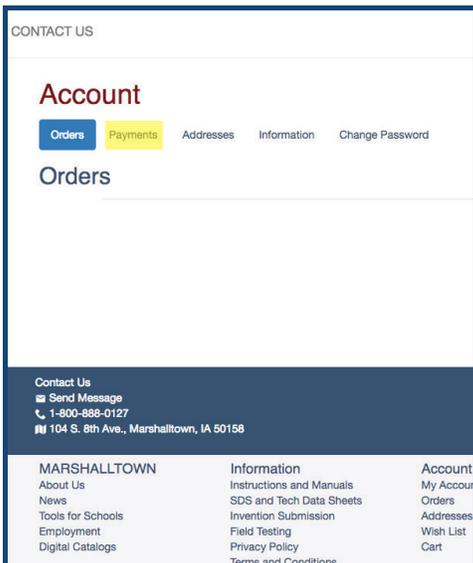
### Step 2:

Log in with your username and password



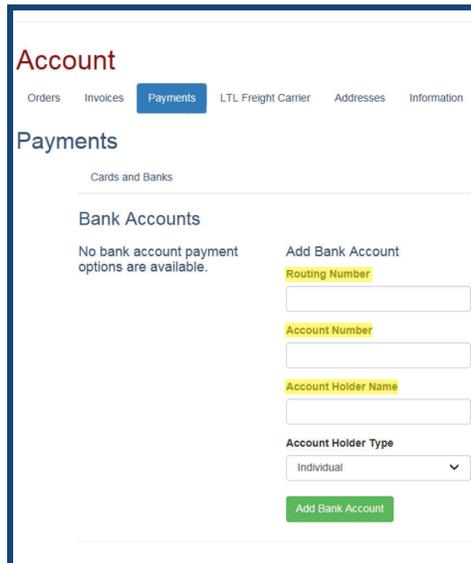
### Step 3:

At the top right of the home page, choose “Account”



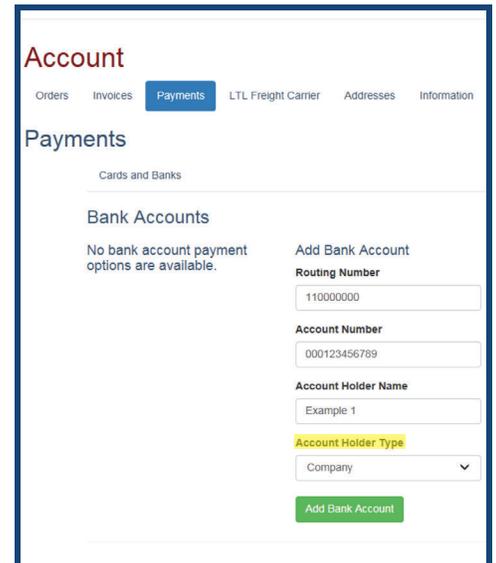
### Step 4:

Click the “Payments” option



### Step 5:

Enter routing number, account number and account name



### Step 6:

Choose your account type

Instructions continued on next page →

## Step 7:

Click “Add Bank Account” button

## Step 8:

Verify your account by entering two small deposits\* (this will take 2-3 business days to appear on your statement)

## Step 9:

Click “Verify Bank Account” button

**Congratulations!** You’ve successfully set up your ACH payment process. If you want to delete this account, please call MARSHALLTOWN at **800-987-6935**.

*\*When accepting these values, be sure to note that there is a limit of 10 failed verification attempts. Once this limit has been exceeded, the bank account will be unable to be verified.*

### What is an ACH Payment?

Automated Clearing House (ACH) payments are an electronic funds transfer from one bank account to another. ACH payments have been around for over forty years, and were developed with the intention of being faster, safer, and more efficient than the use of paper checks to transfer funds

### Benefits of ACH

The ACH network gives consumers the convenience of receiving their pay via direct deposit or making online purchases. Another benefit consumers like is the freedom to transfer money to another individual’s account.

The risk of fraud associated with ACH payments is quite small. Although consumers have to provide their bank account information and other personal information, the anti-fraud systems that banks employ make it tough for criminals to access sensitive information. Additionally, the federal government regulates the ACH payment system, which adds another layer of security.