

Online Banking User Guide

@ Account Access

First Time Login

Enter the 12-digit ID and password assigned by the bank and click **Submit**.

ID:

Password:

Submit **Cancel**

*you will be prompted to change your password the first time you log in.

⚡ Transferring Funds

Select **Transfers** from the drop-down menu

| Deposit Products | Balance: | Status: | Quick Link Options: |
|------------------|------------|---------|---------------------|
| My Checking | \$345.96 | Open | Transfer Funds |
| My Savings | \$2,908.33 | Open | Select Option |

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

Transfer Funds **Schedule** **Review** **Finish**

* Transfer funds from:

* Transfer funds to:

* Transfer amount:

* Frequency:

Transfer date:

Transfer memo:

Submit

\$ Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

| Deposit Products | Balance: | Status: | Quick Link Options: |
|------------------|------------|---------|---------------------|
| My Checking | \$345.96 | Open | View Transactions |
| My Savings | \$2,908.33 | Open | Select Option |

Transaction History is available for # days.

View Transactions for:

| Date | Ref/Check No. | Description | Debit | Credit | Balance |
|------------|---------------|-------------|----------|------------|------------|
| 05/30/2007 | 5689497 | Payroll | | \$2,165.36 | \$4,609.74 |
| 05/30/2007 | 5656 | Check 5656 | \$125.00 | | \$2,504.38 |

Transaction List Options:

- ✓ Choose Number of Transactions Displayed
 - ✓ View Check Images
- ✓ Sort Columns to Customize View
- ✓ Switch Between Accounts

Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

Accounts **Transactions** Transfers Stop Payments

Current Transactions Download Transactions **Search**

Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

Transfer History lists completed transfers.

Transfer history is available for # days.

Accounts Transactions **Transfers** Stop Payments Statements

New Transfer Pending Transfers Transfer History

Viewing Statements

Select **Statements** from the drop-down menu next to an account.

| Deposit Products | Balance: | Status: | Quick Link Options: |
|------------------|------------|---------|---------------------|
| My Checking | \$345.96 | Open | Statements |
| My Savings | \$2,908.33 | Open | Select Option |

Statements are available in PDF, HTML, and Text formats.

Statement history is available for # days.

View Statements

| Statement Date: | Description: | Select Format to View: |
|-----------------|------------------------|------------------------|
| 08/20/2007 | This is your statement | Select option... |
| 08/17/2007 | This is your statement | Select option... |



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Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

| Account Name | Balance: | Status: | Quick Link Options: |
|--------------|----------|---------|---------------------|
| My Checking | \$345.96 | Open | Stop Payments |

Fill in the required fields and click **Submit**.

You must contact the bank to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.



Transaction Download

Select **Download** from the drop-down menu next to an account.

| Account Name | Balance: | Status: | Quick Link Options: |
|--------------|------------|---------|---------------------|
| My Checking | \$345.96 | Open | Download |
| My Savings | \$2,908.33 | Open | Select Option |

Choose the **Download Range** and **Format** and click **Submit**.



Options

- ✓ Change **Personal, Account, and Display** Settings.
- ✓ Set up **Alerts**.

| Accounts | Options | Display | Alerts |
|----------|---------|---------|--------|
| Personal | Account | Display | Alerts |

Personal

- ✓ Update E-Mail Address
- ✓ Update ID*
*create an ID to use instead of 12-digit ID
- ✓ Change PIN/Password

Account

- ✓ Change Account Pseudo Names (nicknames).
- ✓ Edit order in which accounts are displayed.

Display

- ✓ Edit Number of Accounts displayed per page.
- ✓ Edit no. of transactions displayed by default.

Alerts

Event Alerts

- ✓ Incoming Direct Deposits
- ✓ Funds Transfer Information
- ✓ Statement Notifications

Balance Alerts

- ✓ Notification of Account Balances

Item Alerts

- ✓ Notification of Cleared Checks

Personal Alerts

- ✓ Text-based alerts delivered on chosen date.



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.



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