Getting Started With A Wire Transfer

Wire Transfer Availability

Domestic wire transfers can be submitted online: **Monday–Friday: 8:00 AM – 5:00 PM (CT).** Requests received after the cutoff will be processed the next business day.

What You'll Need Before You Start

Before initiating a wire, have the following information ready to ensure the wire is accurate and prevent delays:

- Your **bank account number** with us
- The **amount** you want to send
- The **beneficiary's full name and physical address** (no P.O. Boxes)
- The **beneficiary bank routing number**
- The **beneficiary account number**
- Any extra information needed by the receiving bank (e.g., invoice or loan number)

How to Send a Domestic Wire in Five Quick Steps

1. Access the Wire Center

Log in to **Personal Online Banking** or **Small Business Online Banking**. Navigate to **Transfers** and click the **Wires** tile. This tile only appears for clients who are authorized to send wires.

2. Enter Your Wire Details

You will be prompted to enter:

- The account you want to send funds from
- The **recipient** (choose an existing or add a new one)
- The **wire amount**
- An optional **memo** that will appear on the wire

Click **Review** to continue.

3. Adding a New Recipient (If Needed)

From the **To** field, select **Add New Wire Recipient**, then enter:

- Recipient full name
- Street address and state
- Account number and Routing number

Click **Add Recipient**. Recipients you add are automatically saved under **Settings > Recipients** for future use.

4. Secure Verification

For your security, you'll complete a brief identity check:

- Select your MFA verification method
- Enter the code sent to you
- Proceed to the review screen

5. Final Review & Submit

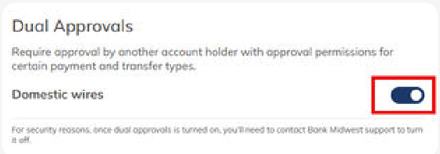
- Review all wire details for accuracy
- Click **Make Payment**
- You will return to the Transfers page

You'll receive **email confirmations** letting you know your wire has been initiated and finalized.

Enabling Dual Approvals

1. Access the Dual Approval Settings

Navigate to the Settings icon in the top right corner. Select **Settings > Security > Dual Approval**.
Note: This action can only be performed by an administrator.



2. Enable Dual Approval

Use the toggle to turn Dual Approval on.

3. Assign Dual Approval at the User Level

Navigate to **Tools > Manage Users. Select the applicable user and enable the Approve**

We're here to help. If you have questions or need assistance, our team is ready to support you.

Bank Midwest: 800.867.2265
Community Banks of Colorado: 877.877.0395
Bank of Jackson Hole: 307.732.2654
Vista Bank: 877.888.4782