Online Banking
Retail User's Guide

Version 2.6.2

Welcome!

OVERVIEW

In this material we are going to concentrate on the features that are available for your new **Online Banking System.** This material covers the retail/individual user only and the topics are outlined below. This is going to be helpful if you are using our online product for personal/individual banking needs.

TOPICS

Online Retail Menu

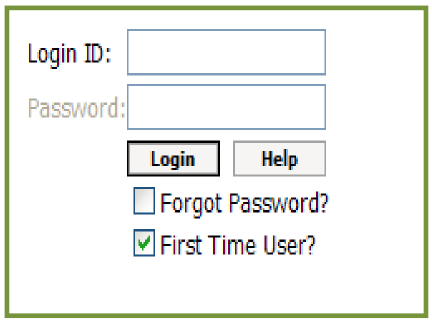
General Navigation Information:

- Supports backward and forward browser navigation
- Print and Help buttons are available from most pages
- You must configure their computers to allow “pop ups” – some of our system functions are displayed in “pop up” windows
- Single-clicking moves the user from menu to menu

1st Time User Enrollment-Standard Login

The first time using the online system, you will be provided a **Login ID**. The following steps will walk you through the login process.

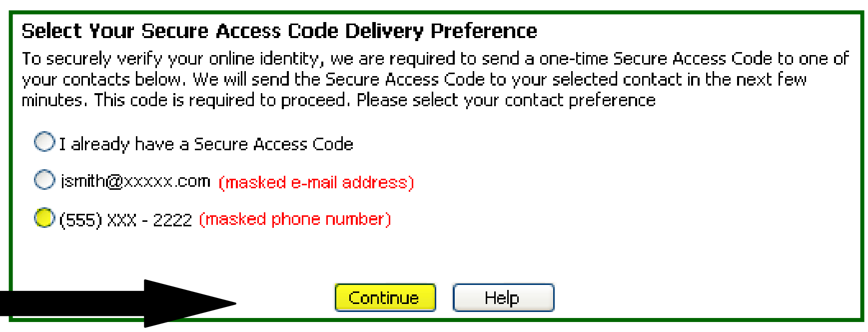
- Key in Login **ID**
- Select the checkbox indicating that you are a **"First Time User?"**
- Click **"Login."**



Important Note for Requesting an Access Code: You will be directed to a page displaying the secure contact information we have on file for your account. Select one contact from the list that you can immediately access and our system will deliver you a temporary secure access code within minutes. **NOTE: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.**

A listing will appear with your partial or masked contact information-the You choose the delivery method for your secure access code (e-mail or phone.) **Continue.**

This can store up to three options for e-mail and phone numbers for your convenience.



Phone Delivery: If you select phone delivery of your temporary code, just answer the phone normally when the call arrives. You will be prompted to make a selection to hear your code, and the system will give you the option to repeat the code, if necessary. Our system will not leave a code on voice mail, so if you miss the call, just repeat the process.

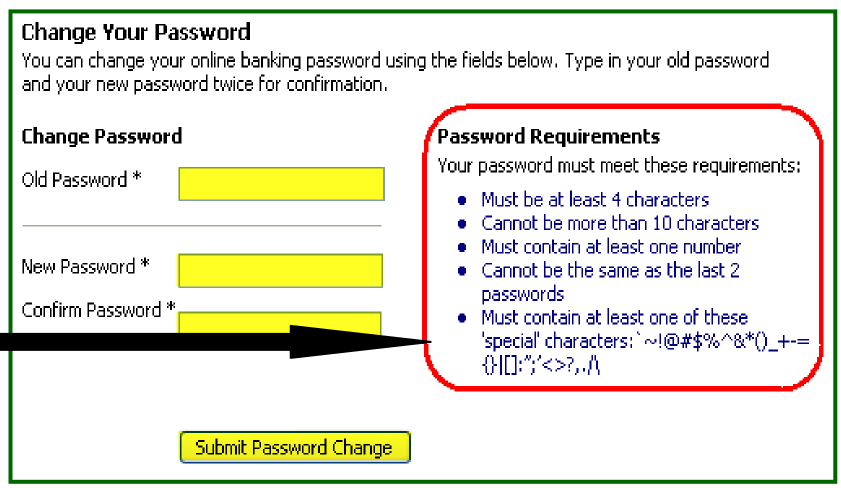
E-mail Delivery: If you select an e-mail account, you will receive a very simple e-mail containing only the requested code. If you do not receive this e-mail, please check your **"Junk Mail"** box. You can configure your **"Junk Mail"** settings to allow future e-mails from our address.

1st Time User Enrollment-Standard Login

- Enter, or cut and paste, the temporary code you received by phone or e-mail.
- **Continue.**

IMPORTANT NOTE: Do not navigate away from the screen. If you need to access a web mail account to retrieve your code, please open a new browser window or browser tab.

- Establish your own password to replace the temporary.
- Key in all fields.
  (Password requirements set by financial institution listed on page.)



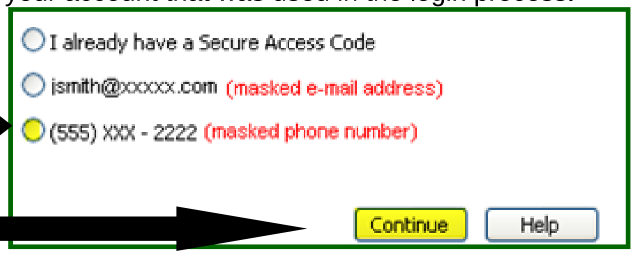
The "Old Password" will NEVER be the password from the prior Online Banking Solution!

Enrollment-Registering Your Computer

You may now be required to register your computer. ***This follows the same process as the first login.***

- Choose the delivery method for your secure access code.
- **Continue.**

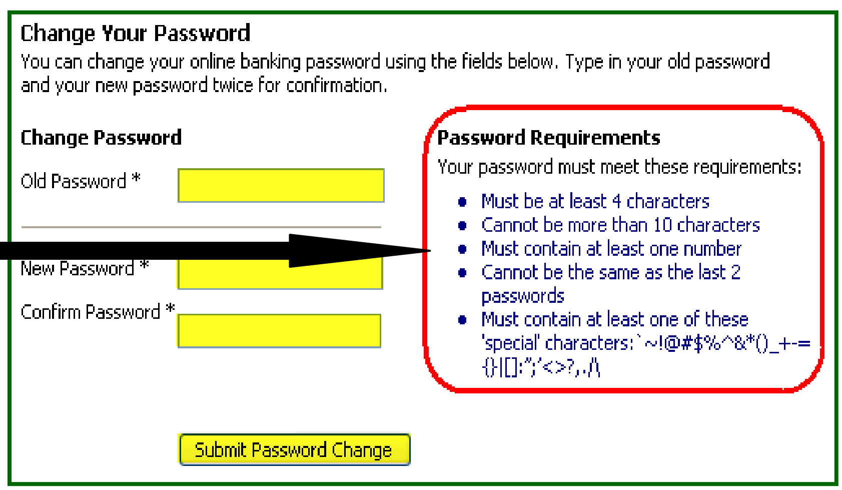
When you are asked to **"Register this Computer,"** you will be directed to a page displaying the secure contact information we have on file for your account that was used in the login process.



Remember: *This is contact information that is kept on file and it must be accurate for you to proceed any further!*

- Enter, or cut and paste, the temporary code you received by phone or e-mail.
- **Continue.**

- Establish your own password to replace the temporary.
- Key in all fields.
(Password requirements set by financial institution listed on page.)



Although this process follows the same steps as the **"First-Time Login,"** this is to **"Register Your Computer."**

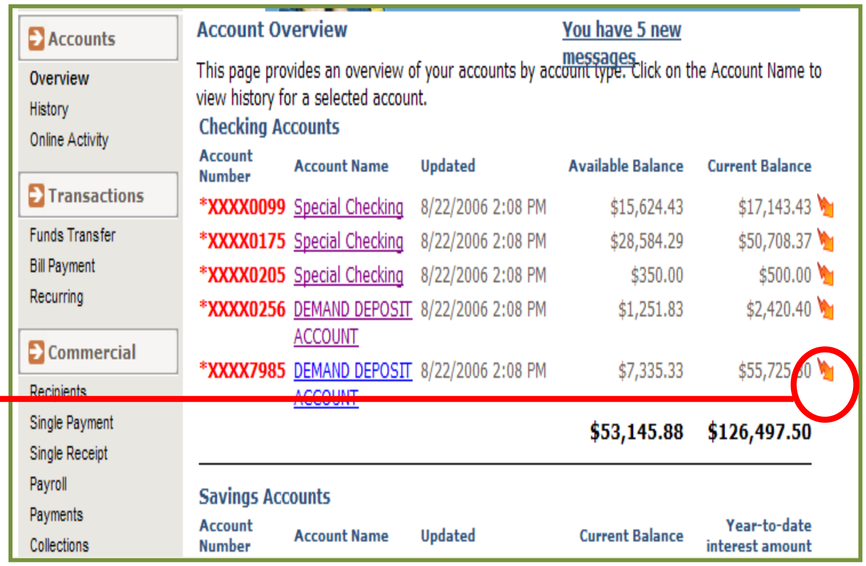
The **"Account Overview"** page displays a summary of accounts associated with your online profile after you log in. You can initiate **"Quick Action,"** transactions, view which accounts have **"Pending Transactions,"** and also view and access **"Secure Messages."** Accounts are categorized by account type (checking, savings, loan, time deposit, etc.)

- For a **"Quick Action"** transaction, place your cursor over the lightning bolt located after the **"Current Balance."**
- Choose from the drop-down options.
- Choose from the drop-down options of **"From Account"** or **"To Account."**
- The next screen is shown on the right. This will show the **"To"** and **"From"** accounts as well as prompt you to fill in the **"Amount."** The **"Description"** field is optional.

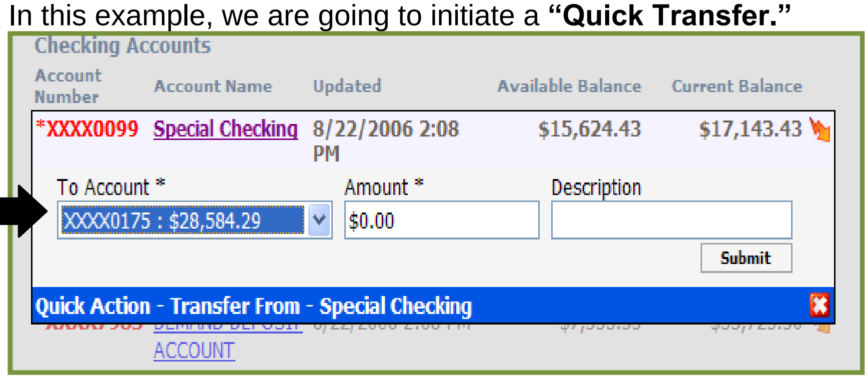
NOTE-When a funds transfer is made online, it is referred to as a **"Pending Transaction"** and immediately impacts the **"Accounts Overview"** page.

Account Overview

Quick Action/Pending Transactions/Secure Messages



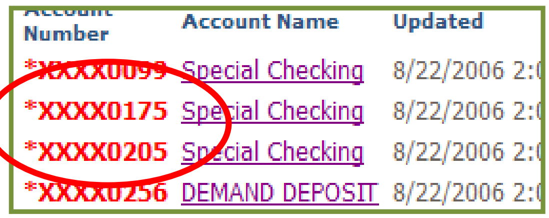
In this example, we are going to initiate a **"Quick Transfer."**



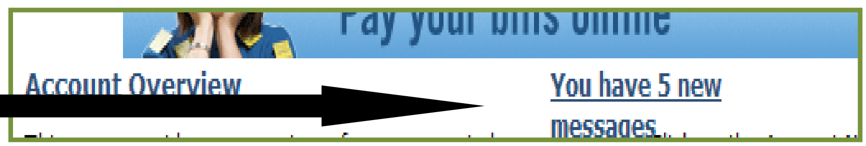
- If the account number turns bold, red and receives an asterisk in front of it. This informs you that there is at least one pending transaction for this account.

Account Overview

Quick Action/Pending Transactions/Secure Messages

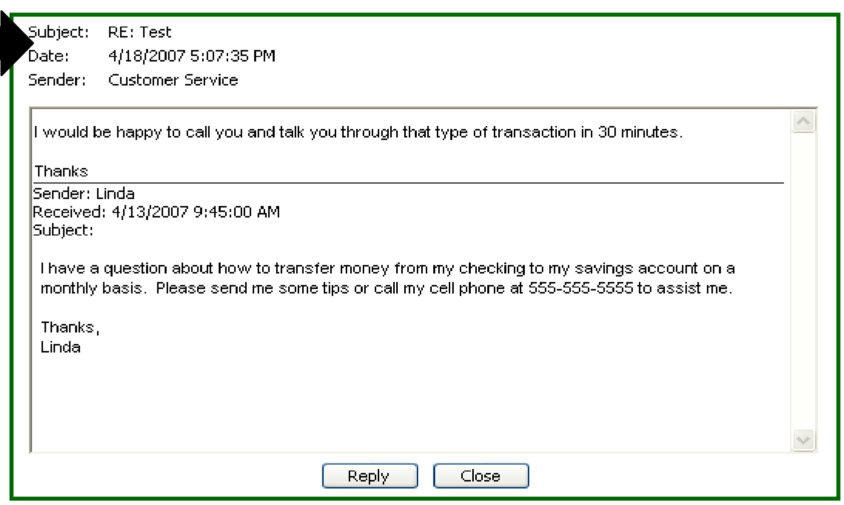


There is a hyperlink at the top of the **"Account Overview"** page to indicate if you have unread secure messages. Clicking on the link will take you directly to your secure message mailbox.



- Here you can highlight the desired message by single clicking on it.
- Double-click on the highlighted message you wish to view and see the secured message displayed.

- This function also allows you to attach and send attachments as well.



IMPORTANT NOTE- You can also access your secure messages from the **"Services"** menu by choosing the **"Messages"** menu.

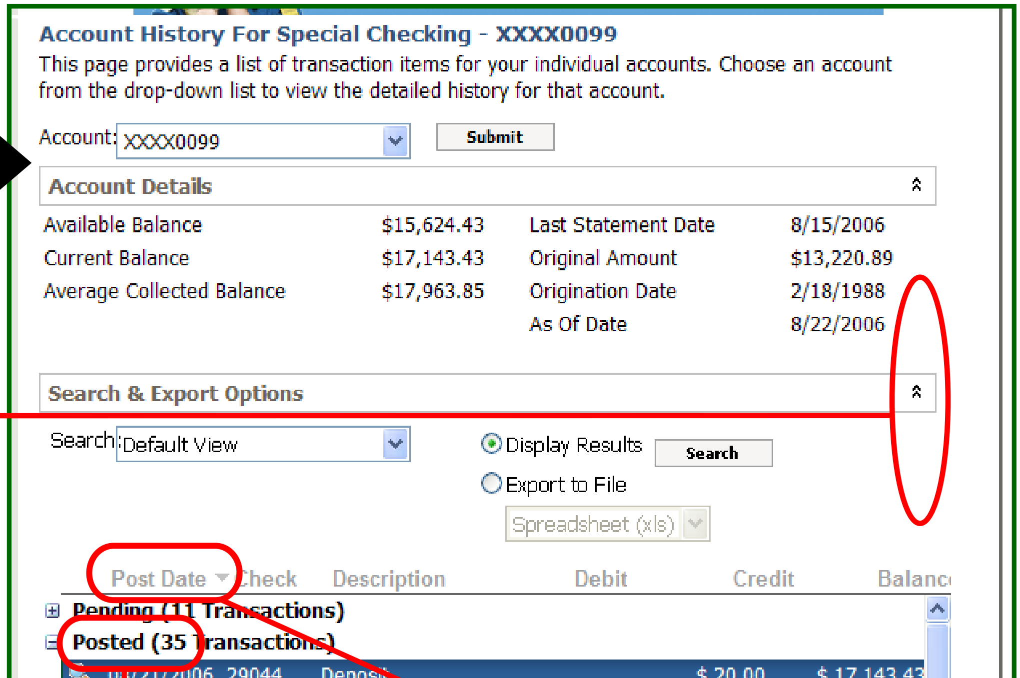
Account History

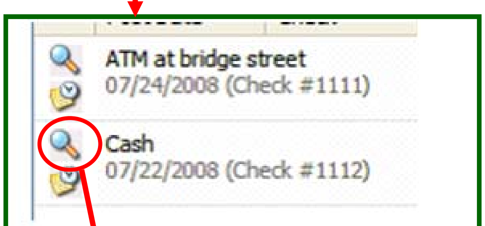
History Overview/Search and Export

The **"Account History"** page provides access to transaction history for your accounts. By default this page displays the history for the first account in your profile or the selected account that you choose via the **"Account Name"** link from the **"Account Overview"** menu.

You can easily switch accounts with the drop down menu.

- The double arrow keys give you the ability to expand the fields for **"Account Details"** and **"Search and Export Options."**





Sort the detailed posted history column in ascending or descending order by clicking on the arrow displayed here.

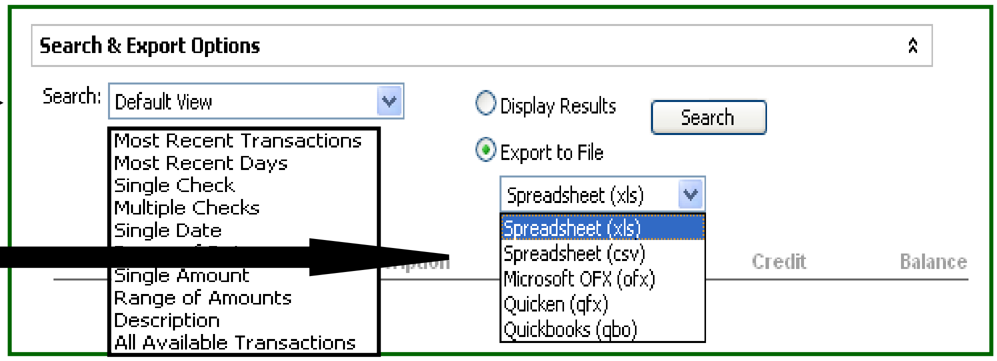
The magnifying glass displayed here has an associated image (such as a check image.) You should configure your pop-up blocker to accept pop-ups from our site to use this feature.
Image viewing is an add-on feature available to financial institutions.

Account History

History Overview/Search and Export

- Click the double arrows on the far right hand side of "**Search and Export Options"** to reveal the search and export functionality.

- Click on the drop-down box and select the desired export method.
- Choose **"Display Results"** to see transactions on the screen, or choose **"Export to File"** to send the transactions to another software application (exporting will not display results on screen.)



"Search and Export Options" allows you to export history to a file type such as:

- **Spreadsheet (XLS)**
- **Microsoft Money**
- **Quicken**
- **QuickBooks**
- **CSV**

*****Some export options are add-on features to financial institutions.***

NOTE:
In exporting the file, click the **"OK"** button for a temporary internet file and choose to **"Open," "Save,"** or **"Cancel."**

You must have appropriate software to utilize the export options.

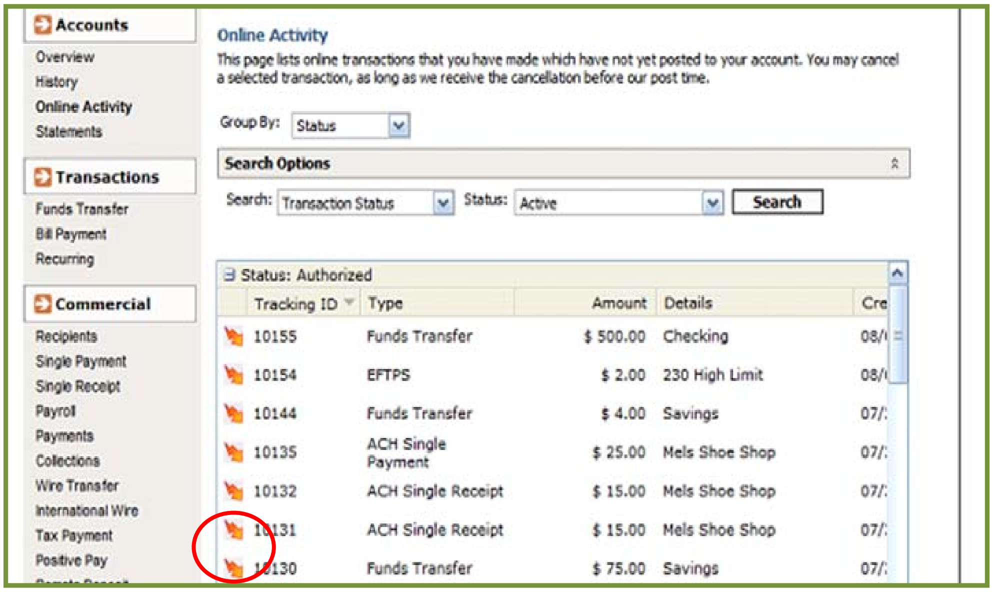
What is "Online Activity?"

"Online Activity" is a listing of **ALL** transactions you originated **online.**

- Click the **"Accounts"** tab.
- Click **"Online Activity."**
- This page lists your transactions for all of your online accounts whether you manage one account or multiple accounts. (Tracking number, user name, creation date, status, process date, originating account number, etc.)
- **"Online Activity"** can be grouped by several options (type of transaction, date created, account and user name.) This is done by clicking on the **"Group By"** drop-down box in the upper right hand side of the screen.

Accounts

Online Activity



The above **"Online Activity"** lightning bolts are where you approve or cancel previously drafted or saved transactions.

Q_2 Online Transaction Status Terms-To-Know

Approved: When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the **"Approved"** category in **"Online Activity."** *Approved indicates that a user is ready for the Financial Institution to process the transaction.*

Processed or Manually Processed: When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by the financial institution, the transaction displays in the **"Processed"** category in **"Online Activity."**

Cancelled: When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the "**Cancelled"** category in "**Online Activity."**

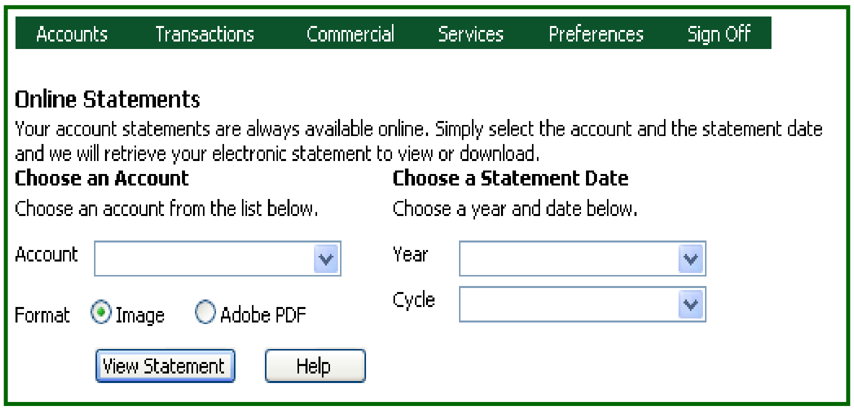
Please note: Cancelled transactions cannot be restored, so cancel only if you are sure you do not intend to send the transaction for processing.

Account

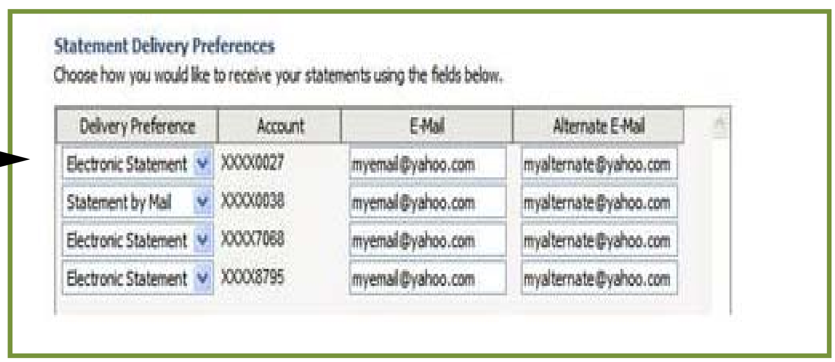
Statements

With the add-on statement feature available to financial institutions, you can have your statements on demand at your disposal by going to **“Statements”** under the **“Accounts”** tab. Here you can choose the **“Account, Year,”** and then **“Cycle.”** You can choose a format; either **“Image”** or **“Adobe PDF”** for your security. Click **“View Statement.”**

A new feature also allows you to enroll in **“E-Statement.”** (you can opt-in or opt-out under **“ Delivery Preferences.”)**



- Choose your preferred statement delivery method from the drop-down box for each of your accounts.
- Enter a **“Primary E-mail”** and **“Alternate E-mail”** address for each account.
- Read the **“Statement Delivery Agreement”** and click the checkbox to agree to the terms and conditions.
- Click **“Submit.”**



NOTE: If you do not make a selection for **EVERY** account, you will get an error message stating **“You have not made a selection for one or more of your accounts. You must select a statement delivery preference for each account.”**

Statements can be saved to a local PC or printed!

The ability to transfer funds from one account to another for your convenience is another feature. In order to access this feature, see the steps below:

- Click the **"Transactions"** tab from the menu.
- Choose **"Funds Transfer."**
- Select a **"From Account"** and a **"To Account."**
- Choose a **"Transfer Date."**
- Key in the **"Amount."**
- Description optional.

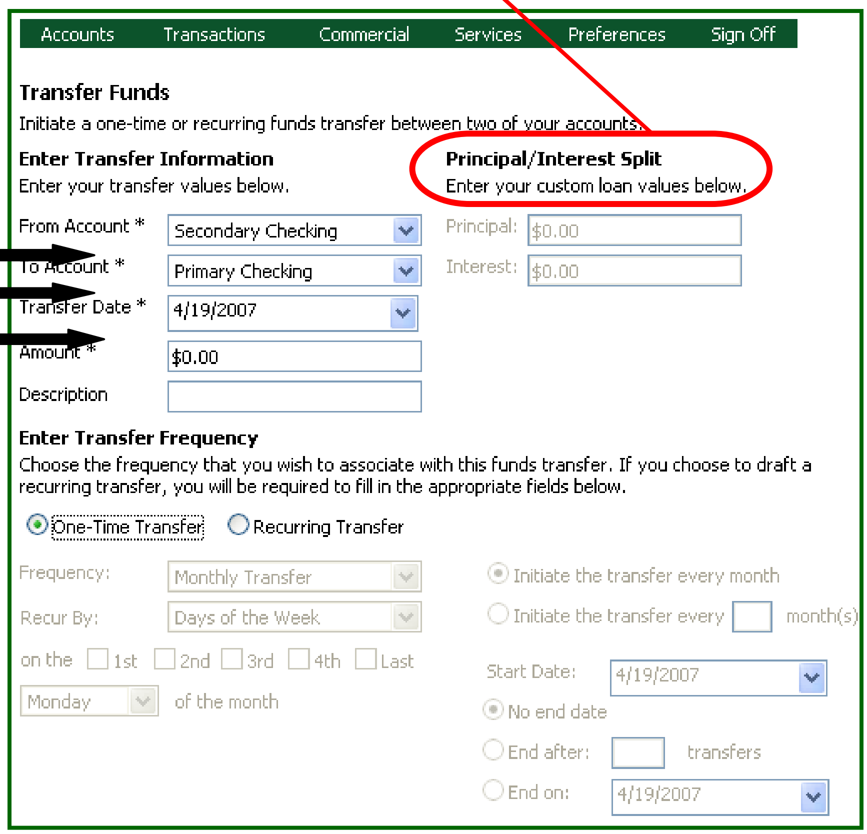
The system will automatically default to **"One-Time Transfer."**

You will be prompted to either **"Cancel"** or **"OK"** to view the transfer information just entered.
After clicking **"OK"** a preview will appear titled **"Submit Transaction."** This will give you the opportunity to **"Approve, Draft, Cancel, or Help"** ***(see terms on pg. 10.)***

Transactions

Funds Transfer

Please note: The **Principal/Interest Split** field is only available when transferring **to** a product type that supports interest (such as loans).



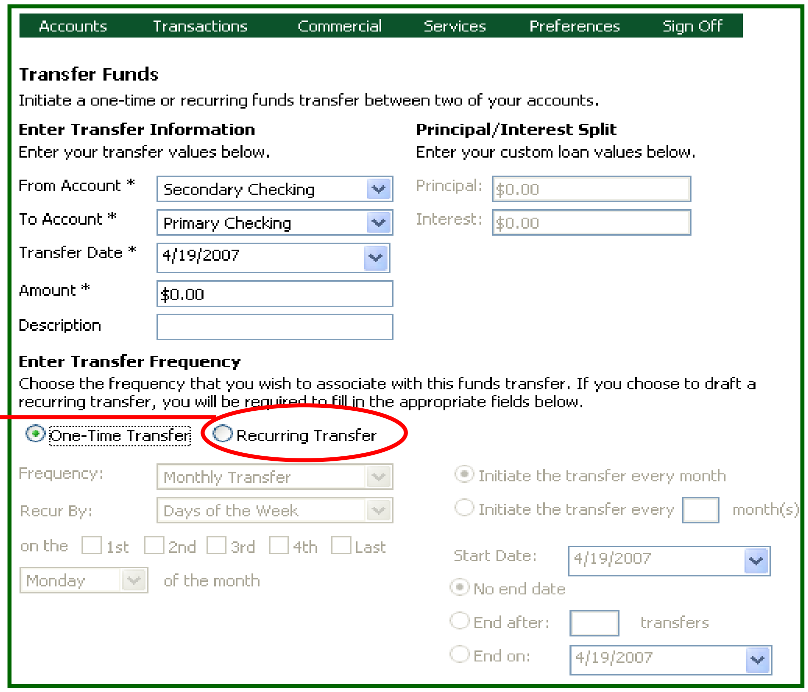
A check box at the bottom of the **"Submit Transaction"** screen allows you to **"Make Another Payment"** if they desire to do so. If this box is checked, the system returns to the **"Transfer Funds"** screen – if this box is not checked the system goes to **"Online Activity."** A window appears: **"Are you sure you want to approve this transaction?"** click **"OK."**

Transactions

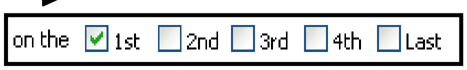
Funds Transfer-Recurring

As discussed on the previous page, the system automatically defaults to the **"One Time Transfer"** option when transferring funds. You can now make recurring transfers to established "External Accounts" as well.

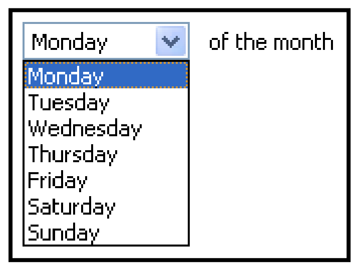
- If you would like to set up a recurring transfer through online, you would follow the same process as a one-time transfer except you will change the option under **"Enter Transfer Frequency"** to **"Recurring Transfer."**

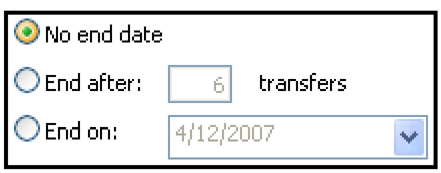


- Choose **"Frequency"** (**Weekly Transfer** or **Monthly Transfer**)
- Determine **"Recur By"** (**Days of the Week** or **Calendar Days**)
- Select either **"Initiate the transfer every month"** or **"Initiate the transfer every □ month(s)"** (key in number of months).
- Choose one of the three **"End Date" options.**



OR





<u>Approving the Recurring Transfer is the same process as a One-Time Transfer</u>

A check box at the bottom of the **"Submit Transaction"** screen allows you to **"Make Another Payment"** if you desire to do so. If this box is checked, the system returns to the **"Transfer Funds"** screen – if this box is not checked the system goes to **"Online Activity."** A window appears: **"Are you sure you want to approve this transaction?"** click **"OK."**

With the add-on **Bill Payment** feature available to financial institutions, you can have the convenience of paying their bills in a painless and paperless way!

Transactions

Bill Payment

Click the **"Transactions"** tab and then choose **"Bill Payment."** The **"Online Bill Pay Welcome"** screen appears (Example below: Check Free.) Click **"Get Started."**

The transactions initiated through **Bill Payment** will be managed through the online bill payment provider's website (such as recurring payments.)

To manage the accounts used for Bill Payment, you will go under the ***"Preferences"*** *tab and choose* ***"Bill Payment."***
See page 25 in this guide for details.

Services

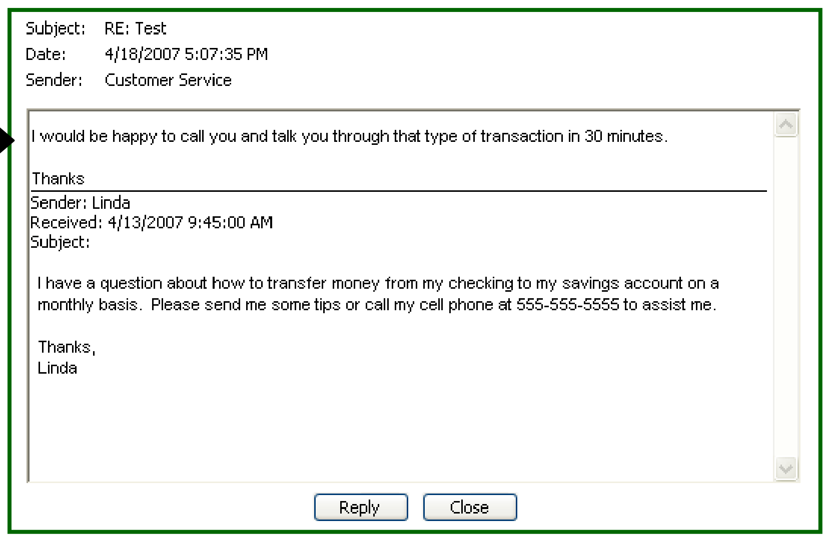
Secure Messages

As stated on pg. 7, you can access your **"Secure Mailbox"** from two different areas in your online banking. The first place we covered was through the **"Account Overview"** screen.

In these screen prints, we will cover how you can access the same feature through the **"Services"** menu.

- Choose the **"Services"** tab.
- Click on **"Messages."**
- This will bring you to the two-way secured message system.
- Here you can highlight the desired message by single clicking on it.
- Double-click on the highlighted message you wish to view and see the secured message displayed.
- This function also allows you to attach and send attachments as well.

The following screen prints are just a quick review of how the secured message services. This is the same feature that was reviewed on page 7 in this guide.



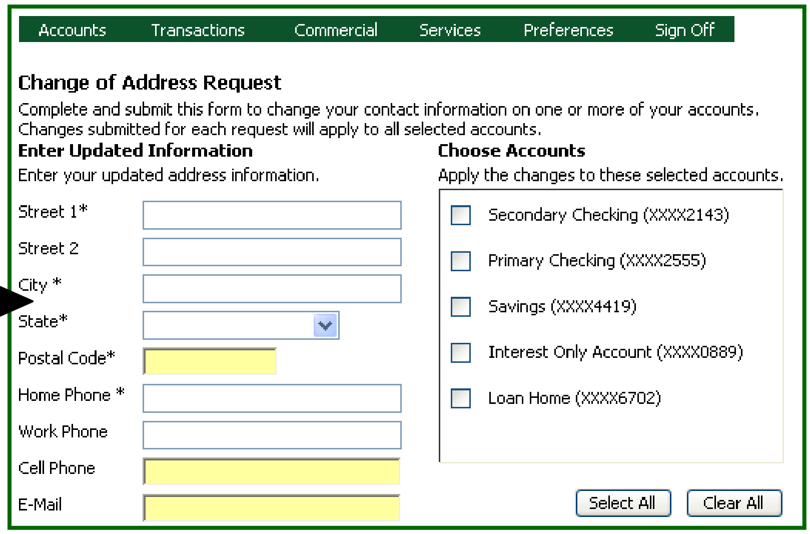
You can now submit address changes to specific or all accounts that you own using the **"Address Change"** option under **"Services."**

- Click the **"Services"** tab.
- Click **"Address Change."**
- Change the necessary information under **"Enter Updated Information."**
- Choose specific accounts or choose **"Select All."**
- Click **"Continue."**

You will be prompted to either **"Cancel"** or **"OK"** to view the information just entered. After clicking **"OK"** a preview will appear titled **"Submit Transaction."** This will give you the opportunity to **"Approve, Draft, Cancel, or Help"** ***(see terms on pg. 10.)***

Services

Address Change



Accounts | Transactions | Commercial | Services | Preferences | Sign Off

Change of Address Request

Complete and submit this form to change your contact information on one or more of your accounts.
Changes submitted for each request will apply to all selected accounts.

Enter Updated Information

Enter your updated address information.

Street 1*

Street 2

City *

State*

Postal Code*

Home Phone *

Work Phone

Cell Phone

E-Mail

Choose Accounts

Apply the changes to these selected accounts.

- Secondary Checking (XXXX2143)
- Primary Checking (XXXX2555)
- Savings (XXXX4419)
- Interest Only Account (XXXX0889)
- Loan Home (XXXX6702)

Select All | Clear All

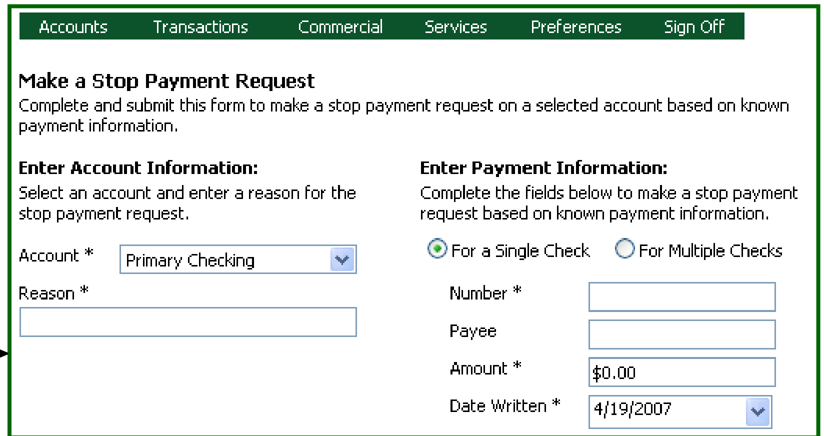
A check box at the bottom of the **"Submit Transaction"** screen allows the user to make another transaction if they desire to do so. If this box is checked, the system returns to the **"Address Change"** screen – if this box is not checked the system goes to **"Online Activity."** A window appears: **"Are you sure you want to approve this transaction?"** click **"OK."**

Services

Stop Payment

You can now submit stop payment requests on individual or multiple checks using the **"Stop Payment"** option under **"Services."**

- Click the **"Services"** tab.
- Click **"Stop Payment."**
- In **"Enter Account Information"** enter an **"Account"** and a **"Reason."**
- Choose **"For a Single Check"** or **"For Multiple Checks."**
- Key in **"Payee," "Amount,"** and **"Date Written."**
- Click **"Continue."**



You will be prompted to either **"Cancel"** or **"OK"** to view the information just entered. After clicking **"OK"** a preview will appear titled **"Submit Transaction."** This will give you the opportunity to **"Approve, Draft, Cancel, or Help"** ***(see terms on pg. 10.)***

A check box at the bottom of the **"Submit Transaction"** screen allows you to make another transaction if they desire to do so. If this box is checked, the system returns to the **"Stop Payment"** screen – if this box is not checked the system goes to **"Online Activity."** A window appears: **"Are you sure you want to approve this transaction?"** click **"OK."**

You can now submit check reorder requests on the **"Check Reorder"** option under **"Services."**

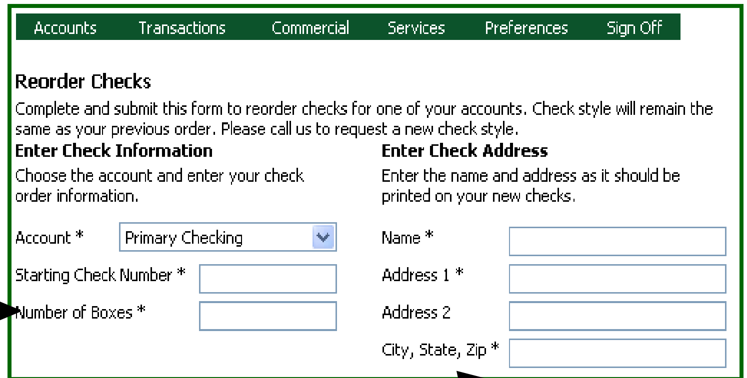
- Click the **"Services"** tab.
- Click **"Check Reorder."**
- In **"Enter Check Information"** enter an **"Account"** and a **"Starting Check Number."**
- Choose **"Number of Boxes."**
- Key in **"Name," "Address 1" (Address 2 if needed)** and **"City, State, Zip."**
- Click **"Continue."**

You will be prompted to either **"Cancel"** or **"OK"** to view the information just entered.
After clicking **"OK"** a preview will appear titled **"Submit Transaction."** This will give you the opportunity to **"Approve, Draft, Cancel, or Help"** ***(see terms on pg. 10.)***

Please note: Financial Institutions may have a direct link to a check vendor on this page. ***The steps above are generalized settings that send the request to the financial institution and their staff initiates the check reorder with your vendor that has already been determined.***

Services

Check Reorder



A check box at the bottom of the **"Submit Transaction"** screen allows you to make another transaction if you desire to do so. If this box is checked, the system returns to the **"Check Reorder"** screen – if this box is not checked the system goes to **"Online Activity."** A window appears: **"Are you sure you want to approve this transaction?"** click **"OK."**

Other Services

The "**Other Services"** page allows us to support other requests that are not part of the visible online banking menu. To make a service request:

1. Select the service request you would like to make from the list by
   - Double-clicking on the service request, or
   - Single-clicking on the request and clicking on the 'View' button at the bottom of the list.
2. Complete the information on the page displayed.
3. Click **"Submit"** to make the request.

As we may add new services to this page at any time, please check this page when you have need for a service that is not visible from the standard menu.

You can rename or nickname your accounts online using the **"Preferences"** tab. This will consistently display throughout the online banking system. This is also a place where you can define the number of history items or history days to display on each account.

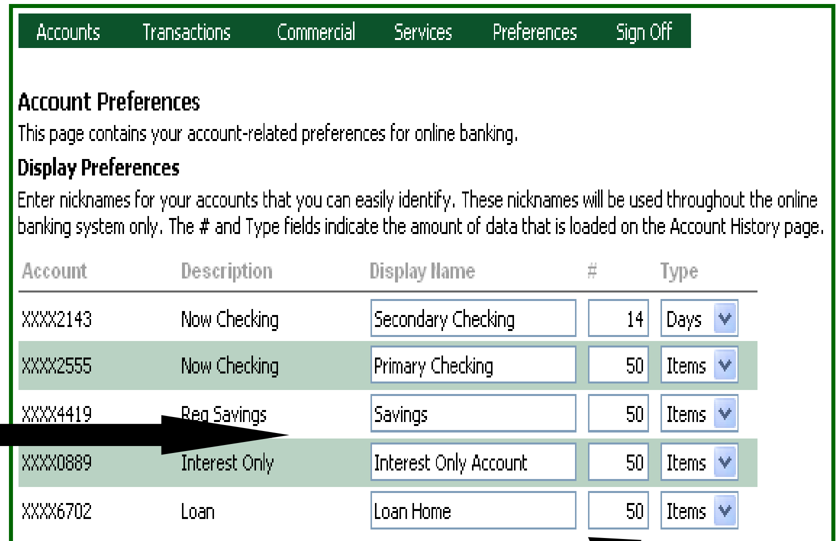
- Click the **"Preferences"** tab.
- Click **"Account."**
- Choose an account to modify.
- Key in the **"Display Name"** (nickname.)

Tip – including the last four digits of the account number in the nickname is helpful for future reference.

- Key in **"#"** (number of history items or days to display)
- Choose **"Items"** or **"Days."**
- Click **"Submit Changes."**

Preferences

Account



Accounts | Transactions | Commercial | Services | Preferences | Sign Off

Account Preferences

This page contains your account-related preferences for online banking.

Display Preferences

Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the amount of data that is loaded on the Account History page.

Account	Description	Display Name	#	Type
XXXX2143	Now Checking	Secondary Checking	14	Days
XXXX2555	Now Checking	Primary Checking	50	Items
XXXX4419	Reg Savings	Savings	50	Items
XXXX0889	Interest Only	Interest Only Account	50	Items
XXXX6702	Loan	Loan Home	50	Items

A window appears: **"Are you sure you want to submit these account preference changes?"** click **"OK."** After submitting the changes, the screen returns to **"Account Overview."**

The **"Alerts/Reminders"** feature under the **"Preferences"** tab that allows you to set up account-based and/or date-based alerts.

*An **"Alert"** is account-based and notifies you of important changes to your account (i.e. the balance drops below a specified level.)*

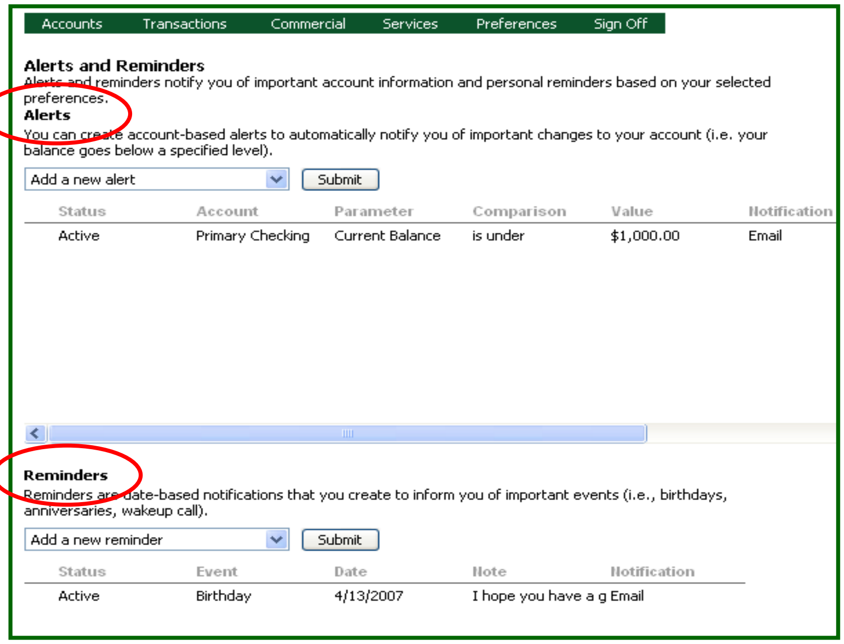
*A **"Reminder"** is date-based and notifies you of important events (i.e. birthdays, anniversaries, wakeup calls.)*

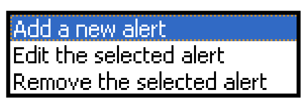
To Set an "Alert":

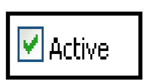
- Choose an action from the drop-down box under **"Alerts."**
- Click **"Submit."**
- Check the **"Active"** box to initiate the alert.
- Choose an action from the drop-down box under **"Alert me When."**
- Choose an account from the drop-down box **"For My Account,"** choose **"Under"** or **"Over"** under **"Is,"** and an amount.
- Click **"OK"** to submit.

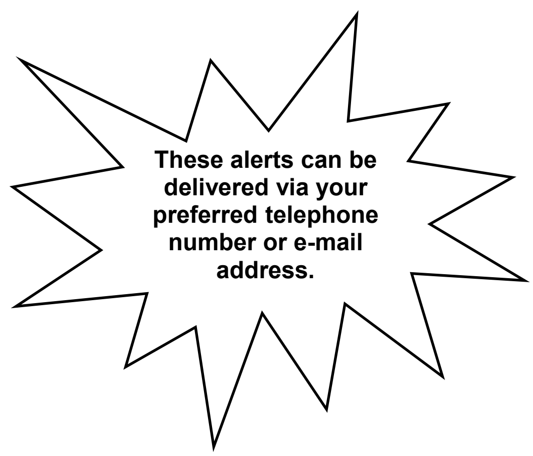
Preferences

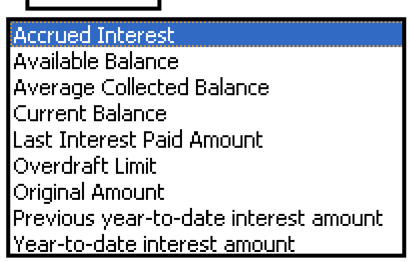
Alerts/Reminders

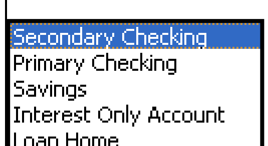


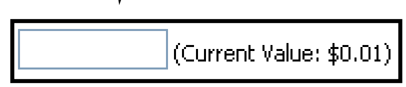










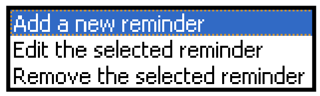


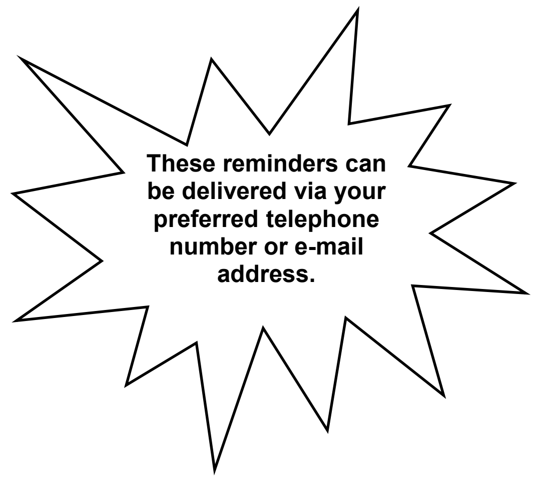
To Set a "Reminder":

- Choose an action from the drop-down box under **"Reminder."**
- Click **"Submit."**
- Check the **"Active"** box to initiate the reminder.
- Choose a date from the calendar drop-down box under **"Send me a reminder on."**
- Choose an event from the drop-down box **"Related to,"** and detail under **"With this note"** (up to 78 characters.)
- Click **"OK"** to submit.

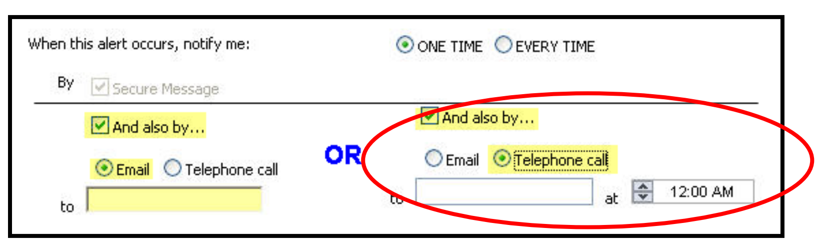
Preferences

Alerts/Reminders





Notification Preferences: All **"Alerts"** and **"Reminders"** are automatically delivered **via secure messaging** – this screen allows you to choose an additional delivery method via e-mail or telephone – ***if secondary delivery is by telephone an exact time can be designated!***



The **"Security"** feature under the **"Preferences"** tab allows you to manage security related preferences for online banking**.** Utilizing these security features and keeping them up-to-date ensures that online information is more secure.

To get to the **"Security"** feature, you will click the **"Preference"** tab and then choose **"Security."** You will be able to do the following:

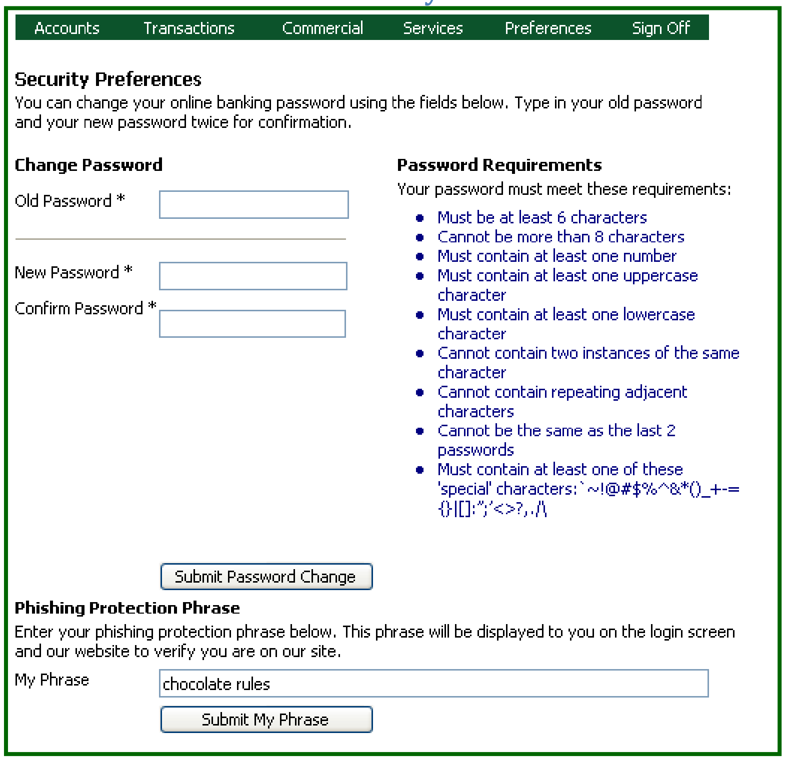
- **"Change Password"**
- Create a "**Phishing Protection Phrase"**

Change Password:

- Key in **"Old Password."**
- Key in **"New Password"** (password requirements are outlined on the page.)
- Key in **"Confirm Password."**
- Click "**Submit Password Change."**
- Click **"OK."**

Preferences

Security



Remember: The *"Old Password"* will NEVER be your password from the prior online banking solution!

Site Tag™ - Change Phishing Protection Phrase – this feature protects you from providing personal information to others trying to emulate our website. If this feature is being utilized and the personal phrase does not appear upon login, you may be the target of a phishing attack!

Phishing Protection Phrase:

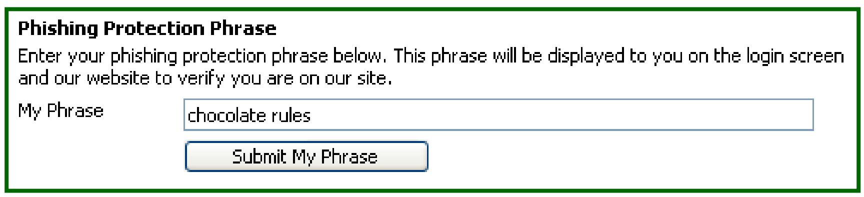
- Key in **"My Phrase"** (displayed on login screen-max 50 characters/no punctuation.)
- Click "**Submit My Phrase.**"
- Verbiage appears in red at top of screen, "You have successfully changed your security phrase.

Preferences

Security

Q: What is "Phishing?"

A: Phishing is a type of deception designed to steal your valuable personal data, such as credit card numbers, passwords, account data, or other information.



Please note: Site Tag™ is cookie-based, if cookies are deleted the phrase may no longer be seen. You will have to re-establish the Site Tag™ phrase.

Unlike the **"Change of Address"** menu, the **"User Preferences"** menu does not update the contact information on the account level. Instead, it allows you **to update your online user profile information and browser optimization.**

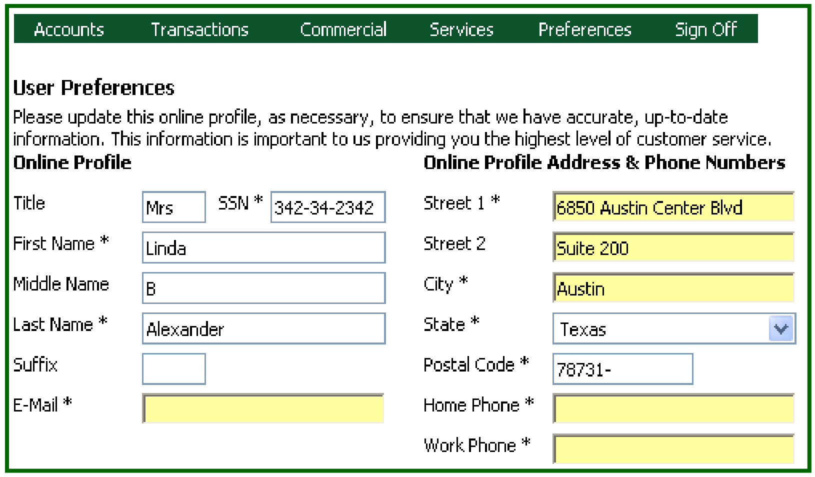
- Click on the **"Preferences"** tab.
- Click **"User."**
- Change the necessary fields in the **"Online Profile"** section.
- Change the necessary fields in the **"Online Profile Address & Phone Numbers"** section.

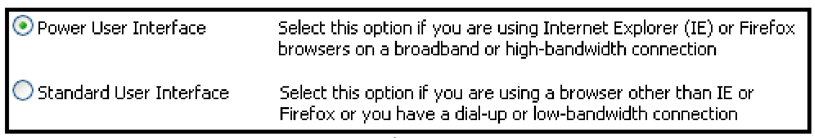
- Selection on option in the **"Browser Optimization Preferences"** section.
- Click **"Submit Changes."**
- Click **"OK."**

To add or delete certain users, you will simply use the drop-down box under the **"Manage Users"** tab under **"Preferences."**

Preferences

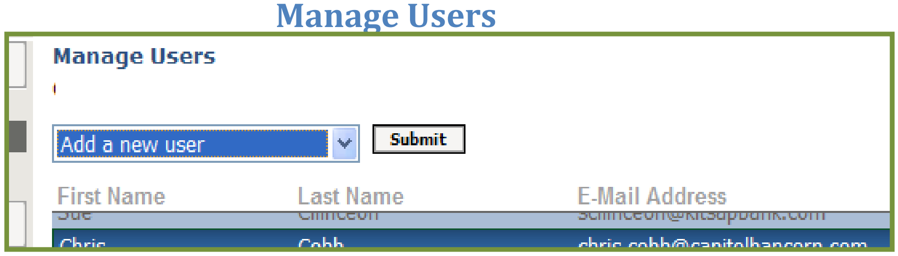
User/Manage Users





Note-If you are using Safari (i.e. McIntosh users) the best optimization for you is the *"Standard User Interface!*

Manage Users



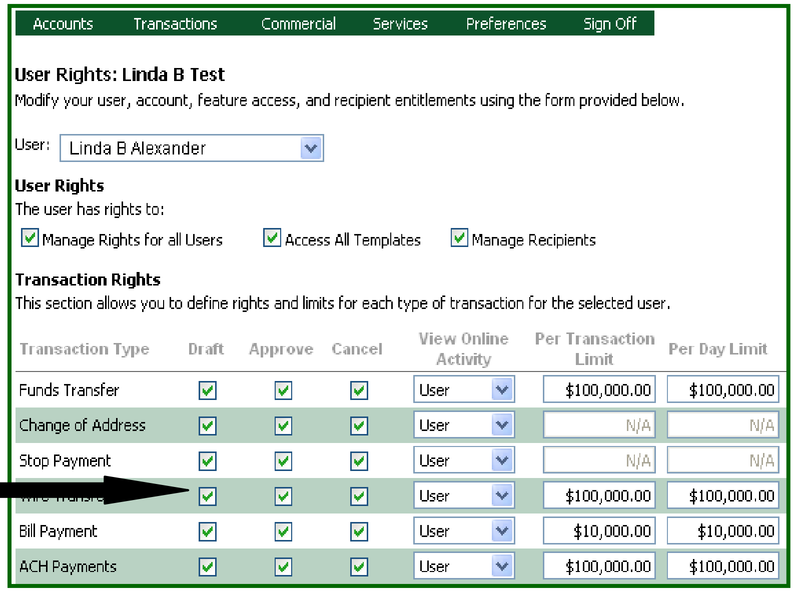
Preferences

User Rights

The **"User Rights"** feature under the **"Preferences"** tab allows you to manage rights for other users in your household.

- Click **"Preferences" tab.**
- Click **"User Rights."**

- Assign rights to other household users by checking the appropriate boxes.



Please note: User Rights' Definitions are as follows:

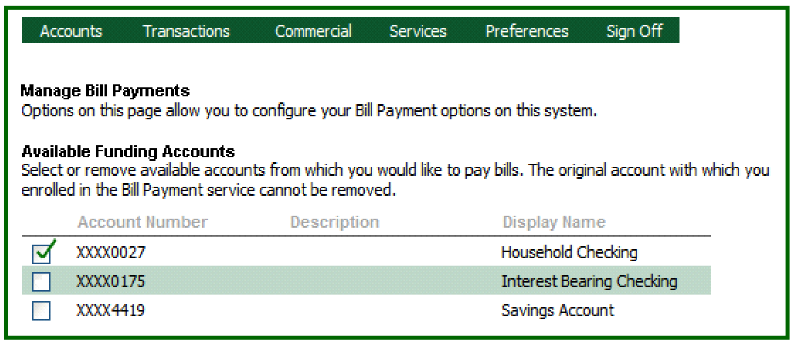
- **Approve** = transactions sent to the financial institution and are scheduled to process.
- **Draft** = transactions submitted by the end user but not authorized for processing.
- **Cancel** = if the transaction has not been processed this is a request to cancel it.

Preferences

Bill Payment

Options on this screen allow you to configure and manage your **"Bill Payment"** options on the system. Remember, "Bill Payment" is an add-on feature available to financial institutions.

- Click on the **"Preferences"** tab.
- Click **"Bill Payment."**



*To manage the accounts used for Bill Payment, you will go under the **"Preferences"** tab and choose **"Bill Payment."***

See also page 14.

Sign-Off

Utilizing "**Sign-Off"** to end an online banking session is the best way to ensure the privacy of your account information.

- Click the **"Sign-Off"** tab (one click takes you out of the system automatically.)

Overview Recap

In Review

In a quick recap, we have covered **Online Banking** for retail (or individual) users such as you. We have covered **"Login," "Accounts," "Transactions," "Services," "Preferences,"** and **"Sign-Off."** All of these are easily accessible from your main menu.
We hope that this user's guide will help you enjoy all of the new features with this **Online** product!