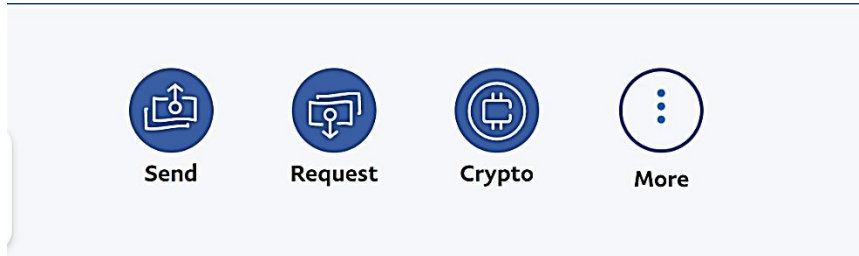
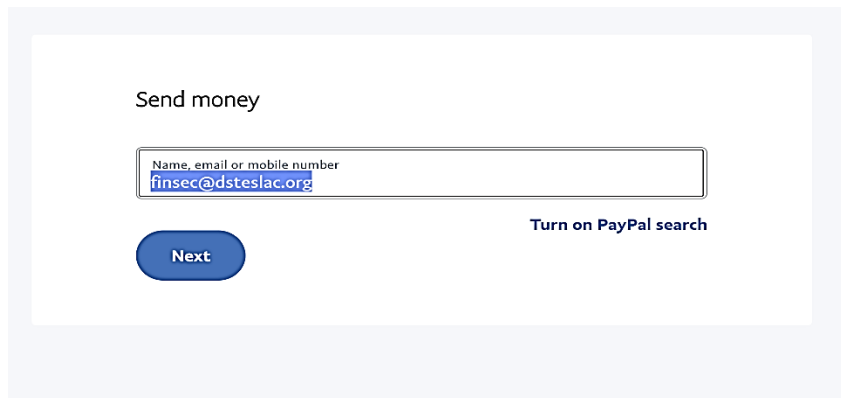


## How to avoid PayPal fees.

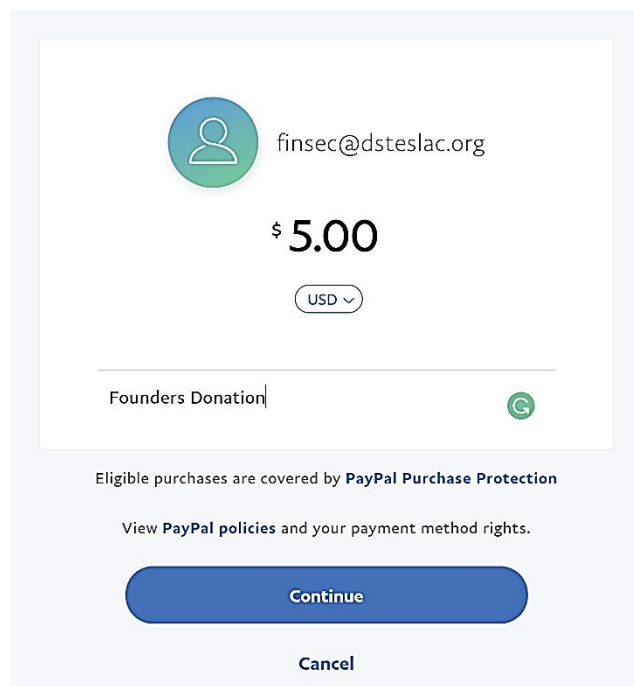
1. **Open a PayPal account with a linked bank account.**
2. **When you log-in you will see these icons. Click “Send”**



3. **Type in the email address: [finsec@dsteslac.org](mailto:finsec@dsteslac.org) and click next.**



4. **Type in the amount and add a note to inform us what you are paying for. Click Continue.**

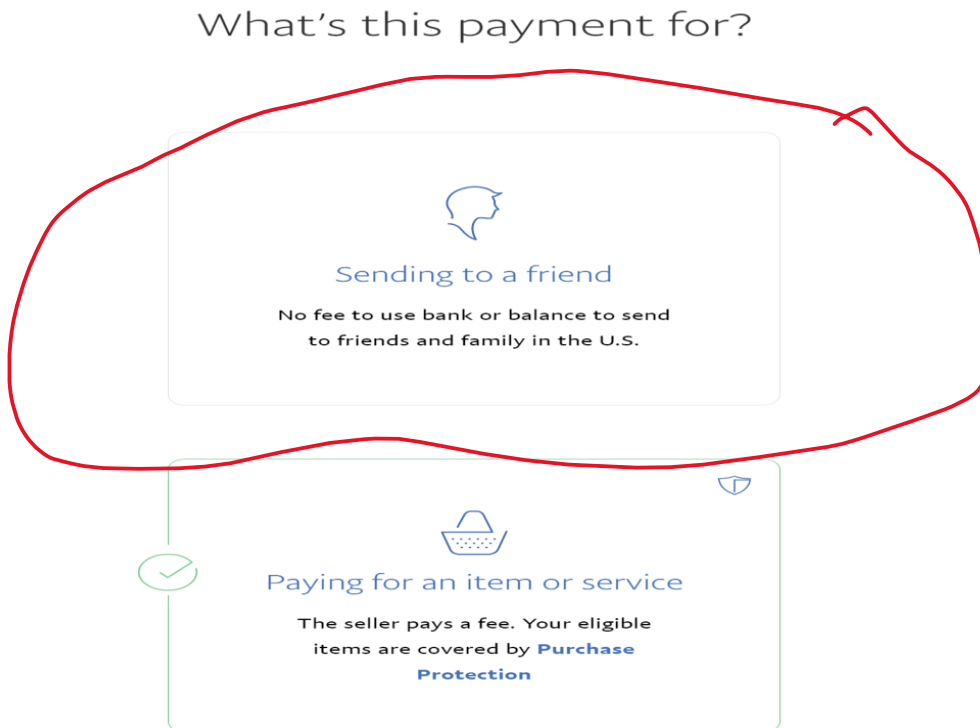


5. This next step is the most important: You must change 2 things on this screen to avoid the fees
1. See arrows: Change arrow 1 first. Then Arrow 2

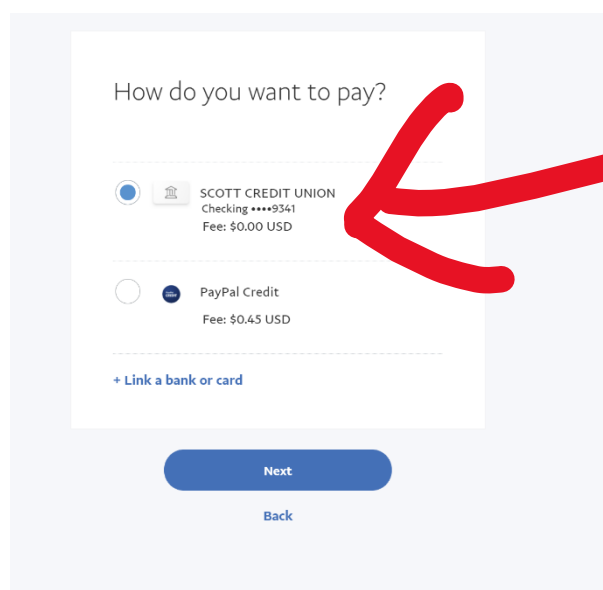
The screenshot shows a PayPal payment confirmation interface. At the top, the user's email is 'finsec@dsteslac.org' and the amount is '\$ 5.00' in USD. Below this, there are two sections with 'Change' links: 'Paying for an item or service' and 'Founders Donation'. The shipping address is '121 Buckingham Ct, Caseyville, IL 62232'. Under 'You're sending with', 'PayPal Credit' is selected as the preferred method. The total amount to be paid is '\$5.00 USD'. At the bottom, there is a 'Send Payment Now' button and a 'Cancel' link.

Red arrows labeled '1' and '2' point to the 'Change' links in the first and third sections, respectively.

6. This is what you will see when you change arrow 1: Please select send to a friend.



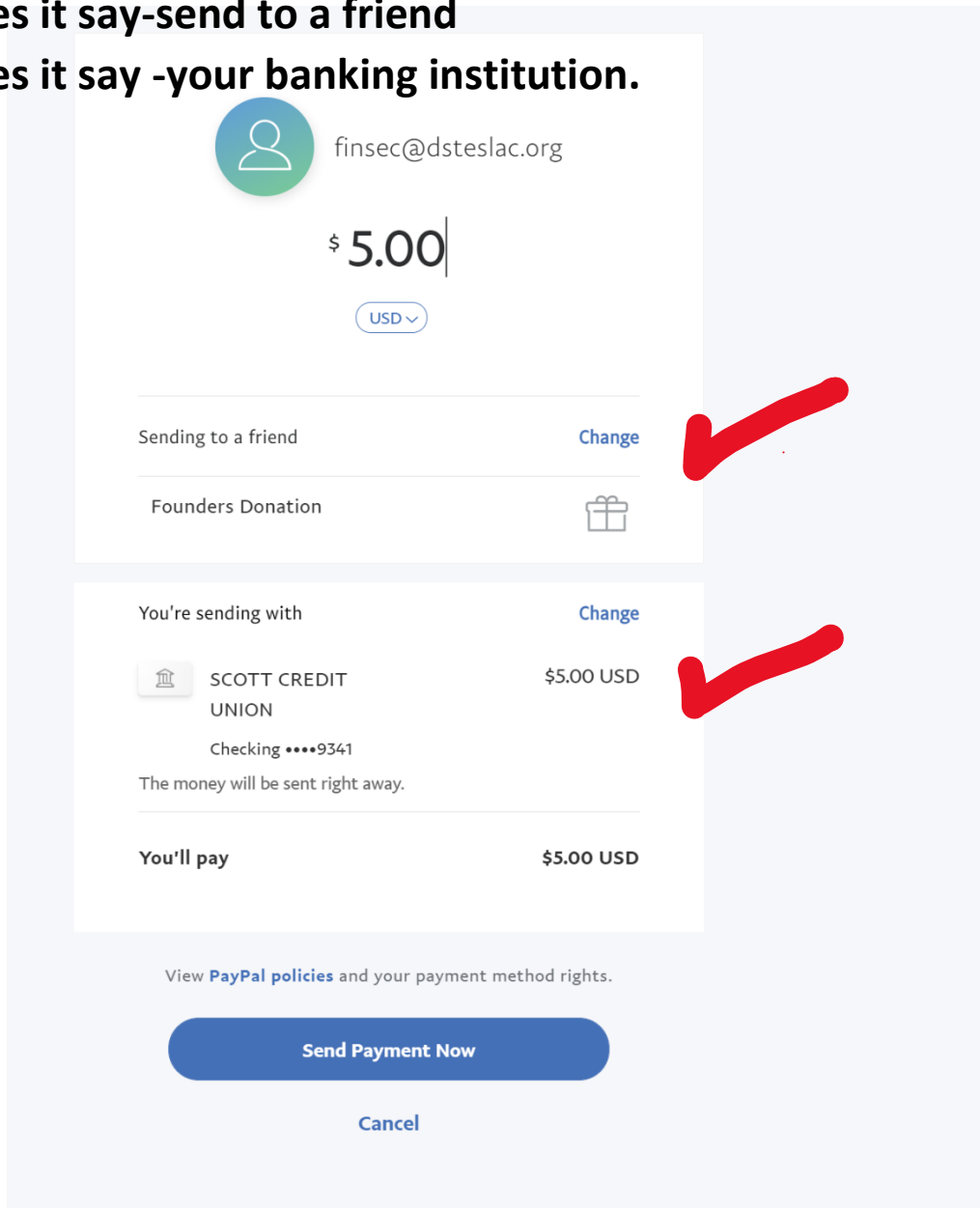
7. Then Change Arrow #2 to your bank account that you have linked to PayPal. You cannot use a debit card or any other form of payment. It WILL charge a fee if you do.



8. This is the final Screen before you hit the “send payment now” button. Double check each one first to make sure it is correct.

Does it say-send to a friend

Does it say -your banking institution.



9. You are ready: Click the “Send Payment Now” button.