

Equity Bank Online Banking Retail User Guide

Contents

| | |
|----------------------------------|----|
| Equity Bank System Overview..... | 2 |
| Login Process..... | 2 |
| Home Page Overview..... | 6 |
| Account Inquiry..... | 8 |
| Activity Center..... | 9 |
| Single Transactions View..... | 9 |
| Recurring Transactions View..... | 9 |
| Secure Messages..... | 11 |
| Alerts..... | 13 |
| Account Alerts | 14 |
| History Alerts | 16 |
| Transaction Alerts | 18 |
| Security Alerts..... | 20 |
| Payments Functions..... | 21 |
| Internal Transfers..... | 21 |
| Single-Internal Transfers..... | 21 |

Questions? We can Help!

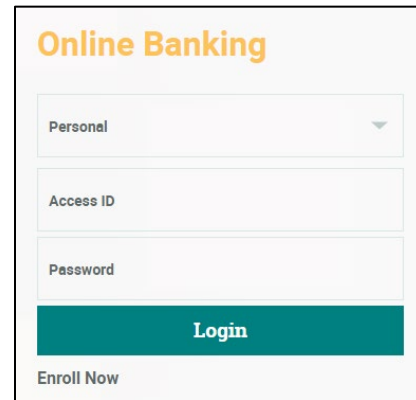
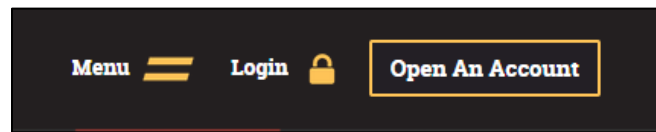
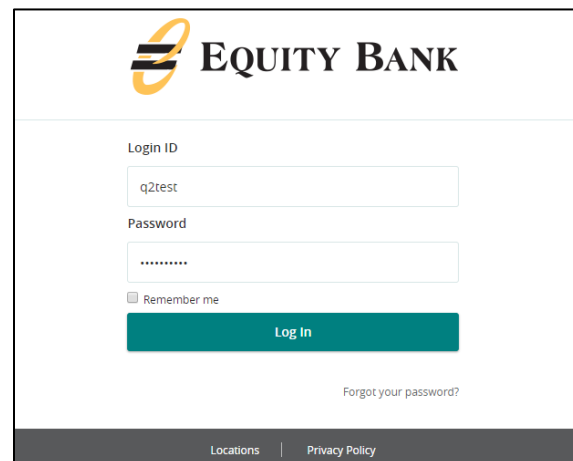
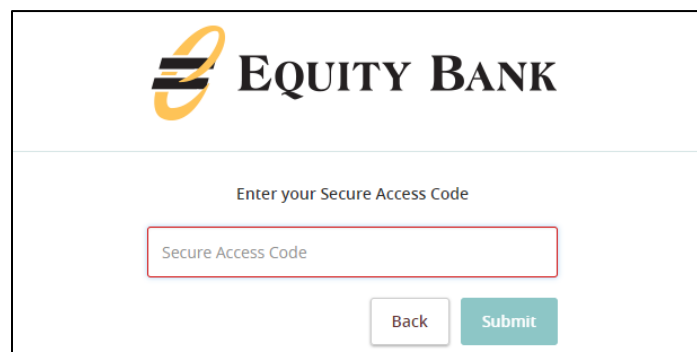
Retail Phone: 888-733-5041

Email: customersevice@equitybank.com

Equity Bank System Overview

Login Process

1. From a browser pull up the Equity Bank website, www.EquityBank.com.
2. On the left side, select 'Login'.
3. Select 'Personal' from the drop-down menu.
4. Enter your Access ID and Password.
5. 3. Enter your 'Login ID' and 'Password'.
6. Select 'Log In'.
7. In the entry box, enter the Secure Access Code the system provides to you via SMS or phone.
8. Select 'Submit'.
9. Complete all missing information for your user profile and click 'submit profile'

A form titled 'Online Banking' with a 'Personal' dropdown menu, 'Access ID' and 'Password' input fields, a 'Login' button, and an 'Enroll Now' link.The Equity Bank logo and a login form with 'Login ID' (containing 'q2rest') and 'Password' input fields, a 'Remember me' checkbox, a 'Log In' button, and a 'Forgot your password?' link.The Equity Bank logo and a form titled 'Enter your Secure Access Code' with a 'Secure Access Code' input field, a 'Back' button, and a 'Submit' button.

Questions? We can Help!

Retail Phone: 888-733-5041

Email: customersevice@equitybank.com

button when completed.

Please review and update your profile

| | | |
|---|-------------------------------------|------------------------------------|
| Prefix | First Name * | Middle Name |
| <input type="text"/> | <input type="text" value="Q2"/> | <input type="text"/> |
| Last Name * | Suffix | |
| <input type="text" value="TEST"/> | <input type="text"/> | |
| Email Address * | | |
| <input type="text"/> | | |
| Address 1 * | | |
| <input type="text" value="7701 E KELLOGG"/> | | |
| Address 2 | | |
| <input type="text"/> | | |
| Country * | | |
| <input type="text" value="United States"/> | | |
| City * | State * | ZIP * |
| <input type="text" value="WICHITA"/> | <input type="text" value="Kansas"/> | <input type="text" value="67207"/> |
| Phone Country * | | |
| <input type="text" value="United States"/> | | |
| Home Phone * | Work Phone * | |
| <input type="text"/> | <input type="text"/> | |

10. Upon first login, you will be prompted to change your password. Enter the old password in the top box along with a new password twice for validation.
11. Select 'Submit'.

Please set your new password:

| |
|---|
| <input type="text" value="Old Password"/> |
| <input type="text" value="New Password"/> |
| <input type="text" value="Confirm New Password"/> |

Password must be at least 5 characters long.
Password can be no more than 15 characters long.
Password must contain a minimum of 1 numbers.
Password may not be the same as last 10 passwords.

12. Review the 'Financial Tools Disclaimer' and click 'Agree' then "Yes, I agree."

Then review the 'Online Access Agreement & Disclosure Statement' and click 'I accept' to complete the first-time login process and access the system.

Financial Tools Disclaimer

EXHIBIT D
MoneyDesktop Terms & Conditions and Privacy Policy MoneyDesktop Terms and Conditions Updated November 22, 2013

You are accessing services provided directly or indirectly to you from MoneyDesktop, Inc. and being asked to agree to a legally binding agreement in accordance with the terms and conditions set forth below. Therefore, we encourage you to read this thoroughly and carefully.

If you are under the age of eighteen (18) years of age, or are not at least the age of majority or otherwise incapable of binding to a legal contract in the jurisdiction from which you enter into this agreement, you MUST have your legal guardian (e.g., your parent) or someone with authorized power of attorney review this agreement and consent upon your behalf or you should not proceed any further. Notwithstanding the foregoing, MoneyDesktop has not designed the Services with the intention that such be used by minors nor does it market the Services for use by minors.

These Terms and Conditions constitute an agreement between you, whether you are a registered user or visitor to the MoneyDesktop.com website (such visitor, user or solely for agreements entered by a legal guardian or power of attorney-the person for whom this agreement is entered, hereinafter "you", "your" or "user"), and MoneyDesktop, Inc. including its affiliates and service providers ("MoneyDesktop", "our", "we" or "us"), pertaining to your use of the MoneyDesktop.com website (the "Site") and/or any of its affiliated web applications (the "Services"). By using the Site and/ or Services, you agree to be bound by these Terms and Conditions and our Privacy Policy, available at http://www.moneydesktop.com/legal/privacy_policy, which is hereby incorporated by reference into these Terms and Conditions (collectively, the "Terms"). These Terms constitute the complete and exclusive understanding and agreement between you and us relating to the subject matter hereof, and replace all previous Terms and Conditions or similar agreements or documentation entered into between you and MoneyDesktop, whether written or oral.

Accepting the Terms:
 BY CLICKING to accept or agree to the Terms, where this option is made available to you by MoneyDesktop in the user interface for any of the Services, OR BY USING ANY PART OF THE SERVICES, YOU EXPRESSLY (A) ACKNOWLEDGE THAT YOU HAVE READ ALL OF THESE TERMS; (B) AGREE AND CONSENT TO THE TERMS; (C) REPRESENT AND WARRANT THAT YOU: (I) IF YOU ARE AGREEING TO THESE TERMS ON BEHALF OF A BUSINESS ENTITY OR ANOTHER INDIVIDUAL, ARE AUTHORIZED TO BIND SUCH ENTITY OR SUCH INDIVIDUAL, AND (II) AGREE TO BE BOUND BY THE TERMS, INCLUDING THE DISCLAIMERS AND LIMITATIONS OF LIABILITY; AND (D) AGREE TO BE LIABLE FOR ANY NONCOMPLIANCE WITH THESE TERMS. IF YOU DO NOT AGREE TO ANY OF THE TERMS, DO NOT CLICK THE ACCEPTANCE BUTTON, IF APPLICABLE, AND DO NOT ACCESS OR USE THE SERVICES.

MoneyDesktop may from time to time update these Terms and your continued use of the Services indicates your agreement to any modification with respect to these Terms. You may not use the Services and may not accept the Terms if (i) you are incapable of binding you to a contract with MoneyDesktop, or (ii) you are a person barred from receiving the Services under the laws of the United States or other countries including the country in which you are resident or from which you use the Services.

Services:
 The Services are a free personal financial management service that allows registered users to organize, consolidate, manage and track their financial information. From time to time MoneyDesktop may modify the Services and add, change, or delete features of the Services, in its sole discretion, without notice to you.

You agree to provide accurate, current and complete information about yourself while registering for the Services and to maintain and update this information to keep it accurate, current and complete. You agree to not misrepresent your identity or your registration and account information. Failure to provide accurate and complete information during registration or account setup may prohibit your use of the Services or result in errors in information generated.

You are solely responsible for (a) maintaining the confidentiality and security of your login information, passwords, and any other security or access information used by you or anyone you authorize on your behalf to access the Services (collectively, "Account Information"); (b) preventing unauthorized access to or use of the information, files or data that you store or use in or with the Services (collectively, "Account Data"); (c) all electronic communications, including account registration and other account holder information, email and financial, accounting and other data entered using the Account Information ("Communications"); and (d) without limiting the foregoing, any and all activities that occur under your account. MoneyDesktop shall assume that any Communications received through use of the Account Information were sent or authorized by you. You agree to immediately notify MoneyDesktop if you become aware of any loss, theft or unauthorized use of any Account Information. We reserve the right to deny you access to the Services (or any part thereof) if we reasonably believe that any loss, theft or unauthorized use of Account Information has occurred. You must inform MoneyDesktop of, and hereby grant to

Terms & Conditions

Please confirm that you have reviewed and agree to all of the terms and conditions.

13. Then review the 'Online Access Agreement & Disclosure Statement' and click 'I accept' to complete the first-time login process and access the system.

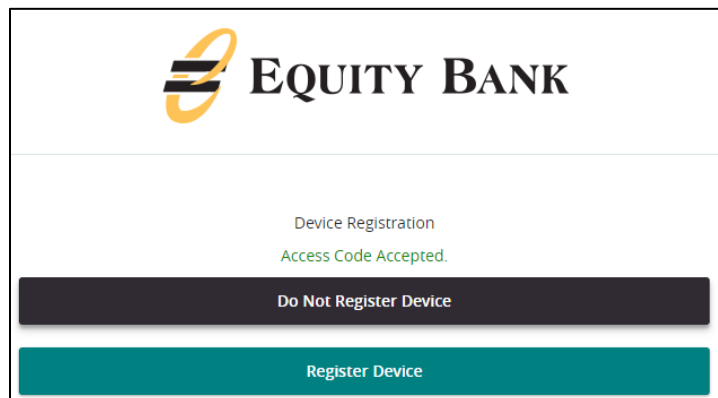
Assignment
 You may not assign this Agreement to any other party. The Service may assign this Agreement to any future, directly or indirectly, affiliated company. The Service may also assign or delegate certain of its rights and responsibilities under this Agreement to independent contractors or other third parties.

No Waiver
 The Service shall not be deemed to have waived any of its rights or remedies hereunder unless such waiver is in writing and signed by the Service. No delay or omission on the part of the Service in exercising any rights or remedies shall operate as a waiver of such rights or remedies or any other rights or remedies. A waiver on any one occasion shall not be construed as a bar or waiver of any rights or remedies on future occasions.

Captions
 The captions of sections hereof are for convenience only and shall not control or affect the meaning or construction of any of the provisions of this Agreement.

Governing Law
 This Agreement shall be governed by and construed in accordance with the laws of the State of Kansas, without regard to its conflicts of law provisions.

14. Choose 'register device' if you are logging in from a personal computer and you do not want to enter a secure access code each time you log in. If you are at a public computer or want to enter a secure access code each time you login select the 'do not register device' button.



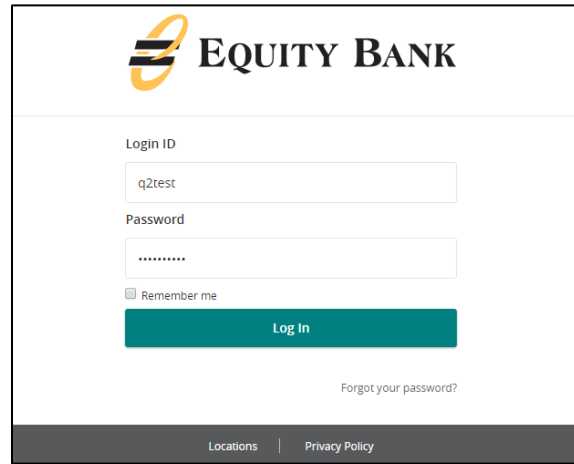
EQUITY BANK

Device Registration
 Access Code Accepted.

NOTE: After you have successfully logged in for the first time, any time after that, you can select 'forgot password' if you need to reset it again.

Questions? We can Help!
 Retail Phone: 888-733-5041
 Email: customersevice@equitybank.com

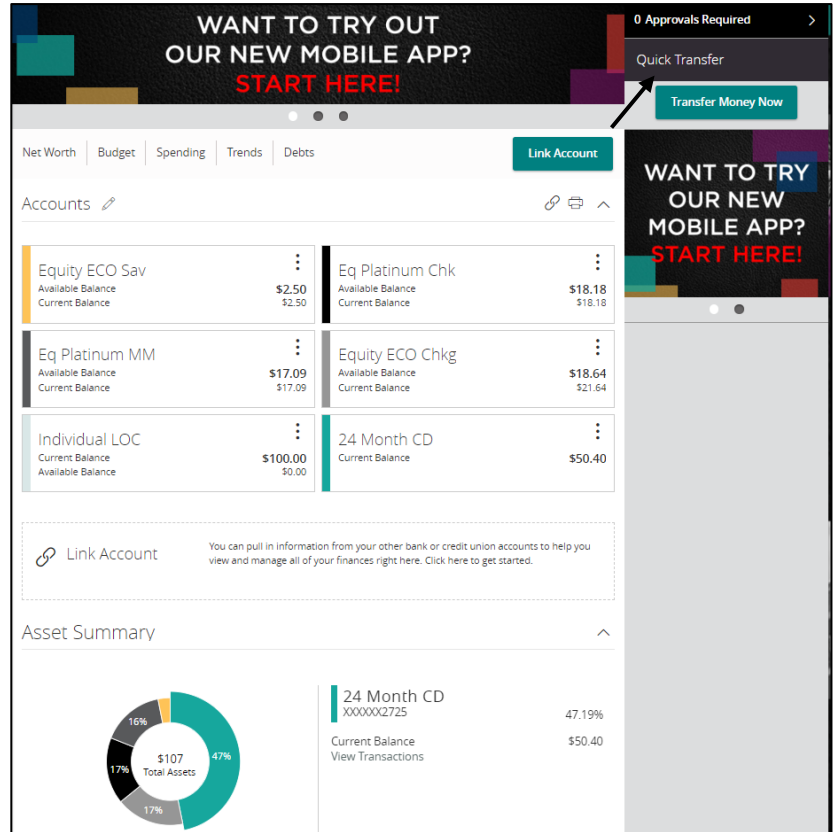




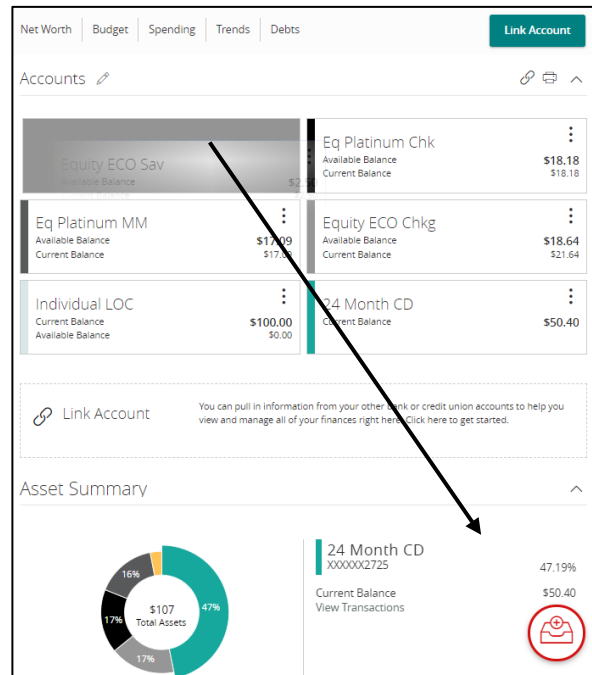
The screenshot shows the Equity Bank login interface. At the top is the Equity Bank logo. Below it, the text "Login ID" is followed by a text input field containing "q2test". Underneath is the "Password" label and a password input field with masked characters. A "Remember me" checkbox is present and unchecked. A teal "Log In" button is positioned below the password field. A link for "Forgot your password?" is located below the button. At the bottom of the page, there are links for "Locations" and "Privacy Policy".

Home Page Overview

1. View a listing of accounts from the middle of the page.
2. From the right-hand navigation the following functions are set up for quick access.
 - 'Quick Transfer' is a direct shortcut to perform an account to account internal funds transfer.
3. 'Asset Summary', at the bottom middle of the page, displays the asset and debt allocation for accounts and is located at the bottom of the page.



4. Select and drag an account to the envelope icon which appears at the bottom right side of the screen to create a new account group.



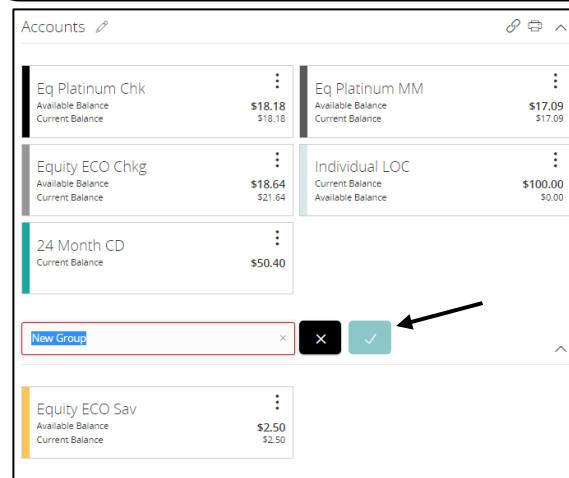
Questions? We can Help!

Retail Phone: 888-733-5041

Email: customersevice@equitybank.com

- The new group created can be renamed.

NOTE: Additional accounts may be dragged into the new group or additional groups created.



Account Details & History

1. From the Home screen, select an account tile to view a listing of the details associated with the account.
2. Select the 'Filters' icon to view the various search criteria for transaction history.
3. Select 'Details' to view account details which will appear in the grey box below the account name.
4. A listing of historical transactions associated with the account are listed on the screen below the account details. The newest transaction will appear on top by default.

NOTE: you may sort transaction activity by column headings.

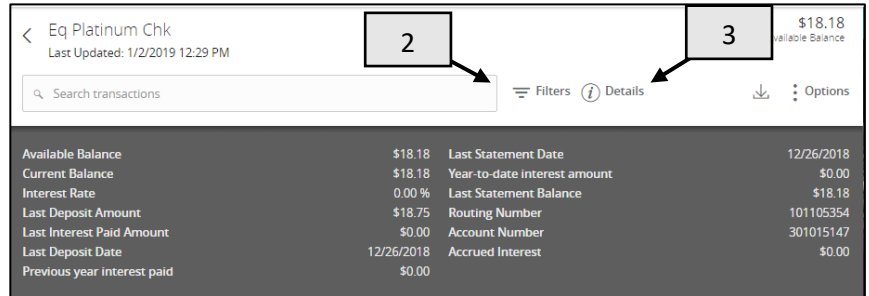
5. Transactions displaying an icon to the left of the description have an associated image. Click on the transaction to view the front and back of the image.

6. Select the down arrow icon on the right side of the screen to display a listing of available export formats. The export will include all transactions specified in the filter by the user.

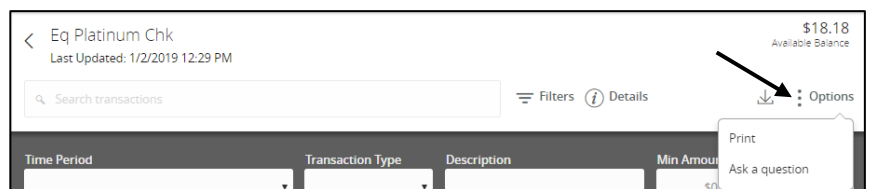
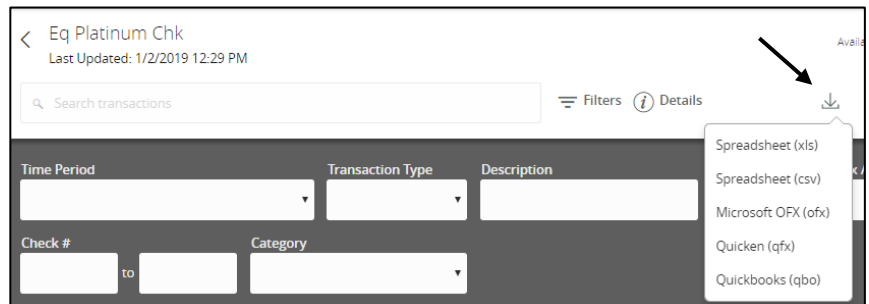
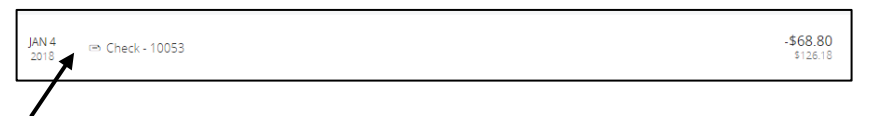
*NOTE: Currently, EQUITY BANK supports exports to **Quicken and Quickbooks via Webconnect.***

Account Inquiry

Select the **Options** icon in the top right-hand corner of the page and select 'Ask a question' to initiate a secure message directly related to the account in question.

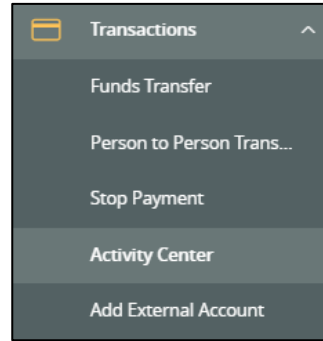


| Date | Description | Amount |
|-------------|--|----------------------|
| DEC 26 2018 | Loan Payment Uncategorized | - \$20.00 \$18.18 |
| DEC 26 2018 | Transfer Deposit From Loan Transfer | + \$18.75 \$38.18 |
| NOV 26 2018 | Loan Payment Uncategorized | - \$20.00 \$19.43 |
| NOV 26 2018 | Transfer Deposit From Loan Transfer | + \$37.06 \$39.43 |



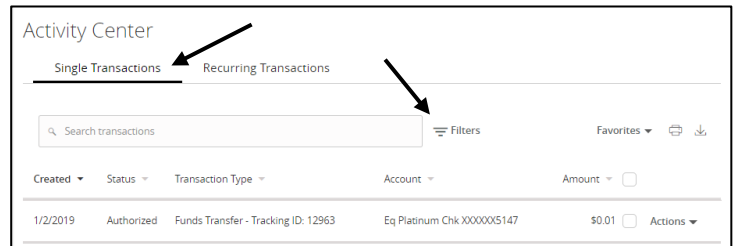
Activity Center

NOTE: 'Activity Center' lists all user activity initiated from within Equity Bank. Only online transactions are displayed, not your entire transaction history.



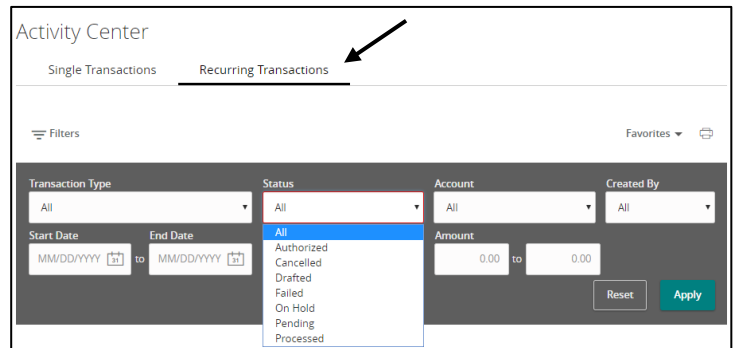
Single Transactions View

1. Select the 'Single Transactions' tab on the screen to view one-time online transactions.
2. Select the 'Filters' option to reveal searchable fields.

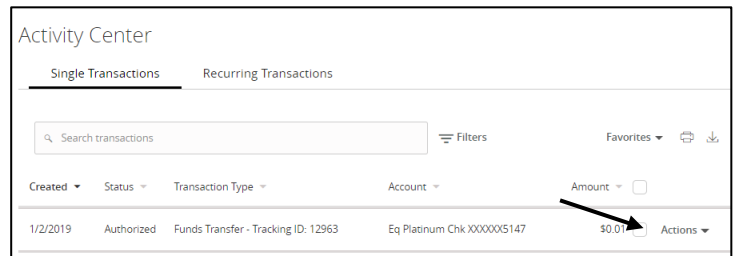


Recurring Transactions View

- Select the 'Recurring Transactions' tab within the 'Activity Center' to view online transactions which are setup to occur in a series.



For transactions in the Activity Center, select 'Actions' to unhide a list of available actions that can be taken for a corresponding transaction.



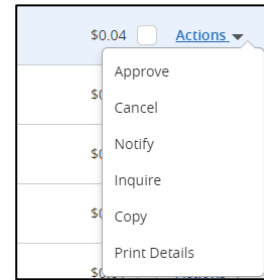
Questions? We can Help!

Retail Phone: 888-733-5041

Email: customersevice@equitybank.com

Options will vary based on transaction type and user permissions. Options that maybe available are:

- Approve – Authorized users can approve an initiated transaction.
- Cancel – Single and recurring transactions can be canceled.
- Notify – Sends a request to an authorized approver to approve an initiated transaction.
- Inquire – Questions about the transaction can be sent to Equity Bank’s TM Support Team.
- Copy – A copy of the transaction is created and can then be modified and initiated or approved for processing.
- Print Details – The details of the transaction can be printed. For Deposited Checks, both sides of the check are printed, along with details about the transaction.



Questions? We can Help!

Retail Phone: 888-733-5041

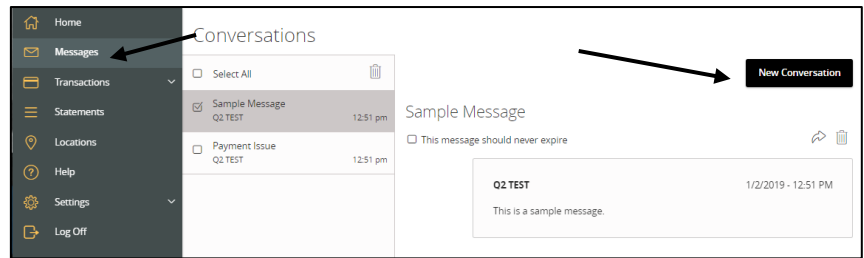
Email: customersevice@equitybank.com

Secure Messages

1. Select the 'Messages' menu in the navigation bar on the left side of the screen.
2. Select 'New Secure Message' on the right side of the screen.

NOTE: The 'Messages' feature is a secure messaging function, which allows for two-way communication between the Equity Bank user and the Bank. Since the message is delivered securely within the Equity Bank system, sensitive material is protected.

NOTE: A numeric indicator will appear next to the 'Messages' menu indicating how many unread messages are currently listed in the online mailbox.

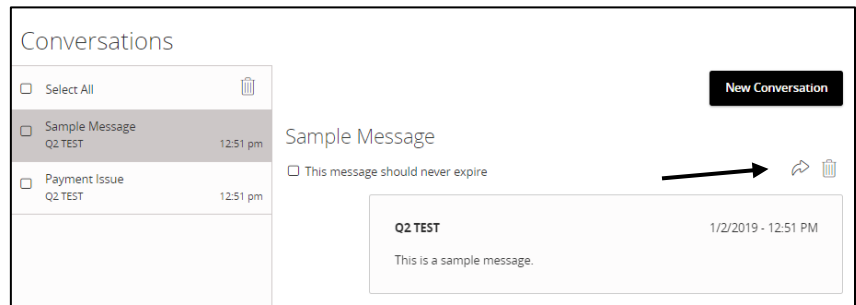


3. Select the appropriate topic from the drop-down menu.
4. Click the 'Supported Attachments' link on the right side of the screen to show what file types are supported.
5. Click the paper clip icon to attach a file or document if desired.
6. Click 'Send' at the bottom of the screen to submit the message to the Equity Bank.

NOTE: For Retail Online Banking Customers select 'Customer Service' for all new messages.

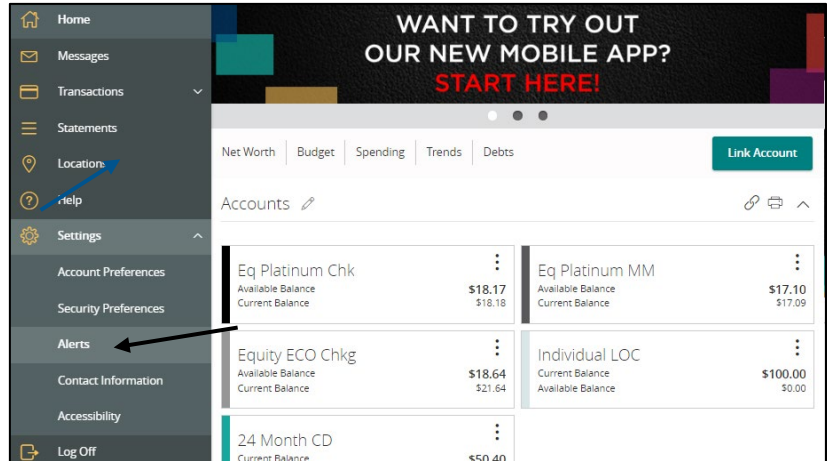


- Both incoming and outgoing messages will appear in the column directly to the right of the menus in descending date order (newest on top).
- Select the arrow icon beneath 'New Secure Message' to reply to a secure message or the trash can icon to delete the message.

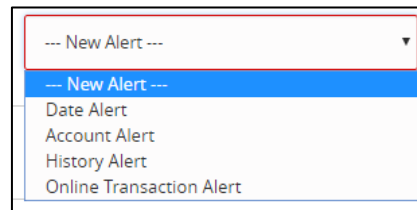


Alerts

1. Select 'Settings' from the left-hand navigation menu and then select 'Alerts'.

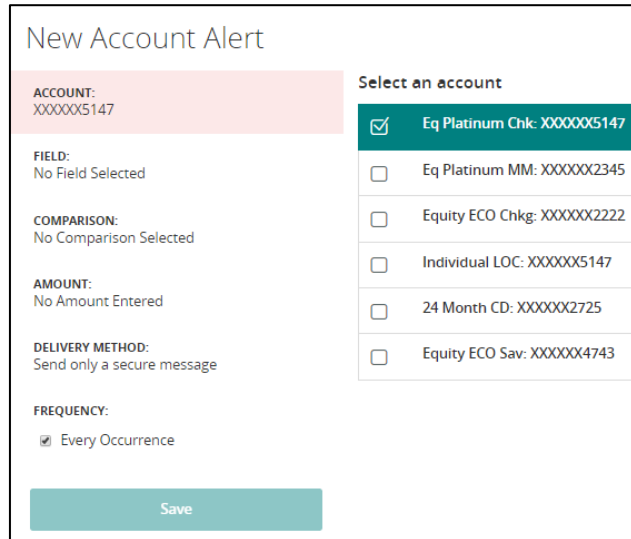


2. Select the desired type of alert from the drop-down menu in the top right corner of the screen.



Account Alerts

1. Select 'Account Alert' from the drop-down menu and Select an account to set up alerts.



New Account Alert

ACCOUNT:
XXXXXX5147

FIELD:
No Field Selected

COMPARISON:
No Comparison Selected

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

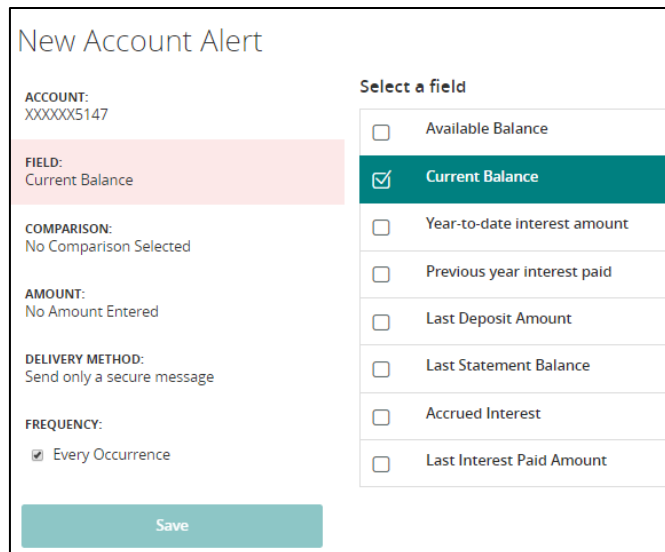
FREQUENCY:
 Every Occurrence

Select an account

- Eq Platinum Chk: XXXXXX5147
- Eq Platinum MM: XXXXXX2345
- Equity ECO Chkg: XXXXXX2222
- Individual LOC: XXXXXX5147
- 24 Month CD: XXXXXX2725
- Equity ECO Sav: XXXXXX4743

Save

2. Select a field from which the alert should reference.



New Account Alert

ACCOUNT:
XXXXXX5147

FIELD:
Current Balance

COMPARISON:
No Comparison Selected

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

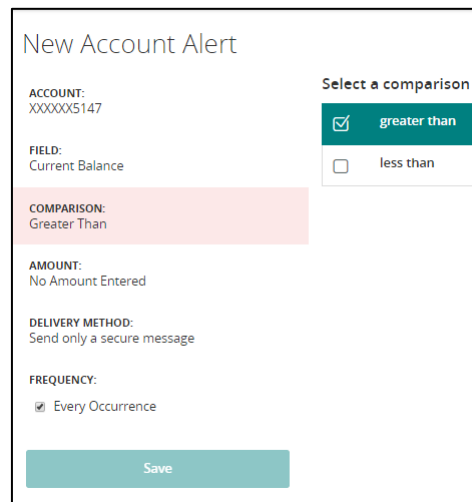
FREQUENCY:
 Every Occurrence

Select a field

- Available Balance
- Current Balance
- Year-to-date interest amount
- Previous year interest paid
- Last Deposit Amount
- Last Statement Balance
- Accrued Interest
- Last Interest Paid Amount

Save

3. Select a comparison.



New Account Alert

ACCOUNT:
XXXXXX5147

FIELD:
Current Balance

COMPARISON:
Greater Than

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

FREQUENCY:
 Every Occurrence

Select a comparison

- greater than
- less than

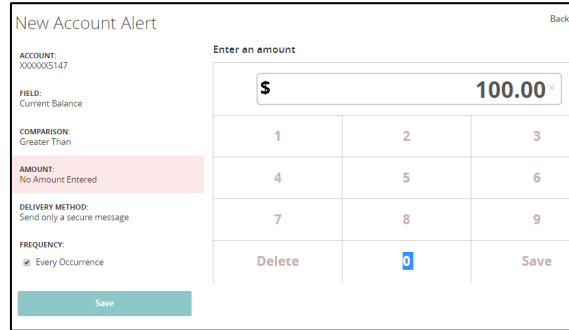
Save

Questions? We can Help!

Retail Phone: 888-733-5041

Email: customersevice@equitybank.com

4. Designate a dollar amount and select 'Save'.



New Account Alert Back

ACCOUNT: XXXXX5147

FIELD: Current Balance

COMPARISON: Greater Than

AMOUNT: No Amount Entered

DELIVERY METHOD: Send only a secure message

FREQUENCY: Every Occurrence

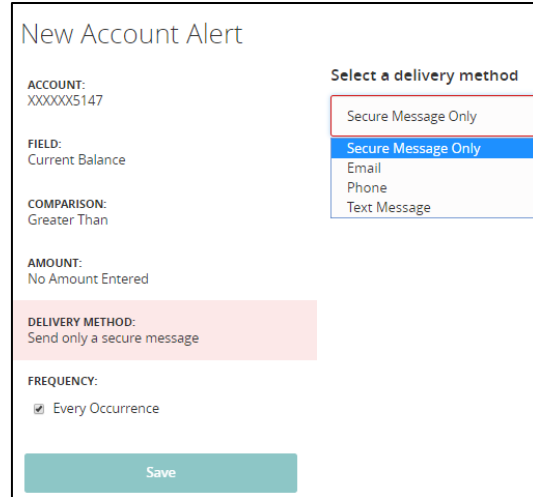
Enter an amount

\$

| | | |
|--------|---|------|
| 1 | 2 | 3 |
| 4 | 5 | 6 |
| 7 | 8 | 9 |
| Delete | 0 | Save |

Save

5. Select the delivery method for the alert.



New Account Alert

ACCOUNT: XXXXX5147

FIELD: Current Balance

COMPARISON: Greater Than

AMOUNT: No Amount Entered

DELIVERY METHOD: Send only a secure message

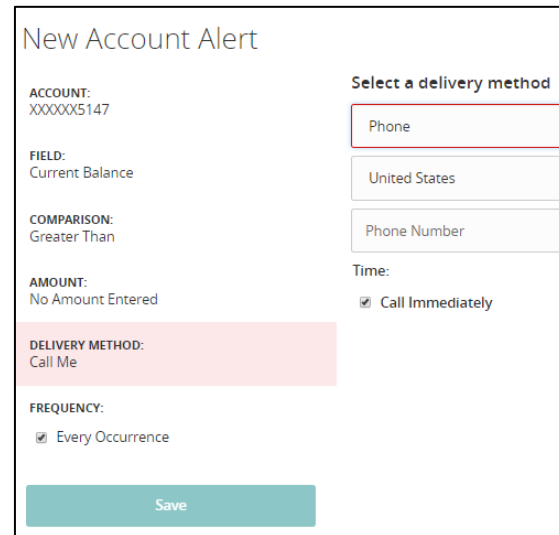
FREQUENCY: Every Occurrence

Select a delivery method

- Secure Message Only
- Secure Message Only
- Email
- Phone
- Text Message

Save

6. Enter the delivery method.
7. If Phone is selected, designate the desired time for the alert or select the 'Call Immediately' option.
8. Select the desired 'Frequency'.
9. Select the 'Save' button.



New Account Alert

ACCOUNT: XXXXX5147

FIELD: Current Balance

COMPARISON: Greater Than

AMOUNT: No Amount Entered

DELIVERY METHOD: Call Me

FREQUENCY: Every Occurrence

Select a delivery method

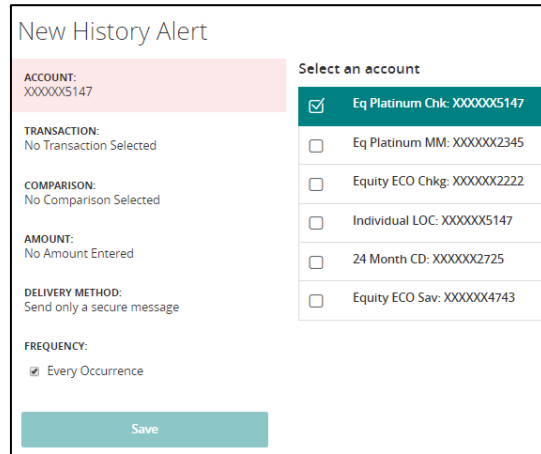
- Phone
- United States
- Phone Number

Time: Call Immediately

Save

History Alerts

1. Select the account.



New History Alert

ACCOUNT:
XXXXXX5147

TRANSACTION:
No Transaction Selected

COMPARISON:
No Comparison Selected

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

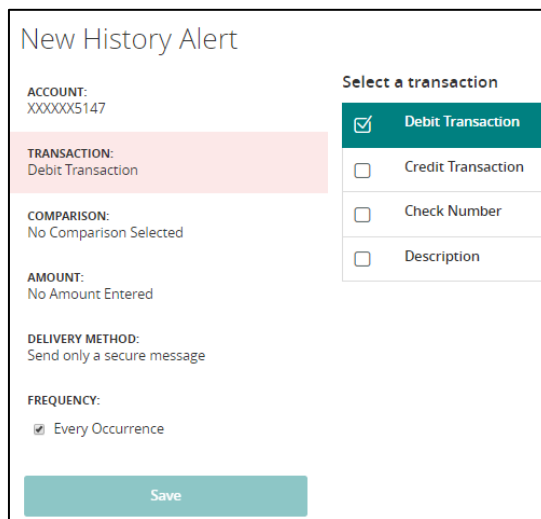
FREQUENCY:
 Every Occurrence

Select an account

- Eq Platinum Chk: XXXXXX5147
- Eq Platinum MM: XXXXXX2345
- Equity ECO Chkg: XXXXXX2222
- Individual LOC: XXXXXX5147
- 24 Month CD: XXXXXX2725
- Equity ECO Sav: XXXXXX4743

Save

2. Select a transaction type.



New History Alert

ACCOUNT:
XXXXXX5147

TRANSACTION:
Debit Transaction

COMPARISON:
No Comparison Selected

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

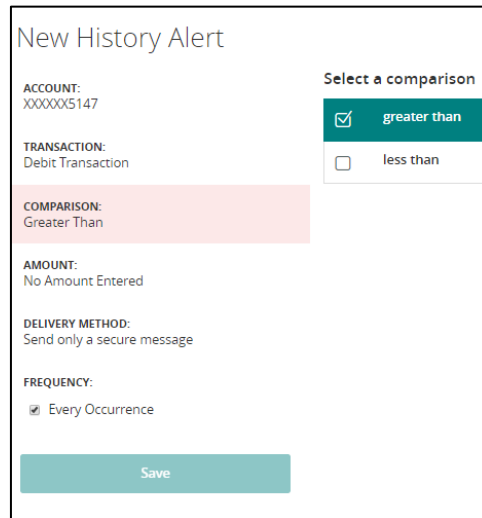
FREQUENCY:
 Every Occurrence

Select a transaction

- Debit Transaction
- Credit Transaction
- Check Number
- Description

Save

3. Select a comparison.



New History Alert

ACCOUNT:
XXXXXX5147

TRANSACTION:
Debit Transaction

COMPARISON:
Greater Than

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

FREQUENCY:
 Every Occurrence

Select a comparison

- greater than
- less than

Save

4. Enter an amount.

Questions? We can Help!

Retail Phone: 888-733-5041

Email: customersevice@equitybank.com

New History Alert Back

ACCOUNT:
XXXXXXXX5147

TRANSACTION:
Debit Transaction

COMPARISON:
Greater Than

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

FREQUENCY:
 Every Occurrence

Enter an amount

\$

| | | |
|--------|---|------|
| 1 | 2 | 3 |
| 4 | 5 | 6 |
| 7 | 8 | 9 |
| Delete | 0 | Save |

Save

5. Select a delivery method.
6. Enter the delivery method.
7. Select the desired 'Frequency'.
8. Click the 'Save' button.

New History Alert

ACCOUNT:
XXXXXXXX5147

TRANSACTION:
Debit Transaction

COMPARISON:
Greater Than

AMOUNT:
No Amount Entered

DELIVERY METHOD:
Send only a secure message

FREQUENCY:
 Every Occurrence

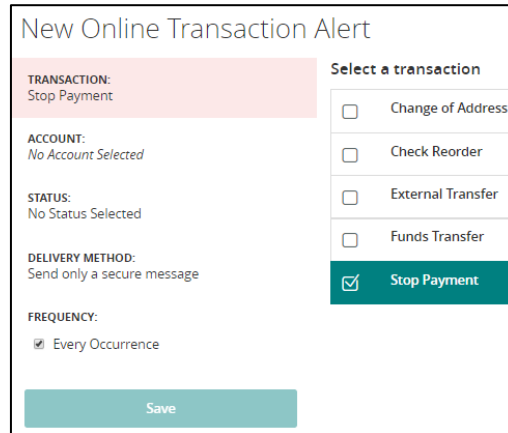
Select a delivery method

- Secure Message Only
- Secure Message Only
- Email
- Phone
- Text Message

Save

Transaction Alerts

1. Select an online transaction type.



New Online Transaction Alert

TRANSACTION:
Stop Payment

ACCOUNT:
No Account Selected

STATUS:
No Status Selected

DELIVERY METHOD:
Send only a secure message

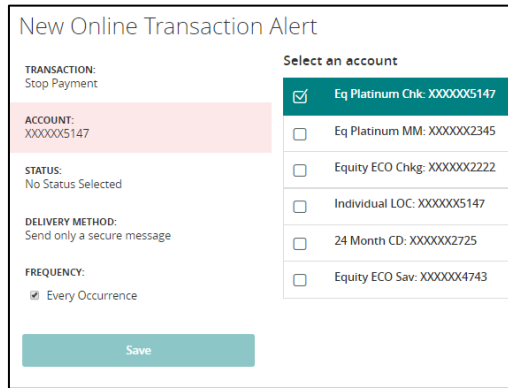
FREQUENCY:
 Every Occurrence

Select a transaction

- Change of Address
- Check Reorder
- External Transfer
- Funds Transfer
- Stop Payment

Save

2. Select an account.



New Online Transaction Alert

TRANSACTION:
Stop Payment

ACCOUNT:
XXXXXX5147

STATUS:
No Status Selected

DELIVERY METHOD:
Send only a secure message

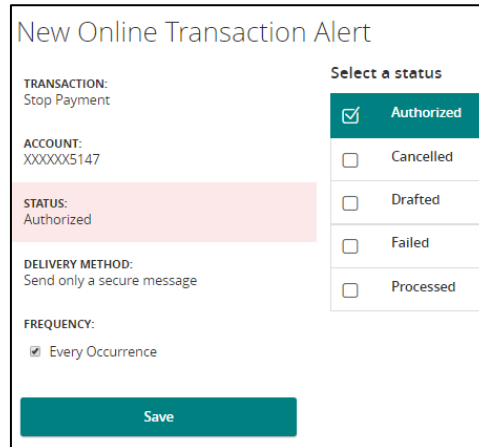
FREQUENCY:
 Every Occurrence

Select an account

- Eq Platinum Chk: XXXXXX5147
- Eq Platinum MM: XXXXXX2345
- Equity ECO Chkg: XXXXXX2222
- Individual LOC: XXXXXX5147
- 24 Month CD: XXXXXX2725
- Equity ECO Sav: XXXXXX4743

Save

3. Select the status of the online transaction type to trigger the alert.



New Online Transaction Alert

TRANSACTION:
Stop Payment

ACCOUNT:
XXXXXX5147

STATUS:
Authorized

DELIVERY METHOD:
Send only a secure message

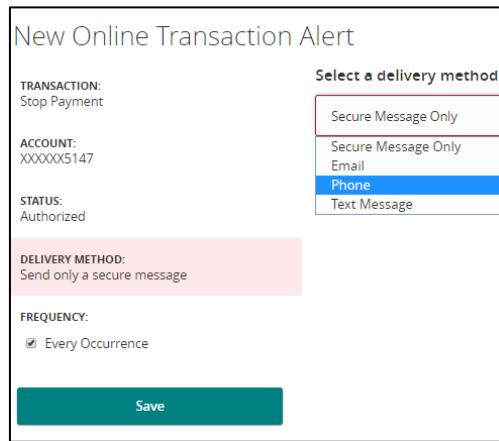
FREQUENCY:
 Every Occurrence

Select a status

- Authorized
- Cancelled
- Drafted
- Failed
- Processed

Save

4. Select a delivery method.



New Online Transaction Alert

TRANSACTION:
Stop Payment

ACCOUNT:
XXXXXX5147

STATUS:
Authorized

DELIVERY METHOD:
Send only a secure message

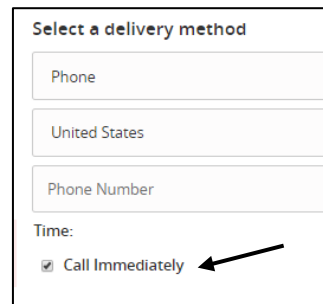
FREQUENCY:
 Every Occurrence

Select a delivery method

- Secure Message Only
- Secure Message Only
- Email
- Phone**
- Text Message

Save

5. If Phone is selected, designate the desired time for the alert or select the 'Call Immediately' option.



Select a delivery method

Phone

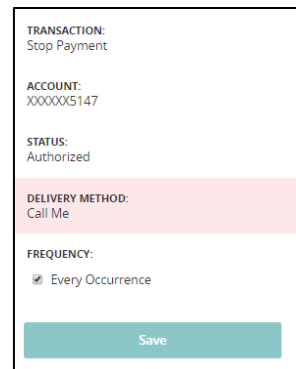
United States

Phone Number

Time:

Call Immediately

6. Select the desired 'Frequency'.
7. Click the 'Save' button.



TRANSACTION:
Stop Payment

ACCOUNT:
XXXXXX5147

STATUS:
Authorized

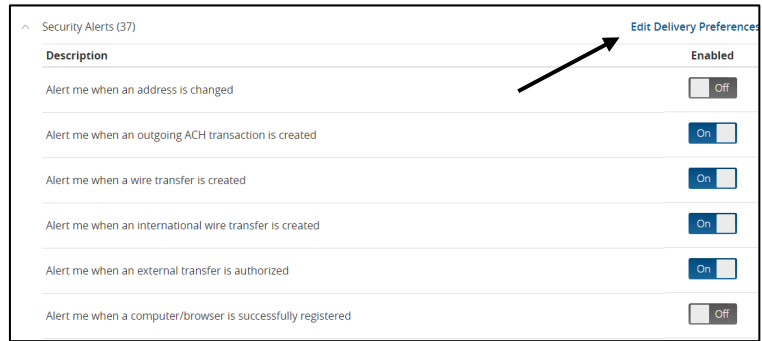
DELIVERY METHOD:
Call Me

FREQUENCY:
 Every Occurrence

Save

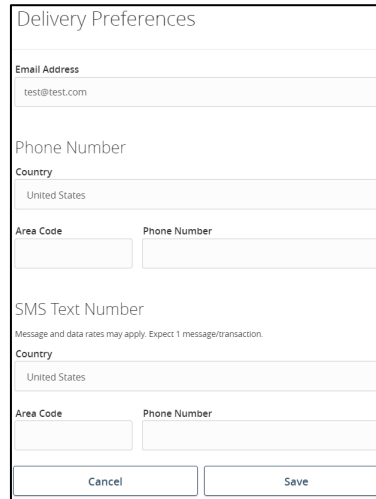
Security Alerts

NOTE: Security alerts are listed at the bottom of the screen. Click the carrot icon to expand the listing of available alerts. Some alerts are clickable and may be turned on or off. The most critical alerts are mandatory and cannot be turned off. These alerts are greyed out.



1. Click 'Edit Delivery Preferences' to modify how and where to receive security alerts.

NOTE: Changes can also be made under the 'Administration' tab by selecting 'Security Preferences'.



The screenshot shows the 'Delivery Preferences' form with the following fields:

- Email Address:** test@test.com
- Phone Number:**
 - Country: United States
 - Area Code: [input field]
 - Phone Number: [input field]
- SMS Text Number:**
 - Message and data rates may apply. Expect 1 message/transaction.
 - Country: United States
 - Area Code: [input field]
 - Phone Number: [input field]

Buttons: Cancel, Save

Questions? We can Help!

Retail Phone: 888-733-5041

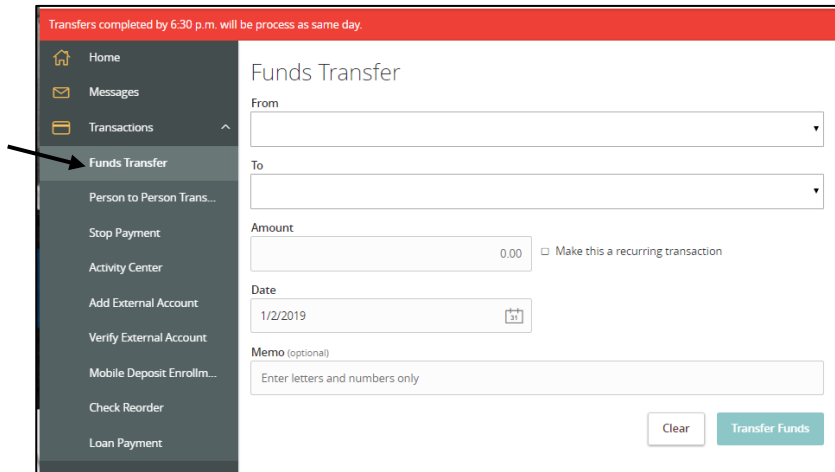
Email: customersevice@equitybank.com

Payments Functions

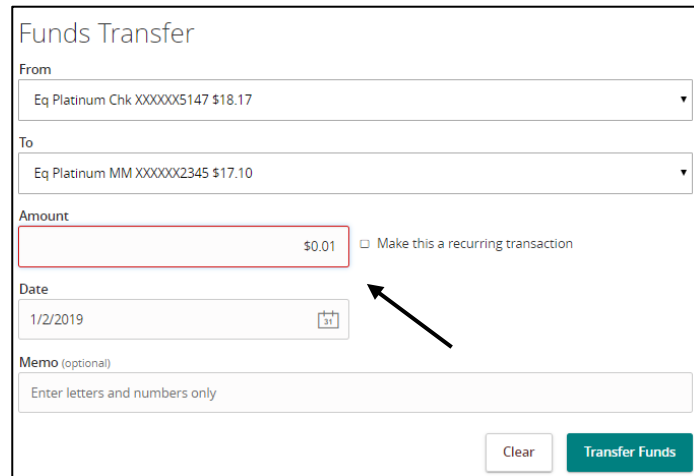
Internal Transfers

Single-Internal Transfers

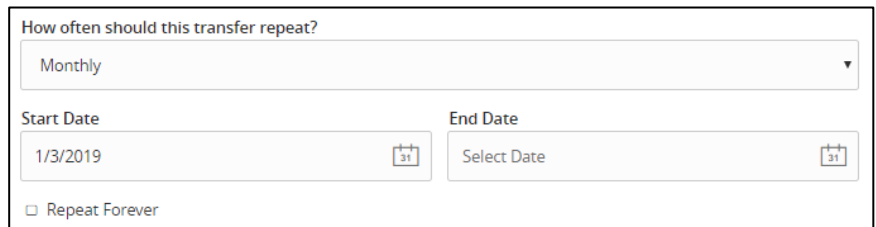
1. Select 'Transactions' from the left-hand navigation menu and then select 'Funds Transfer'.



2. Select a 'From' account.
3. Select a 'To' account.
4. Enter a dollar amount.
5. Enter a Memo for the transaction. (Optional)
6. Select the check box beside 'Make this a recurring transaction' if applicable. (Optional: If selected, follow steps 7 and 8. If not selected, skip to step 9.)



7. Select the desired transaction frequency from the drop-down menu if applicable.



8. Enter 'Date' for a one-time transaction.
Enter a Start Date and End Date for a recurring transaction.

9. Review the information on the screen for accuracy and then select 'Transfer Funds' to authorize the transfers.

Date

Memo (optional)