



Online Banking Personal User's Guide

Version 3.5



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PREFACE

This preface explains the audience, purpose, and organization of the *Online Banking Personal User's Guide*. It also defines the conventions that are used to present instructions and information.

Audience

The *Online Banking Personal User's Guide* is designed to provide guidance and assistance to financial institutions (FIs) and end users when accessing and utilizing the various features within online banking.

Purpose

The *Online Banking Personal User's Guide* provides detailed information about accessing account information, generating and managing transactions, available services, and establishing online banking preferences. For additional information on related documentation, see the Product Documentation section.

Conventions

This document uses the following conventions.

Item	Convention
Commands and keywords	boldface font
Emphasis or variables for which you supply values	<i>italic font</i>
Menu items and button names	boldface font
Selecting a menu item	User > Preferences

Note Means reader take note. Notes contain helpful suggestions or references to material not contained in the publication.

Tip Means the following information will help you solve a problem.

Product Documentation

The following table lists any related documentation:

- *Release Notes for Online Banking Personal User's Guide 3.5.0*

Note We sometimes update the printed and electronic documentation after original publication. Therefore, you should also review the documentation on the Customer Self-Service Support portal for any updates.

Obtaining Documentation and Support

To obtain documentation, please visit the Content tab of the Customer Self-Service Support portal.

CHAPTER 1: GETTING STARTED

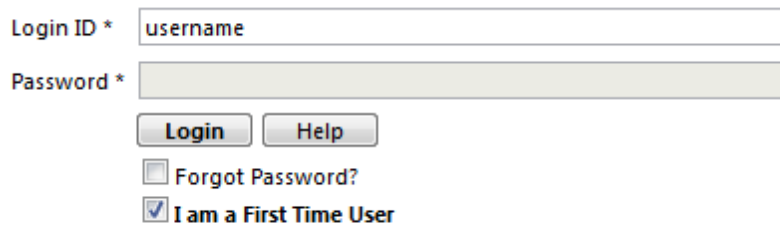
This chapter provides information on logging in and signing off, as well as password tips and recommendations.

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Login

To login for the first time when you have only been provided a login ID:

1. Enter the login ID you were assigned.



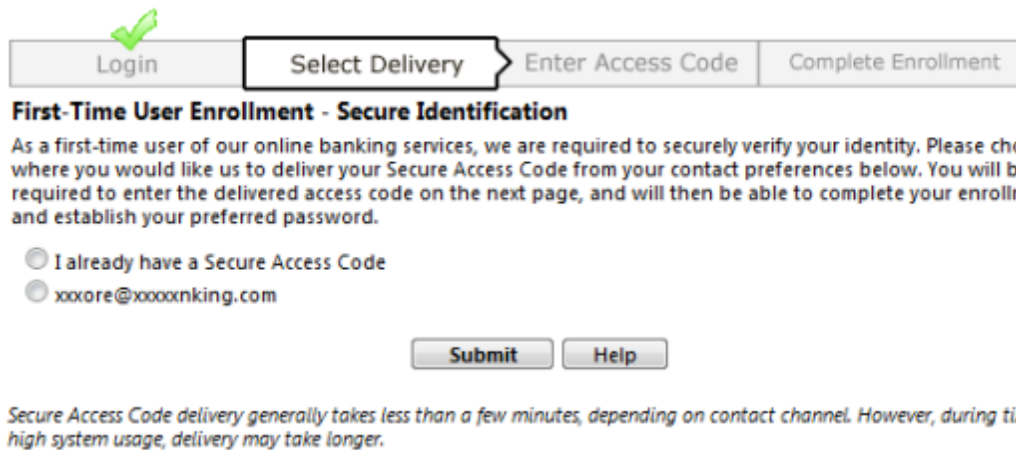
Login ID *

Password *

Forgot Password?

I am a First Time User

2. Select the check box indicating that you are a First Time User.
3. Click **Login**. You will be directed to a page displaying the secure contact information we have on file for your account.



First-Time User Enrollment - Secure Identification

As a first-time user of our online banking services, we are required to securely verify your identity. Please choose where you would like us to deliver your Secure Access Code from your contact preferences below. You will be required to enter the delivered access code on the next page, and will then be able to complete your enrollment and establish your preferred password.

I already have a Secure Access Code

xxxore@xxxxnking.com

Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.

4. 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 any of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

- **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.
 - **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a message containing the requested code. Standard text message fees may apply.
 - **Email Delivery** - If you select an email account, you will receive an email containing the requested code. If you do not receive this email, please check your Junk Mail box. You can configure your junk mail settings to allow future emails from our address.
5. Enter, or copy and paste, the temporary code you receive on the following page. Depending on your account configuration, the copy and paste option may be disabled. The system may also display a Caps Lock notification when typing into case-sensitive fields.

Enter Delivered Secure Access Code
Once you receive your Secure Access Code, enter it below.

Secure Access Code *

If you close your browser prior to entering your code, you may return to this page by selecting the 'I already have a Secure Access Code' option from the delivery selection screen. NOTE: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process.

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

6. Once you have successfully entered your temporary code, you will be directed, step-by-step, through the completion of your enrollment. The process will end with you creating and confirming your preferred password that will be used in combination with your login ID on future logins.

Step Three: Change Your Password
For your protection, you are required to change your password at this time.

Change Password
Change your password using the fields below.

New Password *

Confirm Password *

Password Requirements
Your password must meet these requirements:

- Must be at least 4 characters
- Cannot be more than 16 characters
- Must contain at least one lowercase character
- Cannot contain repeating adjacent characters
- Cannot be the same as the last 2 passwords

*Note: Fields marked with * are required fields that must be provided.*

Note The next time you login to online banking, you may be required to register your computer to limit access to your account information from non-registered computers.

To login for the first time when you have been provided both a login ID and password:

1. Enter the login ID and password you were assigned.
2. Click **Login**.
3. You may now be required to register your computer. If so, 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 any of the contact of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

- **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.
- **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a message containing the requested code. Standard text message fees may apply.
- **Email Delivery** - If you select an email account, you will receive an email containing the requested code. If you do not receive this email, please check your Junk Mail box.

4. Enter, or copy and paste, the temporary code you receive on the following page.

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

If you have forgotten your password, but have not been locked out:

1. Enter the login ID.
2. Select the check box labeled *Forgot Password?*
3. Click **Login**.
4. 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 any of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

- **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.

- **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a message containing the requested code. Standard text message fees may apply.
 - **Email Delivery** - If you select an email account, you will receive an email containing the requested code. If you do not receive this email, please check your Junk Mail box. You can configure your junk mail settings to allow future emails from our address.
5. Enter, or copy and paste, the temporary code you receive on the following page.
- 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.
6. Once you have successfully entered your temporary code, you will be directed to create and confirm your new password that will be used in combination with your login ID on future logins.

To register a computer that you are using to access online banking for the first time:

1. Enter your login ID and password.
2. Click **Login**.
3. You are now required to register your computer. 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 any of the contact options we have on file are inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

- **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.
 - **SMS (Text) Delivery** - If you select the text message delivery of your temporary code, you will receive a very simple message containing the requested code. Standard text message fees apply.
 - **Email Delivery** - If you select an email account, you will receive a very simple email containing only the requested code. If you do not receive this email, please check your Junk Mail box.
4. Enter, or cut and paste, the temporary code you receive on the following page.

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.

5. Depending on your account status, you may have the ability to choose whether or not you want to 1) activate your computer to avoid this registration process in the future or 2) take one-time access to your accounts. If you are on a public computer, you should always choose one-time access so the system does not register the public computer.
6. You will then be directed to the Account Overview page.

Password Tips and Recommendations

In combination with your online user ID, your online password is like the lock on your front door, as it provides first-level defense against unauthorized access. Choosing a weak password is like buying a cheap lock to protect your valuables. The following guidelines are presented for creating a strong password:

Avoid Password Pitfalls

- Do not choose passwords or security codes (PINs) that can be easily guessed by others.
- Do not use account numbers.
- Do not use personal contact information such as addresses or phone numbers.
- Do not use personal information such as your name, birthday, Social Security Numbers, passport numbers, or names and information for family members.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Avoid using only look-alike substitutions of numbers or symbols. Passwords like *P@ssw0rd* are easily guessed, but can be effective when combined with changes in case, length, and misspellings.
- Do not use dictionary words.

Recommended Password Practices

- Create unique, original passwords using a combination of numbers, letters (upper and lower case) and special characters.
- Use longer passwords, as long as you can remember them.
- Choose a password that is meaningful so you can easily commit it to memory.
- Avoid using software or toolbars that store your password.
- Change your password regularly.

Your password must meet the following minimum requirements:

- Must be at least 4 characters
- Cannot be more than 16 characters
- Must contain at least one number
- Must contain at least one uppercase character
- Must contain at least one lowercase character
- Cannot contain repeating adjacent characters
- Cannot be the same as the last 2 passwords
- Must contain at least one of these special characters: `~!@#\$\$%^&*()_+={}|[]:’;’<>?./\

Sign Off

Please review this page to learn more about voluntarily and involuntarily signing off.

Voluntary Sign Off

You can voluntarily end your online session at any time by selecting Sign Off from the online menu selection, or through completely closing your browser by clicking on the Close in the top right corner of your browser window. This will terminate your session and send you to our designated sign off page.

Note To maximize the security of your online information, you are strongly encouraged to always use the Sign Off menu or close your browser to end your session. If you instead navigate from online banking to another site in the same browser or on another browser tab, your authentication credentials are still stored within the browser, making it possible for others using the computer to possibly access data from your previous online banking session.

Involuntary Sign Off (User Session Timeout)

For the security of your online banking information, our system will sign you off after a defined period of inactivity. This user session timeout is designed to prevent unauthorized access to your online banking session if you inadvertently walk away from your computer while in the middle of an online banking session.

If you are a commercial user completing certain types of potentially time-consuming transactions (i.e. batch payments, collections, or payroll), our system will give you the

opportunity to reestablish your session, and preserve your work, by entering your password if you time out.

Note If you incorrectly enter your password just one time on a session timeout, your submitted transaction will be discarded and will need to be recreated. Please take care to correctly enter your password when prompted after a session time out.

Once you successfully enter your password, you will be taken to the Submit Transaction page, where you can preview and take action on the payment.

Server Session Timeout

For your security, after a longer period of time than the user session timeout described above, your server session will terminate and you will not be able to restore your session, regardless of the activity you are performing.

CHAPTER 2: ACCOUNTS

This chapter provides information on account overview and history, as well as online activity, statement details, and the dashboard.

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Account Overview

The Account Overview page displays a summary of accounts associated with your online profile. You can initiate Quick Action transactions, view high-level account information, and access secure messages. Accounts are categorized and displayed by account type (checking, savings, loan, time deposit, etc.).






From the online banking menu, choose **Accounts > Overview**.

Accounts Transactions Commercial Services Preferences Sign Off

Account Overview

 [You have 2 new messages](#)

This page provides an overview of your accounts by account type. To view the details and transaction history on your account, click on the Quick Action icon (lightning bolt) to the right of the Current Balance for a list of options, or double click the account name.

Deposit			
Account	Updated	Available Balance	Current Balance
IRA xxxx-2456	5/1/2010 9:41 AM	\$54,646.25	\$54,646.25 
*Regular Checking xxxx-6789	6/8/2011 12:06 PM	\$29,305.64	\$75,000.00 
*Regular Checking xxxx-8974	6/8/2011 12:06 PM	\$14,354.60	\$50,000.00 
*Regular Checking xxxx-9654	6/8/2011 12:06 PM	\$10,001,197.96	\$9,000,000.00 
*Regular Checking xxxx-9797	6/8/2011 12:06 PM	\$129,808.68	\$75,000.00 
	Subtotal:	\$10,229,313.13	\$9,254,646.25

Last Logon Date: 4/24/2012 8:56 AM

Print Help

This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list to view the detailed history for that account.

The following information appears for each account:

- **Account Name** - Either the default name for the account in our system or a custom display name (aka nickname) that you have created for the account. To make your accounts easily recognizable, you can assign display names to your accounts from the Preferences > Account menu. Display names can be changed as often as you wish and will be used consistently in account listings and menus. The account name is displayed as a hyperlink which takes you directly to Account History page for the selected account.

Account names that are in bold and marked with an asterisk indicate that there are pending transactions (aka memo-posted transactions) for the account. You can review these pending transactions by going to Account > History for the account, selecting Pending Items from the Quick Action menu, or by double-clicking the account on the grid.

- **Account Number** - The account number for the displayed account. The number may be masked for security purposes, displaying only the last several numbers of the account. This ensures the confidentiality and privacy of your online information. For example, account number 123456789 may be represented as XXXX-6789 or ****6789.
- **Updated** - The date that the displayed balances on the account were last updated. Any account activity since this date is reflected in Account History as a memo-posted or pending transaction that has yet to be posted to the account.
- **Account Balances** - The most relevant summary balances (Available, Current) for the account type.
- **Quick Action Icon** - A list of transaction actions you can initiate from the Account Overview page.

The following information is also included on the Account Overview page:

- **Secure Message Link** - A hyperlink at the top of the page indicating unread secure messages. Because the Account Overview page is your entry point into online banking, you can conveniently see if you have secure messages or alerts without having to navigate to your secure message mailbox. Click on the link to go directly to the Secure Mailbox page or go to Services > Messages.
- **Last Logon Date** - The last successful login to the online banking system using your user ID and password. This is a security tool you can use to track potentially unauthorized access to your online accounts. If you suspect any unauthorized access, please contact us immediately.

You can change the default display order of your accounts from the Preferences > Account menu. If you are a business account holder and have access to manage user rights from the Preferences > User Rights menu, you can also remove or hide some accounts on this page.

Account History

The Account History page provides access to transactional history for your individual accounts. By default, this page displays the history for the first account in your profile or the account that you selected from the Account Overview page.

From the online banking menu, choose **Accounts > History**.

Accounts Transactions Commercial Services Preferences Sign Off

Account History for Regular Savings - xxxx-7897

This page provides a list of transaction items for your individual accounts. Choose an account from the drop-down list and click 'Submit' to view the detailed history for that account

Account Details [Expand]

Account: xxxx-7897 : \$1,500.00 Mobile RDC History Display Spreadsheet (xls) Submit

Search Submit

Pending

Sorted By: Post Date	Newest on top	Debit	Credit	Balance
Online ACH Single Payment 7/25/12		\$50.00		\$1,950.00
Online ACH Collection - Tracking Id 15244 7/17/12			\$500.00	\$2,000.00
Subtotal:		\$50.00	\$500.00	

Posted

Sorted By: Post Date	Newest on top	Debit	Credit	Balance
Debit 4/10/11			\$2,400.00	\$1,500.00
Credit 4/1/11			\$1,200.00	-\$900.00
Credit 3/15/11			\$800.00	-\$2,100.00
Credit 3/10/11			\$300.00	-\$2,900.00
Credit 3/5/11			\$3,200.00	-\$3,200.00
Subtotal:		\$0.00	\$7,900.00	

Oldest Transaction Available: Saturday, March 05, 2011

Note: Available account history is limited. Online Activity provides more account history, but only for transactions initiated online.

The following options are available for account history:

- **Account Selection** – Using the Account drop-down list, select an account for which you want to display transaction history and click **Submit**. The page title displays the account nickname, if configured in Account Preferences, as well as any account number mask to protect the confidentiality and privacy of your online account information.
- **Account Details** – The collapsible panel contains all additional account details that are available for the selected account. These details are in addition to the summary details displayed on the Account Overview page. You can expand or collapse the panel by double-clicking anywhere on the Account Details title bar or single-clicking the Expand/Collapse icon on the right side of the panel.

Account Details			
Available Balance	\$29,305.64	Current Balance	\$75,000.00
		Last Deposit Date	9/24/2021

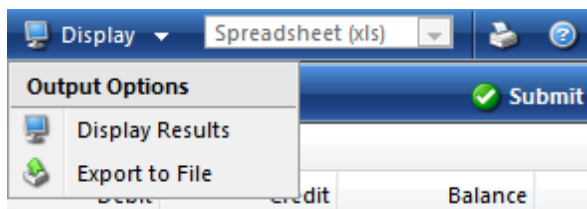
- **Search Options** – As the transaction history for a selected account increases over time, the Search list helps you filter online transactions by a defined parameter. Available parameters include, but are not limited to, check number, range of check numbers, date, date range (time period), transaction amount, amount range, and transaction description.

Once you have narrowed the list by selecting one of the search filter parameters and entering the required data, click **Submit** to display the data. To restore the original online history list, choose Default View from the Search list and click **Submit**. You can also get a complete list of available history by selecting All Available Transactions from the Search list.

- **Export Options** – You can export your account data into personal financial management and business financial management applications such as:
 - Microsoft® Excel (.xls) or another spreadsheet application
 - Comma separated value file (.csv)
 - Microsoft® Money / Microsoft® Office Accounting (.ofx)
 - Quicken® (.qfx)
 - QuickBooks® (.qbo)

Note Please contact us for a list of supported versions of Quicken and QuickBooks.

To easily export any displayed account information (which appears as the default view or as defined by your search filter parameters), choose **Export to File** from the Display drop-down list.



The list name changes to Export and the supported export format drop-down list becomes enabled. Select a supported format from the list and click **Submit**. You will be prompted to Open or Save the export file. If you choose Open, you must have the application that supports the file format installed on your local machine.

- **Transaction History** – Transaction history is a display of the default history or the selected search parameter for a specific account. You can sort any column by clicking

on the column name. Depending on your transaction history, the grid may categorize transactions by Insufficient Funds, Pending, Posted, and Forecast items.

Note Select items, such as bill pay transactions, may initially appear as Forecast items as they are not processed "real-time."

- **Transaction Images** – The magnifying glass icon next to a transaction indicates there may be an image associated with that transaction, such as a check image. Single-click on the magnifying glass icon to view the image. You can also click the folder icon to view additional items such as deposit or withdrawal slips, if available. Verify that your browser configuration allows pop-up windows from our site.

Note You can sort transactions in ascending or descending order by clicking the column headings.

Mobile RDC History

The Mobile RDC (Remote Deposit Capture) History window allows you to view the status of your mobile capture items (checks) prior to processing. Once processed and posted to your account, these items will then appear in Account History.

Note Our Mobile RDC feature allows you to use your mobile device camera to capture your check images and deposit funds with us using our mobile banking application.

From the online banking menu, choose **Accounts > History**, and then click the Mobile RDC History button on the toolbar. The Mobile RDC History window opens displaying a list of RDC transactions.

The screenshot shows a window titled "Mobile RDC History" with a search bar and a "Submit" button. The table contains the following data:

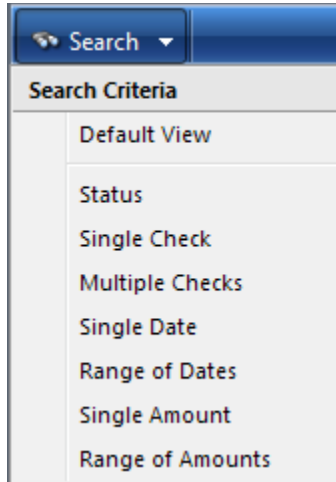
Confirmation #	Description	Check Number	Amount	Date	Created By	Status
18104	Deposit Received Regular Checking (****7887)	1144	\$45.00	9/21/2012	DVallab	Accepted
18103	Deposit Received Regular Checking (****7887)	124	\$400.00	9/21/2012	DVallab	Accepted
18095	Deposit Received Regular Checking (****7887)	21	\$400.00	9/16/2012	DVallab	Accepted
18094	Deposit Received Regular Checking (****7887)	87	\$45.00	9/16/2012	DVallab	Accepted
18093	Deposit Received Regular Checking (****7887)	23	\$45.00	9/16/2012	DVallab	Accepted
18092	Deposit Received Regular Checking (****7887)	2044	\$400.00	9/16/2012	DVallab	Accepted
18091	Deposit Received Regular Checking (****7887)	1245	\$45.00	9/14/2012	DVallab	Accepted
18087	Deposit Received Regular Checking (****7887)	11111	\$45.00	9/6/2012	DVallab	Accepted
18086	Deposit Received Regular Checking (****7887)	0	\$45.00	9/6/2012	DVallab	Accepted
18085	Deposit Received Regular Checking (****6427)	254	\$400.00	9/6/2012	DVallab	Accepted
18084	Deposit Received Regular Checking (****6427)	451	\$45.00	9/6/2012	DVallab	Accepted
18083	Deposit Received Regular Checking (****7887)	1322	\$400.00	9/6/2012	DVallab	Accepted
18081	Deposit Received	312	\$45.00	9/6/2012	DVallab	Accepted

The Mobile RDC History window also displays details, check images and the status of the items captured as either Submitted, Accepted, or Rejected, representing the items' status through the capture process. For example:

- **Submitted** - Item captured and successfully transmitted and received by the RDC Vendor
- **Accepted** - Item reviewed by us within our Deposit Review portal and accepted for processing
- **Rejected** - Item reviewed by us within our Deposit Review portal and rejected for processing

Note Remote deposits that are initially accepted by the RDC vendor may be rejected by us due to duplicate images, insufficient funds, etc.

You can also search transactions by status, dollar amount, date, and/or check number. The item details for each mobile capture item include the capture date, dollar amount, check number, confirmation number, and status. You can also select a transaction to view the front and back of the check's image.



Online Activity

The Online Activity page is a record of all transactions you have initiated via electronic banking, and is also the landing page you will normally be directed to when you complete an online transaction. You can also use the Quick Action menus (lightning bolt icons) to quickly view, approve, cancel, and copy your transactions.

From the online banking menu, choose **Accounts > Online Activity**.

Accounts Transactions Commercial Services Preferences Sign Off

Online Activity

This page lists online transactions that you have made which have not yet posted to your account. You may cancel a selected transaction as long as we receive the cancellation before our post time.

Search
Transaction Status: Active Submit

View...
Approve
Cancel
Copy
Group By Status

Status: Authorized			
Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Authorized	Funds Transfer \$3.00 from xxxx-6789 Created: 4/24/2012 To Be Processed: 4/25/2012 <i>Regular Checking</i>	14614	
Status: Drafted			
Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Drafted	Check Reorder xxxx-6789 Created: 4/24/2012 To Be Processed: 4/24/2012 <i>Starting Check#100</i>	14611	
Status: Processed			
Status	Description / Amount / Account / Dates / Details	Tracking ID	User
Processed	Funds Transfer \$2.00 from xxxx-6789 Created: 4/24/2012 Processed: 4/24/2012 <i>Regular Checking</i>	14612	

Number of Payments: 1 **Total Amount: \$-3.00**

The Following options are available in Online Activity:

- Approve transactions** - You can approve or authorize a drafted transaction by selecting the transaction from the list, and then clicking the Approve button on the toolbar. This action will approve the transaction for immediate processing or to be processed during the next available processing time. If you wish to review a transaction before approving it, you can select the transaction from the list, then click the View button on the toolbar. You will be directed to the Transaction Details page where you can review the details of the transaction. At the top of the preview page you will find buttons/options for approving the transaction. You can also select and approve multiple draft-state

transactions in a single action by pressing Ctrl + click and clicking the Approve button.

- **Cancel transactions** - You can cancel a drafted or approved transaction by selecting the transaction from the list, then clicking the Cancel button on the toolbar. This action will cancel the transaction if the processing of the transaction has not already started. You can also select and cancel multiple approved or drafted transactions in a single action by pressing Ctrl + click and clicking the Cancel button.

Note Transactions in statuses other than drafted or approved cannot be canceled.

- **View transactions** - You can view any transaction by selecting the transaction from the list, then clicking the View button on the toolbar. You can also double-click directly on the transaction to view it. This action will take you to the Transaction Details page where you can review all the parameters of the original transaction.
- **Copy transactions** - Copy Transaction can be used to edit a transaction that has been Approved (but not yet processed), Canceled, or Drafted. If you edit a transaction to make corrections and it is in an Approved status you **MUST** cancel the original Approved transaction to avoid duplicate processing. If you are using Copy Transaction to just repeat a transaction, you can do so from any status.

Group By Options

Online activity can be categorized or grouped by:

- **Status** - All online activity by transaction status, including transactions that have been drafted but not approved, approved transactions and canceled transactions.
- **Type** - The type of transactions you initiated.
- **Created** - The date the transaction was initiated. This is helpful in easily locating a transaction when you know the date you submitted and authorized the transaction.
- **Account** - All online activity against a specific online account.
- **User Name** - All online activity initiated by a specific user.

Note You can also sort transactions by clicking on each cell header.

Search Options

As the amount of online activity for a selected account grows, the Search drop-down list allows you to easily find specific online activity. You can search for transactions based on a variety of search criteria. The Status drop-down list options change based on the Search drop-down list selection. Active transactions include transactions that have not yet been processed and have not been canceled, generally including both drafted and authorized transactions.

Amount / Account / Dates / Details	Tracking ID	User
6789 012 To Be Processed: 4/25/2012	14614	Jim Moore
Amount / Account / Dates / Details	Tracking ID	User
Created: 4/24/2012 To Be Processed: 4/24/2012 Starting Check#100	14611	Jim Moore

Online Activity

Each transaction line in Online Activity includes the status, tracking ID, description, amount, account, date, details, and the user that created the transaction. Additional details are available by double-clicking on the transaction which takes you to the Transaction Details page, or by selecting the transaction, then selecting *View the selected transaction* from the drop-down list and clicking Submit. The Transaction Details page gives you much more information on the transaction than what is available on the Online Activity page.

Print Online Activity

The Print button on the toolbar makes it easy to print the results of your search. You can also select and print multiple transactions by pressing Ctrl + click and clicking *Print Selected Items* on the toolbar.

Terms to Know

- **Active** - Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.
- **Drafted** (may be an option) - Any transaction that has been placed in a pending (Drafted) state by the user and can still be either approved or canceled.
- **Authorized** - When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the Authorized category in Online Activity. Authorized indicates that a user is ready for the Financial Institution to process the transaction.
- **Canceled** - When a transaction, such as funds transfer, has been canceled by a user from the Transaction Details page, the transaction displays in the Canceled category in Online Activity.

Note Canceled transactions cannot be restored, so cancel only if you are sure you do not intend to send the transaction for processing.

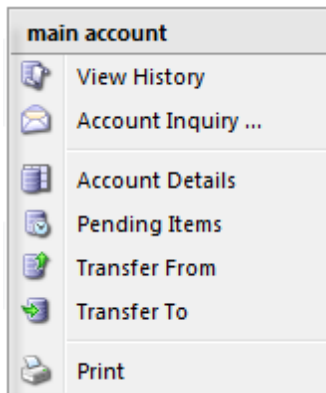
- **Processed** - When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by the financial institution (either by real-time interface or manually processed), the transaction displays in the Processed category in Online Activity.
- **Other** - Any transaction that might have been unsuccessful (processing failure), or does not fall under the previous categories.

Quick Actions

The Quick Action icons on the Account Overview, Account History, and Online Activity pages provide you with an easy way to initiate frequent actions.

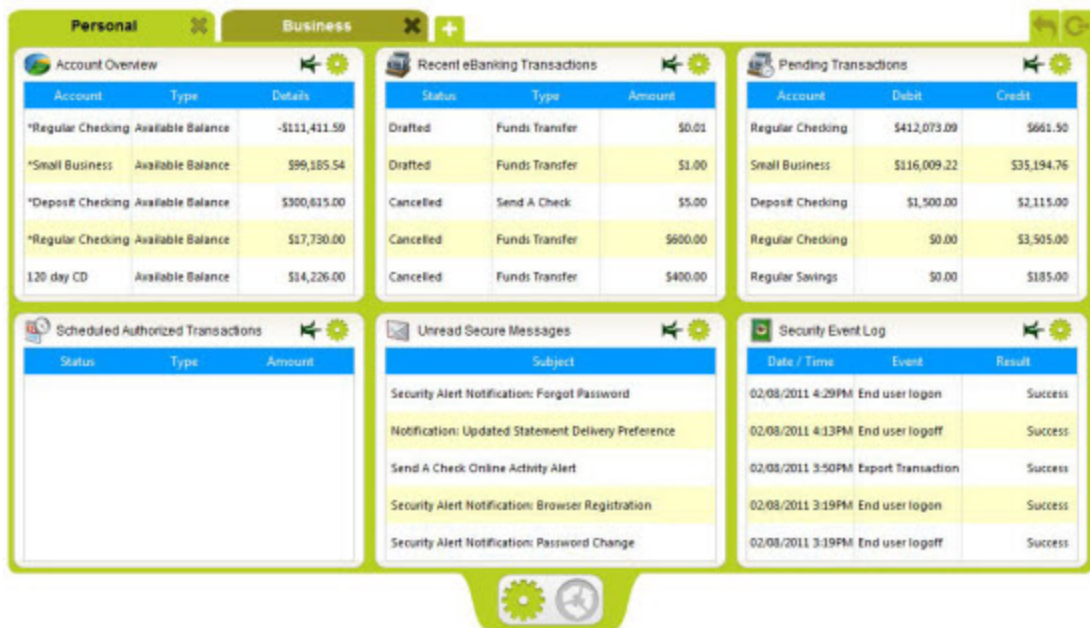
- **Account Overview**
 - View History – Displays the account history.
 - Account Inquiry – Allows you to submit an email to your FI concerning any questions related to a particular account.
 - Account Details – Displays the account details.
 - Pending Items – Displays the pending items for the account.
 - Transfer From – Allows you to initiate a quick transfer from this account.
 - Transfer To – Allows you to initiate a quick transfer to this account.
 - Print – Takes you to the Print window so you can print account details and pending items for this account.
- **Account History**
 - Transaction Inquiry - Allows you to submit an email to your FI concerning any questions related to a particular transaction.
- **Online Activity**
 - Transaction Inquiry - Allows you to submit an email to your FI concerning any questions related to a particular transaction.
 - View Transaction - Displays the transaction details.
 - Approve Transaction - Allows you to approve a Drafted Transaction.
 - Cancel a Transaction - Allows you to cancel an Authorized or Drafted transaction.
 - Copy a Transaction - Allows you to copy an Authorized, Canceled, or Drafted transaction.

To initiate a Quick Action transaction, place your cursor over a Quick Action icon and choose the appropriate option from the list.



Dashboard

The dashboard is an optional online banking page that is available when you have successfully logged onto your online banking session. The dashboard provides a quick snapshot of your banking activity through multiple element windows on one page. This page can be created by you and is tied specifically to your unique login ID.



You can easily add or remove the following elements from the dashboard:

- **Account Overview** - Provides at-a-glance, account information about the top five accounts listed in the account overview.

- **Recent eBanking Transactions** - Provides information about the most recent electronic transactions and their current status. This does not include bill payment activity.
- **Pending Transactions** - Provides an overview of all pending transactions for each account, such as ATM or debit card activity. To view the individual transactions, simply double-click on the element heading.
- **Scheduled Authorized Transactions** - Provides insight into all pending eBanking transactions.
- **Unread Secure Messages** - You can exchange secure messages with our financial institution via the online banking system.
- **Security Event Log** - Provides insight into events, such as logons, logoffs, adding/deleting messages, adding users, and other significant events, that have occurred with your accounts.

You can personalize the dashboard to meet your needs by:

- Adding dashboard elements.
- Dragging and dropping dashboard elements where you want to see them.
- Cycling elements within the dashboard (if they have more than 6 elements configured).
- Pinning commonly viewed elements so that they always appear where you need them. When cycling elements, remaining elements cycle around pinned elements.
- Adding tabs to easily segment data as necessary.
- Renaming and deleting tabs to continually customize the dashboard.
- Expanding an element to see more detailed information. Smaller element views offer the “top five” (accounts, recent transactions, recent actions, and recent messages).

Configure the Dashboard

To configure the dashboard:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Click **Click here to configure your first tab**. The Add Tab window appears.
3. Enter a tab name and click **Submit**. The tab appears on the dashboard with the designated name.
4. Click the Dashboard Controls icon and choose **Add Dashboard Element**. The Add Dashboard Element window appears.
5. Select an element in the dashboard collection and click **Add to List**. The element displays in the list below.
6. Add additional elements to the list, as needed. The elements display in the list below.

7. Click **Add list to Dashboard**. A confirmation window appears.
8. Click **OK**. A progress indicator appears as the elements are added to the dashboard.
9. To save the dashboard configuration, click the Dashboard Controls icon and choose **Save Dashboard Configuration**. The Save Dashboard Configuration window appears.
10. Click **OK**. A progress indicator appears briefly as the configuration is saved.

When the progress indicator completes, the dashboard elements appear. Each element contains pertinent data and information that is derived from the associated pages within online banking. For example, Pending Transactions should match the pending transactions on the Quick Action window and Account History page. If all seven elements are added to one tab, the Help icon will display in the dashboard toolbar.

Note You can change the dashboard configuration at any time by rearranging the dashboard elements and saving the current configuration.

Add a Tab

To add a tab to the dashboard:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Click the Dashboard Controls icon and choose **Add Tab**. The Add Tab window appears.
3. Enter the tab name and click **Submit**. The newly created tab occupies the last tab on the dashboard.

Rename a Tab

To rename a dashboard tab:

1. Select a tab on the dashboard.
2. Click the Dashboard Controls icon and select **Change Tab Name**. The Rename Tab window appears.
3. Enter the new tab name and click **Submit**. The window closes and the new tab name displays.

Delete a Tab

To delete a tab from the dashboard:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Click on an existing tab that you want to delete.
3. Click the Dashboard Controls icon and choose **Delete Tab**. A confirmation window appears.
4. Click **Submit**. The tab deletes and all other tabs remain intact.

Dashboard Preferences

To set dashboard preferences:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Click the Dashboard Controls icon and choose **Preferences**. The Preferences window appears.
3. Choose one of the following animation speeds:
 - Off
 - Slow
 - Medium
 - Fast
4. Choose **Yes** to set the dashboard as your default online banking page.
5. Click **OK**. The dashboard preferences are saved.

Expand a Dashboard Element

To expand a dashboard element:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Double-click a dashboard element heading to expand it. A progress indicator appears and then the element expands. All the remaining elements move over to the side navigation bar and the body of the dashboard shows the details of the selected element.
3. Double-click the expanded element heading. The dashboard renders back to showing smaller versions of all configured elements.

Dashboard - Review Transactions

To review pending transactions:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Double-click the Pending Transactions element heading to expand it. A progress indicator appears and then the Pending Transactions element expands. All the remaining elements move over to the side navigation bar and the body of the dashboard shows the Pending Transactions.
3. Double-click a transaction in the Pending Transactions grid. The Transaction Details window appears. Verify that the Pending Transaction data is accurate.
4. Click the **X** in the upper corner of the Transaction Details window. The Transaction Details window closes.
5. Repeat the previous steps for other interactive elements, such as Recent ebanking transactions or Scheduled Authorized Transactions.

Dashboard - Secure Messaging

To read and reply to a secure message:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Double-click the Unread Secure Messages element heading to expand it. A progress indicator appears and then the Unread Secure Messages element expands.
3. Double-click a message. The message window appears displaying the following:
 - Message title
 - Toolbar
 - Subject
 - Sender
 - Date
 - Message text
4. Review the message and click **Reply**.
5. Compose your message and click **Send**. A confirmation window appears.
6. Click **OK**. The confirmation window closes.
7. Click the Dashboard Controls icon and choose **Exit Dashboard**. The Exit Dashboard window appears.
8. Click **Submit**. The Account Overview page appears.

Reset the Dashboard

Once the dashboard is configured, you can reset it to the original configuration.

To reset the dashboard:

1. From the online banking menu, choose **Accounts > Dashboard**. A progress indicator appears as the page loads.
2. Click the Dashboard Controls icon and choose **Reset Dashboard**. A Confirmation window appears.
3. Click **Reset**. The window closes and the dashboard is reset to its original configuration.

Statements

The Online Statements page provides an electronic view of your statements. You may be required to enroll for e-statements before gaining access to this page. By default, this page loads the first account that is listed in your profile.

1. From the online banking menu, choose **Accounts > Statements**.

Accounts Transactions Commercial Services Preferences Sign Off

Online Statements

Select an account and a statement to view. Click the 'View Statement' button to view the selected statement.

Choose an Account
Choose an account from the list below.

Account *
 Image Adobe PDF

Choose a Statement Date
Choose a year and date below.

Year *
 Cycle *

2. Select the account you wish to view statements for from the Account drop-down list.
3. Select the Year and Cycle (statement period; usually a month).
4. Click **View Statement**. If you have the option to choose Image or PDF, make the selection that best applies to you:
 - The PDF format offers more flexible printing options and may print more clearly. However, this option requires a PDF reader be installed on the local machine.
 - The Image format is useful for quick viewing and does not require the Adobe PDF reader application be installed on your local machine.

Once the image or PDF of the statement is displayed, you can save or print your statement using the menu in the PDF Viewer or using browser print controls.

CHAPTER 3: TRANSACTIONS

This chapter includes information on various personal transactions such as funds transfers and recurring transactions.

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Funds Transfer

The Transfer Funds page enables you to quickly and easily transfer funds between two of your online banking accounts, assuming they are authorized for online funds transfer. You can make 1) a one-time immediate transfer, 2) a one-time future-dated transfer, or 3) a recurring (series) of transfers via this page.

- **One-time Immediate Transfer** - By selecting today's date as the Transfer Date, you can make a one-time transfer from one of your online accounts to another of your online accounts to be processed at the next available processing time.
- **One-time Future-Dated Transfer** - By selecting a date in the future as the Transfer Date, you can make a one-time transfer from one of your online accounts to another of your online accounts on the Transfer Date requested.
- **Recurring Transfer** - Make a recurring series of transfers based upon your selected criteria. See Creating Recurring Transactions.

To make a funds transfer:

1. From the online banking menu, choose **Transactions > Funds Transfer**. The Transfer Funds page appears.

Accounts	Transactions	Commercial	Services	Preferences	Sign Off
----------	--------------	------------	----------	-------------	----------

Transfer Funds
Initiate a one-time or recurring funds transfer between two of your accounts.

Enter Transfer Information
Enter your transfer values using the fields below.

From Account *

To Account *

Transfer Date *

Amount *

Description

Enter Transfer Frequency	
---------------------------------	--

*Note: Fields marked with an * are required fields that must be provided and at least one account must be selected.*

- Choose the From Account from which the funds will be withdrawn (debited).
- Choose the To Account to which the funds will be deposited (credited).
- Choose the Transfer Date you want the transfer to be made. If you choose a date in the future, the transaction will be stored for processing on the later date.
- Choose an amount to be transferred.
- Enter an optional Description or memo to help you in identifying this transaction later.
- Click **Submit**. A confirmation window opens.
- Click **OK**. You are directed to the Submit Transaction page.
- Review your transaction and click **Approve**. A confirmation window appears.
- Click **OK**. You are directed to the Online Activity page. The funds transfer appears in an Authorized status.

Note Some *To* accounts support split principal and interest transfers. If supported, you can specify individual principal and interest amounts, the sum of which will override any value entered in the Amount field.

When configured, you can bypass the transaction draft status and the Submit Transaction page when executing online funds transfers. This option will ensure that you do not inadvertently leave transactions incomplete. You will be directed to the Online Activity

page immediately after clicking Submit. The record will display as an Authorized or Processed transaction depending on the processing date.

Note If your configuration requires a SAC or token, that step will still apply.

For recurring transfers, double-click the Enter Transfer Frequency bar or click the double box and select Recurring. Refer to Transactions > Recurring for assistance on setting up and managing recurring transactions.

Note The following special characters are not allowed in the online banking input fields:

- [] < > " ' % ; () & + ? = /

Create Recurring Transactions

You have the ability to create a recurring transaction for some types of payments or transfers. A recurring transaction happens on a preset schedule that you determine. Each recurring instance of the transaction is scheduled when the previous instance of the transaction has been processed or completed and is displayed under the Accounts > Online Activity menu. You can review or delete the recurring transaction (i.e. all future instances of the transaction) under the Transactions > Recurring menu. On transactions that can be created as recurring, the Enter Payment (or Transfer) Frequency panel will appear on the

page. To expand the panel, you can single-click on the Expand/Collapse icon on the right side of the panel, or double-click anywhere in the panel.

To create a recurring transaction:

1. Select the Recurring radio button. The recurring parameters are now available for selection.
 2. Select the recurring frequency. The choices are:
 - Weekly Payment - Select this option if you want a transfer to occur one or more times a week, either every week or every *X* weeks.
 - Weekly Example: You receive a direct deposit of your paycheck every other Friday and you want to transfer funds from checking account A to savings account B on Friday every 2 weeks.
 - Monthly Payment - Select this option if you want a transfer to occur one or more times a month, either every month or every *X* months. When you select Monthly Transfers, you have a second Recur By selection for either Days of the Week or Calendar Days.
 - Days of the Week Example: You have a payment that is due on the last Friday of every month which will end after 24 payments.
 - Calendar Days Example: You receive a direct deposit of your paycheck on the 1st and 15th of every month, and you want to transfer funds from checking account A to savings account B on payday.
- Note** If you pick a calendar day that extends beyond the number of days in a given month, that instance of the payment or transfer will always occur on the last day of the month. In the example above, although the payment day is the 31st, a February payment would occur on February 28th, and a June payment would occur on June 30th.
3. Select the Start Date – This date will generally be set to the first occurrence of the payment or transfer, but is not required to be. For example, if you establish a monthly payment on the 1st and 15th of every month, and set the start date of the 10th of the month, the first payment would be processed on the 15th, as scheduled.
 4. Select the End Date – You can choose 1) No end date, 2) to end after a specified number of occurrences or, 3) to end on a specific date.
 5. Click **Submit**. A confirmation dialog appears.
 6. Click **OK**. You will be directed to the Submit Transaction page and given the opportunity to review your recurring transaction. From the Submit Transaction page, you can Draft (save for later), or Approve the transaction. You can also Send a Mobile Authorization request for approval.

7. Review your recurring transaction and click **Approve**. A confirmation dialog appears.
8. Click **OK**. You are directed to the Manage Recurring Transactions page. The recurring transaction displays in an Authorized status.

When configured, you can bypass the transaction draft status and the Submit Transaction page when executing online funds transfers. This option will ensure that you do not inadvertently leave transactions incomplete. You will be directed to the Manage Recurring Transactions page immediately after clicking Submit. The record will display as an Authorized or Processed transaction depending on the processing date.

Manage Recurring Transactions

The Manage Recurring Transactions page displays recurring payments or transfers that you have created. A recurring transaction happens on a preset schedule that you determine. You can review or delete individual occurrences of each recurring transaction, as they are scheduled, under the Accounts > Online Activity menu.

Manage Recurring Transactions

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each.

Status	Description / Account / Amount / Payment	Tracking ID	User
Authorized	Funds Transfer \$2.00 from xxxx-6789	325	

To cancel a recurring transaction:

1. From the online banking menu, choose **Transactions > Recurring**. The Manage Recurring Transactions page appears.
2. Select the transaction you want to cancel by clicking on the transaction.
3. Click **Cancel**. A confirmation window opens.
4. Click **OK**. The transfer status is changed to Canceled.

To view a recurring transaction:

1. Select the transaction you want to view by clicking on the transaction.
2. Click **View** (You can also double-click on the grid). The Transaction Details window appears listing all details of the transaction.
3. Click the Close button at the top right corner to close the window.

Send Check

The Send Check page enables you to quickly and easily send a paper check to a desired recipient.

To send a check:

1. From the online banking menu, choose **Transactions > Send Check**. The Send Check page appears.

Accounts	Transactions	Commercial	Services	Preferences	Sign Off
----------	--------------	------------	----------	-------------	----------

Send Check

This page allows you to send a paper check to yourself.

Check Enter the check information in the fields provided below.	Payment Enter the payment information in the fields provided below.
Account * <input type="text" value="xxxx-6789 : \$75,000.00"/>	Process Date * <input type="text" value="4/24/2012"/>
Amount * <input type="text" value="\$0.00"/>	Description <input type="text"/>
<input type="checkbox"/> Send Certified Check	
Recipient Enter the recipient information in the fields provided below.	
<input checked="" type="checkbox"/> Send to Account Owner	
Name * <input type="text"/>	City * <input type="text"/>
Address 1 * <input type="text"/>	State * <input type="text" value="Texas"/>
Address 2 <input type="text"/>	Postal Code * <input type="text"/>

*Note: Fields marked with an * are required fields that must be provided and at least one account must be selected.*

- From the drop-down list, choose the account from which the check will be drawn (debited).
- Enter the desired amount.
- Choose the process date you want the check to be drawn. If you choose a date in the future, the transaction will be stored for processing on the later date.
- Enter an optional description to help you in later identifying this transaction.
- If allowed, you may choose to send a certified check or cashier's check by selecting the Send Certified Check check box.
- You may choose to send the check to your address on file by selecting the Send to Account Owner check box. If allowed, you may also manually enter your recipient's name and address.
- Click **Continue**. A confirmation window appears.
- Click **OK**. You are directed to the Submit Transaction page.
- Click **Approve**. A confirmation window opens.
- Click **OK**. You are directed to the Online Activity page. The transaction appears in an Authorized status.







Submit Transaction

You will be directed to the Submit Transaction page anytime you submit a transaction. This page gives you the ability to review the details of a transaction before approval. Depending on the type of transaction, there will be several lines of detail on the page.

Accounts	Transactions	Commercial	Services	Preferences	Sign Off
----------	--------------	------------	----------	-------------	----------

Submit Transaction

The details of your transaction are displayed below. Select the desired action from the buttons displayed at the top of this page. If you are unsure of your options, click HELP (question mark) for a complete description of each. Selecting 'Draft' will save the transaction for later approval (i.e., it will not result in a payment or transfer).

 Mobile Alerts...	 Approve	 Draft	 Cancel		
Tracking Number:	14617				
Drafted By:	Jim M				
Create Date:	4/24/2012 1:37:12 PM				
Status:	Drafted				
Process Date:	4/24/2012				
From Account Number:	Regular Checking (xxxx-6789)				
To Account Number:	Regular Checking (xxxx-8974)				
Amount:	\$2.00				

Repeat this process

Your choices on this page are as follows:

- **Approve** – Selecting Approve will send the transaction to us for processing. The transaction will be processed unless it is Canceled before our processing has been initiated. Depending on your rights and/or limits, the Approve button may be grayed out (i.e. not selectable).
- **Draft** – Selecting Draft will keep the transaction in a drafted status and save the transaction for later approval by either the drafter, or another person in the company or household. Drafting a transaction DOES NOT send the transaction to us for processing.
- **Cancel** – Selecting Cancel will void the drafted transaction and put it into a Canceled state in Transactions > Online Activity. The transaction would have to then be

recreated. If you have returned to this page to cancel an approved transaction, selecting Cancel will attempt to cancel the transaction if processing of the transaction has not already been initiated.

- **Send Mobile Authorization Alerts** – Clicking on Mobile Alerts will give you a list of eligible approvers to which you can send a Mobile Authorization Alert or request. See Preferences > Mobile for details on sending Mobile Authorization Alerts.

Note Once you select one or more eligible approvers, your Approve or Draft options are grayed out, and the Send button is enabled, as you have elected to send the transaction to another party for approval. Clicking Send will send your Mobile Authorization Alert to the selected approvers.

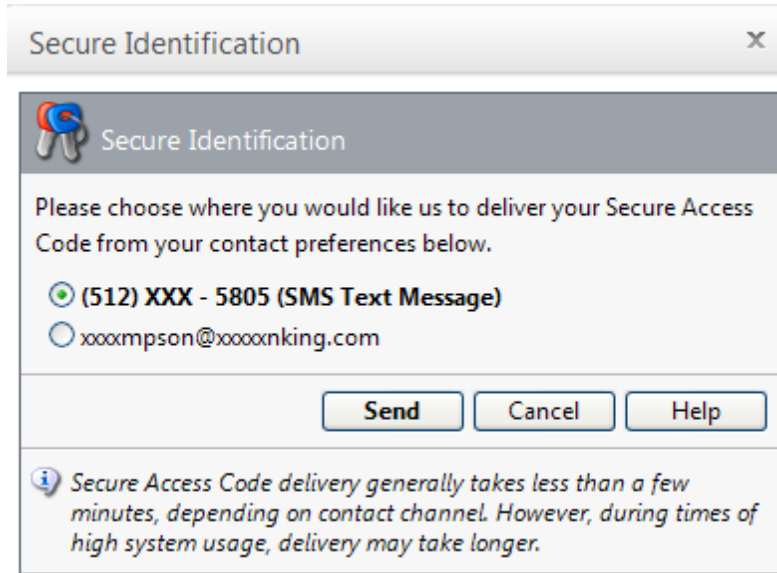
Transaction Authorization

Transaction Authorization via Secure Access Code is a method of validating the user at the time of transaction approval. This feature provides an additional layer of security in the event the user's login ID and password are compromised. The validation occurs when the user enters the Secure Access Code that has been provided by the delivery channel of their choice. Each Secure Access Code is valid for use one-time and expires if not utilized in the designated timeframe. The Financial Institution determines which transaction types, and amount limits for monetary transactions, will require this method of validation.

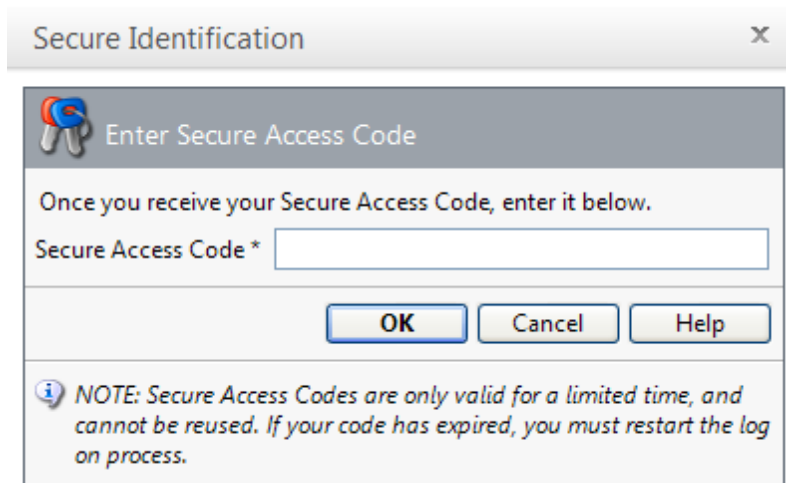
Transaction Authorization - Secure Access Code Delivery

For additional security measures, you may be required to enter a one-time use code for specific high-risk transactions.

When you initiate a transaction that requires a secure access code (SAC), our system will present you with your provided Secure Delivery contact information. When you select an e-mail or phone number, we will deliver a SAC to your e-mail account, phone (via a telephone call), or SMS Text.



Upon receipt of your secure access code, enter it in the field provided to complete the transaction.



Transaction Authorization - Validation and ID Protection

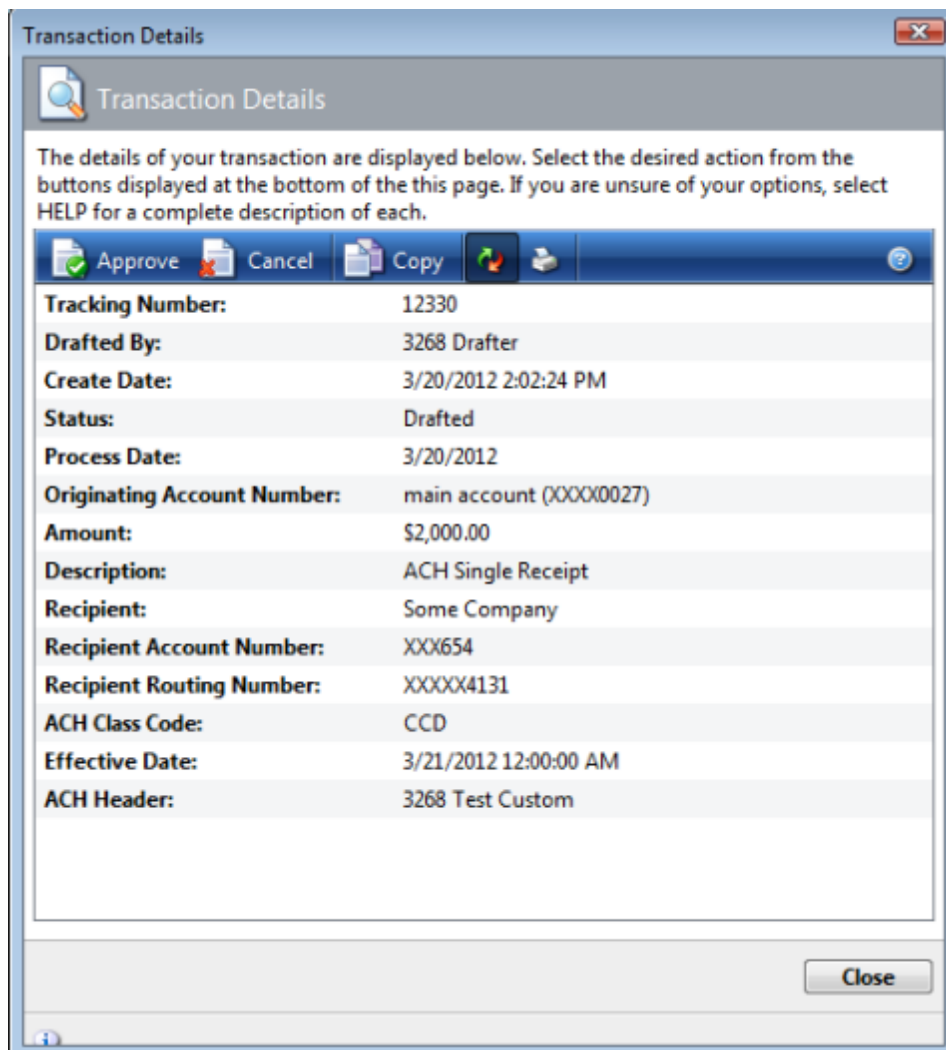
VIP credentials provide an extra layer of security when authorizing certain transactions. A credential is the device that generates security codes and is sometimes referred to as a token. Credentials can be a physical device or downloadable software. A security code is a six-digit, one-time password used when conducting certain transactions. If your login ID and password were compromised, requiring a VIP generated security code would help prevent fraudulent activity.

If you are prompted to provide a security code when authorizing a transaction, enter the six-digit code and click **Send**.

Note If you receive an error message after entering a security code, please make sure that you have entered the security code correctly. Another reason may be that a new security code had been generated while you were entering an old security code. You can generate a new security code by pressing the button on your credential or wait until a new security code is generated automatically and enter it.

Transaction Details

This window gives you the ability to review the details of a transaction from the Online Activity page. Depending on the type of transaction, there will be several lines of detail on the Transaction Details page.



You can do the following from the Transaction Details toolbar:

- **Approve** – Click Approve to send the transaction to us for processing. The transaction will be processed unless it is canceled before our processing has been initiated.

Depending on the status of the transaction and your rights and/or limits, the Approve button may be disabled (i.e. not selectable).

- **Cancel** – Click Cancel to void a drafted transaction and put it into a canceled state in Online Activity if processing of the transaction has not already been initiated. Canceled transactions cannot be restored.
- **Copy** – Click Copy to duplicate this transaction. This is useful when you need to replicate a transaction or make minor changes to your existing transactions.
- **Mask Accounts and Routing Numbers** – Click the Mask Accounts and Routing Numbers button to *mask* the recipient's account and routing numbers. You can click on it again to view the sensitive information.
- **Print** – Click Print to print the details of the selected transaction.

CHAPTER 4: SERVICES

This chapter includes information on secure messages, address changes, check reorders, stop payments and other services.

Secure Messages	40
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Secure Messages

You can send secure messages to and receive secure messages from our financial institution via the online banking system (Services > Messages). In fact, it is one of the most secure ways you can communicate with us. From this page, you can:

- Create new messages
- Read selected messages
- Reply to messages
- Set messages to never expire
- Delete messages
- Sort and group messages

To create a new message:

1. From the online banking menu, choose **Services > Messages**. The Secure Mailbox page appears.

The screenshot shows a web application interface with a navigation bar at the top containing 'Accounts', 'Transactions', 'Commercial', 'Services', 'Preferences', and 'Sign Off'. Below this is the 'Secure Mailbox' section. A text instruction reads: 'To read a secure message, select the message and click the 'Read Message' button at the top or simply double click the message itself. Bold messages indicate that you have not read them, while regular faced messages have been read.' Below the instruction is a toolbar with icons for 'New', 'Reply', a red 'X' (delete), a printer icon, and a 'Group By' dropdown menu set to 'Received'. A table below the toolbar shows messages received on 4/23/2012. The table has three columns: 'Sender / Subject', 'Received', and 'Expires On'. Two messages are listed, both from 'Customer Service' and both expiring on 10/23/2012. The first message is bolded and has the subject 'Security Alert Notification: Password Change', received at 4:10 PM. The second message is regular and has the subject 'Security Alert Notification: Invalid Password', received at 2:28 PM.

Sender / Subject	Received	Expires On
Customer Service Security Alert Notification: Password Change	4/23/2012 4:10 PM	10/23/2012
Customer Service Security Alert Notification: Invalid Password	4/23/2012 2:28 PM	10/23/2012

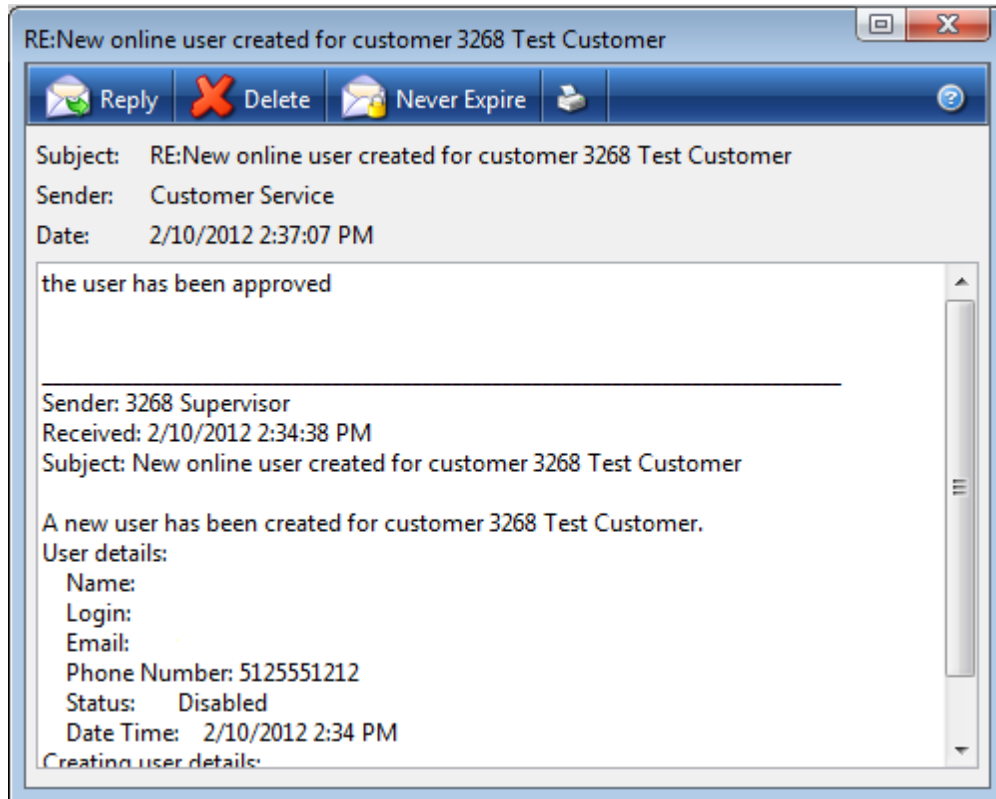
Note: There is a reminder link in the top right corner of the Account Overview page to notify you of new, unread messages in this mailbox.

- From the Secure Message toolbar, click **New**. The message window appears.

Note Please make sure pop-ups are allowed from our site to use this feature.
- Select a destination from the To drop-down list to route the message to the most appropriate location.
- Enter a subject for the message.
- In some cases, you may be able to attach certain file types to your message to send to us. Click **Choose File** to select the file you wish to send.
- Compose your message and click **Send**. The transport of your message is SSL encrypted and is never sent through public, unsecured communication channels.

To read a message:

- Select a message you want to read and click the Read Message toolbar button (or double-click on the message).
- The message will display in a separate window from which you are able to reply, delete, print, or set to never expire.



To reply to a message:

1. Select a message to which you want to reply and click the Reply toolbar button (or double-click on the message).
2. The message will display in a separate window from which you are able to reply to the message.

To set a message to never expire:

1. Select a message you want to keep and click the Set Message to Never Expire toolbar button (or double-click on the message). A confirmation window opens.
2. Click **OK**. The date no longer appears in the Expires On column. Your message will be kept until you delete it.

To delete a message:

1. Select a message you wish to delete and click the Delete Message toolbar button (or double-click on the message). A confirmation window opens.
2. Click **OK**. The message is removed from the grid and is permanently deleted.

3. You may select multiple messages at once by holding down the Ctrl key and clicking desired messages. When multiple messages are highlighted, you can then click the Delete Message toolbar button to delete multiple messages.

To group messages:

1. On the Secure Mailbox toolbar, click the Group By drop-down arrow. The following options display:
 - None
 - Sender
 - Subject
 - Received
2. Choose an option. The grid is grouped according to the selection.

Address Change

The Address Change page allows you to send us a secure request to change your address for one or more of your accounts.

To request a change of address:

1. From the online banking menu, choose **Services > Address Change**. The Change of Address Request page appears.

Accounts Transactions Commercial Services Preferences Sign Off

Change of Address Request

Complete and submit this form to change your address information on one or more of your 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.

Regular Checking (xxxx-6789)

Regular Checking (xxxx-8974)

Regular Checking (xxxx-9654)

Regular Checking (xxxx-9797)

IRA (xxxx-2456)

*Note: Fields marked with an * are required fields that must be provided and at least one account must be selected.*

2. Enter your updated information that will apply to all accounts you want to change.
3. Choose the accounts to be updated or click **Select All**.
4. Click **Submit**. A confirmation window appears.
5. Click **OK**. You are directed to the Submit Transaction page where you will be given the opportunity to preview your submitted changes, then draft (save for later) or approve the Change of Address.
6. Click **Approve**. A confirmation window appears.
7. Click **OK**. You are directed to the Online Activity page.

Note A check box at the bottom of the Submit Transaction page allows the user to make another transaction if they desire to do so. If this check box is selected, the system returns to the Address Change page; if this check box is not selected, the system goes to Online Activity.

Stop Payment

Use the Make a Stop Payment page to place an online stop payment request on a single check or a consecutive series of checks. An online request to stop payment on a check or series of checks does not guarantee that the check will be stopped, as the item may have already been processed and posted to your account.

To request a stop payment on a single check:

1. From the online banking menu, choose **Services > Stop Payment**. The Make a Stop Payment page appears.

Accounts Transactions Commercial Services Preferences Sign Off

Make a Stop Payment Request

Complete and submit this form to make a stop payment request on a selected account based on known payment information.

Enter Account Information
Select an account and optionally enter a comment for the stop payment request.

Account *

Comments

Enter Payment Information
Complete the fields below to make a stop payment request based on known payment information.

For a Single Check For Multiple Checks

Number *

Payee

Amount *

Date Written *

Note: At least one account must be selected.

2. Choose **For a Single Check** and enter the following information:
 - **Account** – From the drop-down list, select the account against which the check was drawn.
 - **Comments** – Provide us any information on why you are requesting the stop payment be made.
 - **Number** – The number of the specific check to be stopped.
 - **Payee** – To whom the check was written.
 - **Amount** – The amount of the check.
 - **Date Written** – The date the check was written.
3. Click **Submit**. A confirmation window appears.
4. Click **OK**. You are directed to the Submit Transaction page where you will be given the opportunity to preview your submitted changes, then draft (save for later) or approve the stop payment.

5. Click **Approve**. A confirmation window appears.
6. Click **OK**. You are directed to the Online Activity page.

Note A check box at the bottom of the Submit Transaction page allows the user to make another transaction if they desire to do so. If this box is checked, the system returns to the Make a Stop Payment page – if this box is not checked the system goes to Online Activity.

Making stop payments across a range of checks is only advised in extreme cases (stolen check book, etc.), as individual stop payment service fees apply to each check included in the request.

To request a stop payment on a range of consecutive checks:

1. From the online banking menu, choose **Services > Stop Payment**. The Make a Stop Payment page appears.
2. Choose **For Multiple Checks** and enter the following information:
 - **Account** – From the drop-down list, select the account against which the check was drawn.
 - **Comments** – Provide us any information on why you are requesting the stop payment be made.
 - **Start Number** – The first check in the range you are requesting for stop payment.
 - **Start Date** – The date the first check in the range was written.
 - **End Number** – The last check in the range you are requesting for stop payment.
 - **End Date** – The date the last check in the range was written.
3. Click **Submit**. A confirmation window appears.
4. Click **OK**. You are directed to the Submit Transaction page where you will be given the opportunity to preview your submitted changes, then draft (save for later) or approve the stop payment.
5. Click **Approve**. A confirmation window appears.
6. Click **OK**. You are directed to the Online Activity page.

Check Reorder

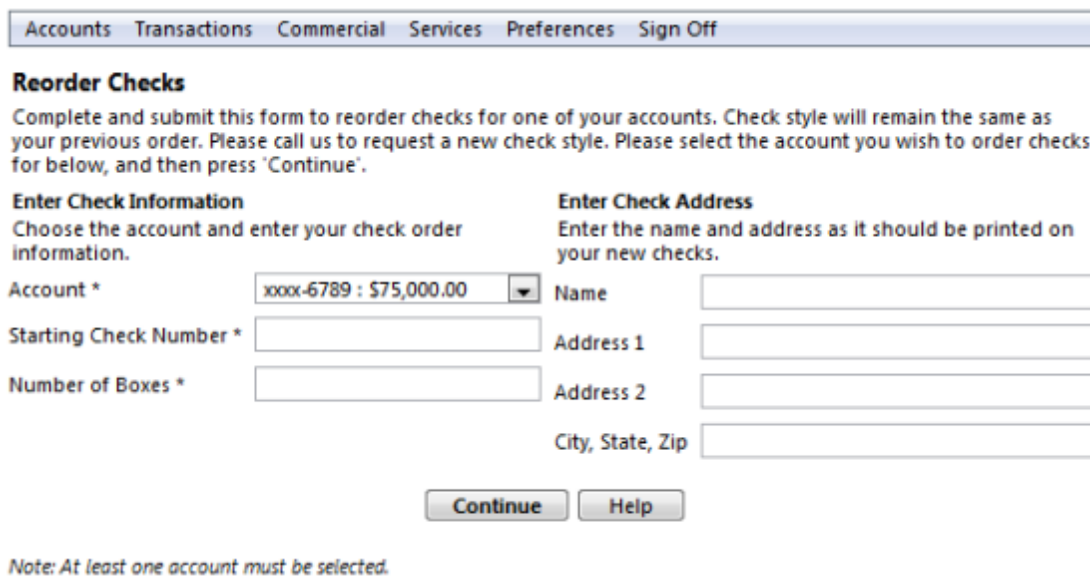
The Check Reorder page makes it quick and easy to securely reorder checks for an account. Each order submitted is for only one account and multiple account orders must be

submitted separately. Additionally, this page cannot be used for first-time check orders or to change the type or style of your checks from previous orders.

Note Financial Institutions may have a direct link to a check vendor on this page. The following steps are generalized settings that send the request to the financial institution and their staff initiates the check reorder with their check vendor.

To reorder checks:

1. From the online banking menu, choose **Services > Check Reorder**. The Reorder Checks page appears.



Accounts Transactions Commercial Services Preferences Sign Off

Reorder Checks

Complete and submit this form to reorder checks for one of your accounts. Check style will remain the same as your previous order. Please call us to request a new check style. Please select the account you wish to order checks for below, and then press 'Continue'.

Enter Check Information
Choose the account and enter your check order information.

Account *

Starting Check Number *

Number of Boxes *

Enter Check Address
Enter the name and address as it should be printed on your new checks.

Name

Address 1

Address 2

City, State, Zip

Note: At least one account must be selected.

2. Choose an Account from the drop-down list.
3. Enter the Starting Check Number.
4. Enter the name and Address as it should be printed on the new checks.
5. Click **Continue**. A confirmation window appears.
6. Click **OK**. You are directed to the Submit Transaction page where you will be given the opportunity to preview your submitted changes, then draft (save for later) or approve the Change of Address.
7. Click **Approve**. A confirmation window appears.
8. Click **OK**. You are directed to the Online Activity page.

Note A check box at the bottom of the Submit Transaction page allows the user to make another transaction if they desire to do so. If this check box is selected,

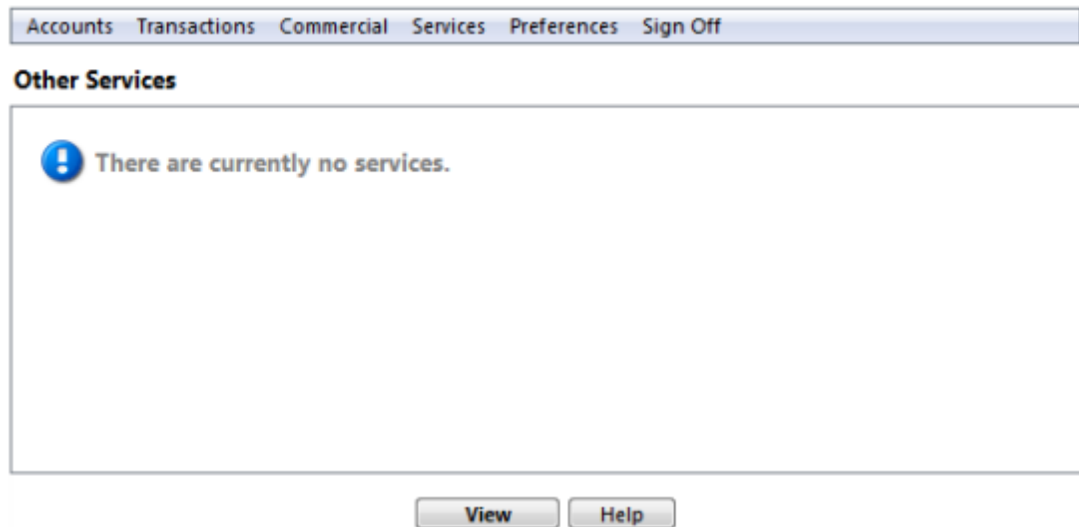
the system returns to the Reorder Checks page; if this check box is not selected, the system goes to Online Activity.

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. From the online banking menu, choose **Services > Other Services**. The Other Services page appears.



2. 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 the View button at the bottom of the list.
3. Complete the information on the page displayed.
4. 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.

CHAPTER 5: PREFERENCES

This chapter includes information on setting and managing account, security and delivery preferences. It also includes help for setting up mobile services and preferences.

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Account Preferences

The Account Preferences page allows you to customize the way your accounts and account information are presented. On this page you can:

- **Change the default account display order** - Smaller order numbers will appear in lists before larger numbers. When accounts are grouped as on the Account Overview page, your selected order will be honored within the group.
- **Enter a nickname for each of your accounts** - Your nickname will be used in all areas of online banking.

Note Account numbers in online banking are masked for the security of your financial information; however, if you need to reference account numbers often, you may choose to enter the full account number as your nickname, or part of your nickname.

- **Change the default history amount** - Enter the default amount of history presented on the Account History page for each individual account. This reduces page display times for accounts with larger amounts of history. For example, you may want to see the last 50 items for your checking account, but the last 365 days for a loan account.

Note It is possible to enter a default history amount that is greater than the history available for the account. In that case, we will display all available history for the account. The oldest history transaction available will also be displayed at the bottom of the Account History page.

- **Set text banking account preferences** - From the Text Account grid in Account Preferences, you can enable and nickname accounts, as well as set the display order for

text banking.

Note You must enroll in text banking via Mobile Preferences in order to view the Text Account grid.

To set account preferences:

1. From the online banking menu, choose **Preferences > Account**. The Account Preferences page appears.

Order	Account	Description	Display Name	#	Type
0	XXXX0027	Regular Checking	main account	50	Items
0	XXXX0038	Small Business Checking	alternate checking	50	Items
0	XXXX0051	Deposit Checking		50	Items
0	XXXX0086	Regular Checking		50	Items
0	XXXX2508	120 day CD		50	Items
0	XXXX5361	120 day CD		50	Items
0	XXXX8719	Regular Checking		50	Items
0	XXXX1089	Regular Checking		50	Items
0	XXXX6152	Christmas Savings		50	Items
0	XXXX4891	Auto Loan		50	Items
0	XXXX7893	Money Market		50	Items
0	654654	External Checking		N/A	N/A

2. Enter the display order for each applicable account.
3. Enter a display name (nickname) for each applicable account.

Note Including the last four digits of the account number in the nickname may be helpful for future reference

4. Enter the number (#) of history items or days to display.
5. From the Type drop-down list, choose **Items** or **Days**.
6. Click **Submit**. A confirmation window opens.
7. Click **OK**. A success message appears in green at the top of the Account Overview page: *You have successfully changed your account preferences.*

To set text banking account preferences:

1. From the online banking menu, choose **Preferences > Account**. The Account Preferences page appears.
2. Click **Text Accounts**. The Text Accounts grid appears.

Enable	Order	Account	Description	Display Name
<input checked="" type="checkbox"/>	1	6447331-159	My Checking Account	chk
<input checked="" type="checkbox"/>	2	0070668-582	My Savings Account	sav

3. Select check boxes to enable accounts.
4. Enter the display order for each applicable account.
5. Enter a display name (nickname) for each applicable account.

Note The display names for text banking accounts are limited to 4 characters.

6. Click **Submit**. A confirmation window opens.
7. Click **OK**. A success message appears in green at the top of the Account Overview page: *You have successfully changed your account preferences.*

Alert Preferences

The Alerts page is used to set up notifications that let you know when certain events happen. There are five types of alerts:

- **Account Alert** - Account Alerts are account-based alerts that trigger based on changes to your account details.
- **Date Alert** - Date Alerts are date-based alerts that offer a convenient reminder of important dates or events.
- **History Alert** - History Alerts are processed transaction alerts that trigger based on historical transaction details.
- **Insufficient Funds Alert** - Insufficient Funds Alerts are triggered when there are insufficient funds in the account on which the check is drawn.

- **Transaction Alert** - Transaction Alerts are transaction-based alerts that trigger based on the type of online transactions.

Note The Account criterion will not be selectable when creating an ACH Pass-Thru transaction alert as there is no account associated with this transaction type.

Alerts can be delivered to you in the following ways:

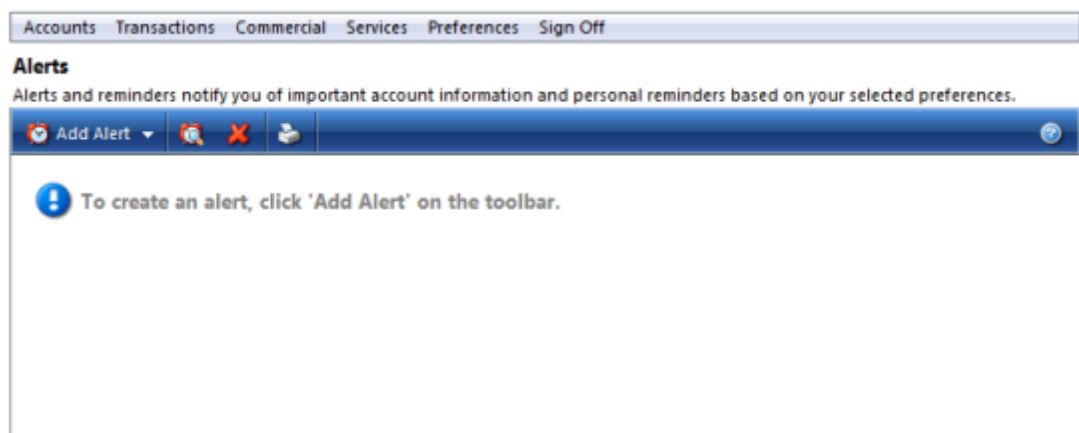
- **Secure Message Notification** – An alert will always be delivered to your secure mailbox under the Services > Messages menu. In the case that you fail to receive an email, or miss a notification phone call, you can always confirm and review your alerts in your secure mailbox.
- **Email Notification** – An email notification will be sent when your alert triggers.
- **Phone Notification** - You can receive a phone call from our voice banking system when your alert triggers. If you choose to receive a phone call, you should enter the desired time you want to receive the call any day the alert triggers.
- **Text Message Notification (if applicable)** – A text message will be sent to your mobile device.

Note Depending on your mobile plan, you may be charged for text messages.

Adding New Alerts

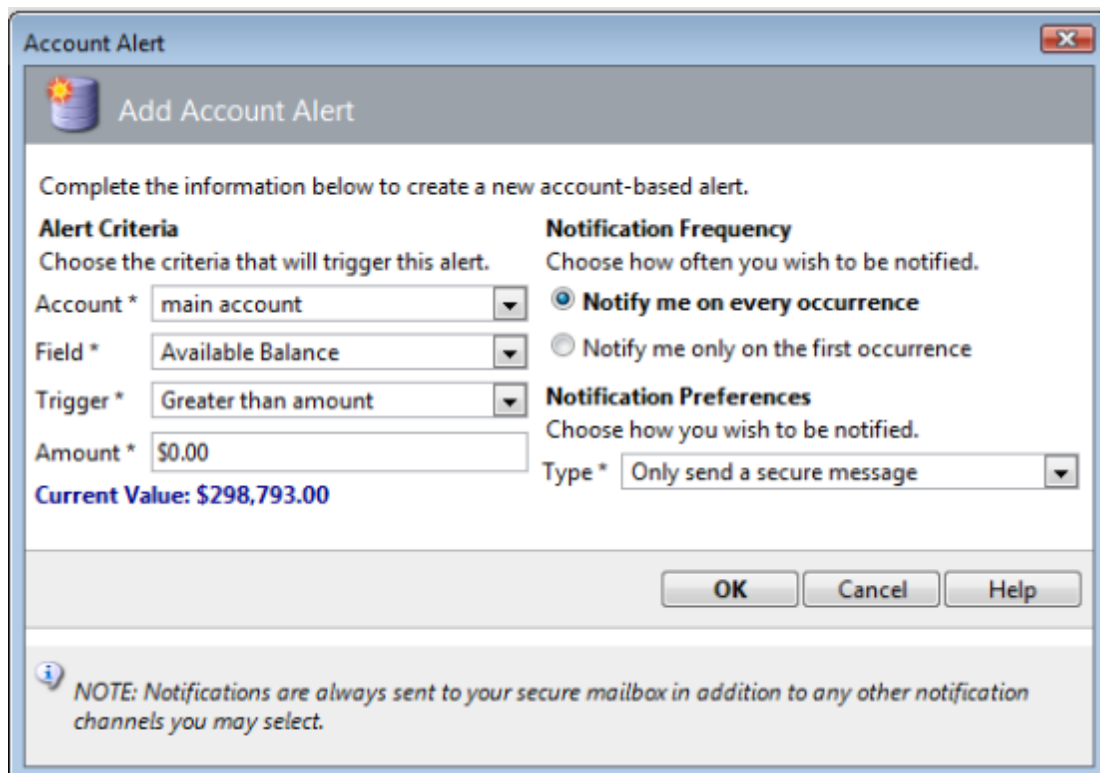
To create a new alert:

1. From the online banking menu, choose **Preferences > Alerts**. The Alerts page appears.



NOTE: Notifications are always sent to your secure mailbox in addition to any other notification channels you may select.

2. Click **Add Alert** and select an alert type. The Alert window appears.



Account Alert

Add Account Alert

Complete the information below to create a new account-based alert.

Alert Criteria
Choose the criteria that will trigger this alert.

Account *

Field *

Trigger *

Amount *

Current Value: \$298,793.00

Notification Frequency
Choose how often you wish to be notified.

Notify me on every occurrence

Notify me only on the first occurrence

Notification Preferences
Choose how you wish to be notified.

Type *

OK **Cancel** **Help**

NOTE: Notifications are always sent to your secure mailbox in addition to any other notification channels you may select.

3. Select the appropriate alert criteria including the notification frequency. If you choose to be notified only on the first occurrence, the alert will become inactive after the first trigger.
4. Select your notification preference. If you choose to be notified via phone, text, or email, there will be a secure message sent to your secure online mailbox.
5. Click **OK**. The window closes and the alert displays on the Alerts page. .

Editing Alerts

To edit an existing account alert:

1. From the Alerts page, select the alert you want to edit and click the Edit Alert toolbar button or double-click on the grid. The Edit Alert window appears.
2. Edit the parameters of the alert and click **OK**. The window closes.

Note To disable the alert, clear the Enable this Alert check box which will render the alert inactive without deleting the alert. The alert will still display on the Alerts page, but with an *Inactive* status.

Deleting Alerts

To delete an existing account alert:

1. From the Alerts page, select an alert.
2. Click the Delete Alert **X** toolbar button. A confirmation window appears.
3. Click **OK**. The window closes and the alert is removed from the page.

Date Alerts

To create a date alert:

1. On the Alerts toolbar, choose **Add Alert > New Date Alert**.
2. Select the month and day you want to be alerted.
3. Select a category from the drop-down list.
4. Add an optional note – this can be used to better describe the alert if the category is insufficient.
5. Select the Notification Frequency.
6. Select the Notification Preferences.
7. Click **OK**. The window closes and the alert displays on the Alerts page.

Note Date alerts are edited and deleted the same way as account alerts.

Security Preferences

The Security Preferences page lets you change your preferences related to accessing our online banking services. These preferences include:

- Changing your password
- Changing your login ID
- Adding a phishing phrase
- Adding and updating secure delivery information
- Creating a challenge code
- Setting up security alerts

Note Available options may vary based on your configuration.

To make changes, choose **Preferences > Security** from the online banking menu and click on the tab for the preference you want to change.

Accounts Transactions Commercial Services Preferences Sign Off

Security Preferences

Change your security settings in the fields provided below.

Password | Phishing Phrase | Secure Delivery | Challenge Code | Alerts

Change Password

For security purposes, you must first enter your existing password then enter and confirm your newly selected password.

Old Password *

New Password *

Confirm Password *

Password Requirements

Your password must meet these requirements:

- Must be at least 4 characters
- Cannot be more than 16 characters
- Must contain at least one number
- Must contain at least one uppercase character
- Must contain at least one lowercase character
- Cannot contain repeating adjacent characters
- Cannot be the same as the last 2 passwords

Note: Notifications are event-driven and will be delivered when the security event occurs.

Changing your Password

To change your password:

1. Click the Password tab.
2. Enter your old password.
3. Enter and confirm (re-enter) your new password.

Note Your password must conform to the password requirements displayed on the right side of the page.

4. Click **Submit Password Change**.

Your new Password will be immediately effective for all future logins to online banking.

Changing your Login ID

To change your login ID (optional feature):

1. Click the Login tab.
2. Enter your desired login ID.

Note Your login ID must be unique across all users of our online services and conform to the login ID requirements displayed on the right side of the page.

3. Click **Submit Login ID Change**.

Your new login ID will be immediately effective for all future logins to online banking.

Managing Your Phishing Phrase

You can add a phishing phrase that protects you from potential phishing attempts. Your unique phishing phrase will be displayed over the online banking login to ensure that you are on our website, and not a fake site.

To add or change your phishing phrase:

1. Click the Phishing Phrase tab.
2. In the My Phrase field, enter a unique, personal phrase that you will recognize.
3. Click **Submit My Phrase**.

The next time you visit the login page, you will see the Anti-phishing box. Click the box to reveal the Login ID and Password fields.

Setting up your Security Alerts

Security Alerts allow you to set up additional notifications for your added safety and security:

1. Click the Alerts tab.
2. Enter your preferred email and/or phone contact information.

Note SMS Text messaging may also be an option.

3. Choose the security events for which you wish to be notified.
4. Click **Submit Alerts Changes**.

Managing Your Secure Delivery Information

When you are required to securely register your computer or you forget your password and request a new, temporary password, our system will present you with your provided Secure Delivery contact information. When you select an e-mail or phone number, we will deliver a secure access code to your e-mail account or phone (via a telephone call). The Secure Delivery tab is where to manage your preferred delivery contact information and can be edited only when you are strongly authenticated.

To add a delivery contact:

1. Click the Secure Delivery tab.
2. Click **Add Delivery Contact** and select one of the following:
 - New E-mail Address
 - New Phone Number
 - New SMS Text Number
3. Enter the contact information and click **OK**. The delivery contact is added to the grid.

Note You can also edit and delete delivery contacts by clicking their respective buttons on the Secure delivery toolbar.

Creating Your Challenge Code

If you have rights to this feature, you may create a challenge code here. The challenge code can be used, in addition to the correct entry of the user ID and password, if you are unable to receive a secure access code by phone or email. Once it is created, you may choose to enter this code instead of receiving a secure access code through the standard authentication process. For your security, you will not be able to register your computer when logging in with the challenge code.

User Preferences

The User Preferences page displays your user profile as well as some preferences that are specific to your use of our online banking services on your computer.

Your user profile is the primary contact information we keep on file for your online banking services, and should be kept up-to-date. You can update your profile as often as necessary.

To update your user profile:

1. From the online banking menu, choose **Preferences > User**. The User Preferences page appears.

Accounts		Transactions		Commercial		Services		Preferences		Sign Off	
User Preferences											
Please update this online profile as necessary to ensure that we have accurate, up-to-date information regarding your online banking services.											
Online Profile Enter your personal information.						Online Contact Information Enter your contact information.					
Title	<input type="text"/>	Address Country *	United States		▼						
First Name *	Bob	Street 1 *	4217 South Parker								
Middle Name	<input type="text"/>	Street 2	<input type="text"/>								
Last Name *	Smith	City *	Austin								
Suffix	<input type="text"/>	State *	Texas		▼						
E-Mail *	test@test.com	Postal Code *	78749-								
		Phone Country *	United States		▼						
		Home Phone *	(512)608-8074								
		Work Phone *	(512)608-8074Ext.								
<input type="button" value="Submit"/>						<input type="button" value="Help"/>					

*Note: Fields marked with * are required fields that must be provided.*

2. Change the necessary fields in the Online Profile section.
3. Change the necessary fields in the Online Contact Information section.
4. Click **Submit**. A confirmation window appears.
5. Click **OK**. You directed to the Account Overview page.

Note This page will automatically update your online banking information only. To request that the financial institution change your Address of Account (this would be the address where your statement and notifications are sent) please go to Services > Address Change.

Mobile Preferences

The Mobile Preferences page allows you to establish your preferences for accessing and using our online banking services on your mobile device. This may include setting up your mobile authorization preferences and enrolling for mobile and text banking access.

Mobile Enrollment

You enroll to use our mobile banking services by clicking on the Mobile Enrollment tab and selecting the check box to enable mobile banking access. This will allow you to use your existing online banking user ID and password on our mobile site.

As a convenience, you can also have our mobile web address sent to an email client on your mobile phone by entering your email address and clicking Send. This will allow you to cut and paste the address from your email client into your mobile browser.

To enroll in mobile banking:

1. From the online banking menu, choose **Preferences > Mobile**. The Mobile Preferences page appears.
2. Select the *Yes, enable my user ID and Password for use on my mobile device* check box.
3. Verify the Mobile Access URL is displayed correctly by copying and pasting it into a new browser tab.
4. Enter an email address and click **Send**. An email is sent with mobile URL.

Authorizing Transfers Over Mobile Devices

We may require you to enter your Mobile Authorization Code (MAC) to complete and authorize some transactions over your mobile device. If you want to be able to transfer funds over a mobile device, you should establish your MAC from the Mobile Authorizations tab. This code may also be used to approve payments that others may request you to authorize over your phone, once you set up your mobile authorization preferences.

Mobile Authorization Preferences

Mobile authorization lets you manage your online banking payments and transfers on-the-go using your mobile phone. Once you establish your mobile authorization settings, you will be added to a list of eligible approvers when another user in your company or household wants to send you an authorization request. Once you establish your MAC, enter your preferred phone and email delivery preferences, and choose the transactions types for which you agree to be an eligible approver. This option is useful when other users in your company or household are not eligible approvers for a particular transaction type.

Mobile authorization workflow is as follows:

A user executes a payment, and from the Submit Transaction page, sends a mobile authorization request to one or more eligible approvers. All approvers are displayed.

However, only those that are eligible to receive the mobile authorization request would be selectable.

To receive the authorization request, the following must be true:

- The person executing or drafting the payment must be in the same company or household as the requested approver(s).
- The approver(s) must have the rights and limits to approve the payment.
- The approver(s) have already established the mobile authorization preferences and set a MAC.

Clicking Send will 1) draft the payment and 2) send the mobile authorization request to all checked approvers and notification targets.

Receiving Approval Notification Emails

The drafter can optionally request a notification email if the payment is approved by one of the eligible approvers by entering an email address.

Sending Delayed Requests

The time next to each phone number allows the drafter to schedule a time that the mobile authorization will be sent. If the time is left at the default value of 6:00 AM, the request will be sent immediately when the Send button is clicked.

- One or more eligible approvers will receive the mobile authorization request by phone or email. If the notification target is by email, the approver must log into online banking and go to Accounts > Online Activity to approve the payment. If the request is sent to eligible approvers by phone, the approver can review the transaction details and approve the payment by following the directions and entering the MAC.

Note If multiple eligible approvers are sent the request, only the first to successfully enter his or her MAC will approve the payment. Others that receive the call will get a message indicating that the payment has already been approved upon successful entry of their MAC.

- Upon approval by an eligible approver, the status of the payment in Accounts > Online Activity will immediately update from *Pending Approval* to *Authorized*. Additionally, the drafter will receive the optional approval notification, if requested.

Note A Mobile Authorization Code should be kept absolutely private and never shared.

Text Banking Enrollment

Text banking requires that the user register for the service in online banking. From the Text Banking tab in Mobile Preferences, you can select the option to enroll in text banking, register a cell phone number, and agree to the terms of service.

To enroll in text banking:

1. From the online banking menu, choose **Preferences > Mobile**. The Mobile Preferences page appears. The Mobile Enrollment tab appears by default.
2. Choose the Text Banking tab.
3. Select *Yes, enable my accounts for use on my text device*.
4. Enter a number for a text enabled mobile device in the SMS Text Number field.
5. Select the check box to agree to terms of service and click **Submit**. A text message is sent to the mobile device welcoming you to text banking. The following message also displays on the Mobile Preferences page: *You have successfully updated your mobile settings*.

Note Upon initial enrollment, you will be redirected to the Account Preferences page where you can enable, order, and nickname your accounts for use with text banking.

Text Banking Commands

Text banking can be used to quickly access:

- Balances
- History
- Financial institution information (such as website, phone number, etc.)
- Funds Transfers

Note Signatures (or any other text such as phone numbers) appended to text messages may cause errors in processing. It is recommended that you disable your automatic signature (or any appended text) when sending text banking commands.

Send text commands to 226563 (BANKME). The following commands are available:

Text Command	Action
BAL or BAL <account nickname>	Receive account balance (If no account nickname is included, the balances of all enabled accounts will be listed)
HIST <account nickname>	Receive account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts

Text Command	Action
LIST	Receive a list of available text commands
HELP	Receive a list of contact points for information on text banking (for example, your website or phone number)
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

Delivery Preferences

The Delivery Preferences page allows you to enroll for electronic statement delivery and set your email delivery preferences.

To establish your statement delivery preferences:

1. From the online banking menu, choose **Preferences > Delivery**. The Delivery Preferences page appears.

Accounts Transactions Commercial Services Preferences Sign Off

Delivery Preferences

Select your statement delivery preference for each of your online-enabled accounts. Once your selections are made, please review and agree to the Statement Delivery Agreement and click 'Submit' to send us your updated preferences.

Statement Delivery Preferences

Choose how you would like to receive your statements using the fields below.

Delivery Preference	Account	E-Mail	Alternate E-Mail
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX-2456	<input type="text" value="Test@test.com"/>	<input type="text"/>
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX-6789	<input type="text" value="Test@test.com"/>	<input type="text"/>
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX-8974	<input type="text" value="Test@test.com"/>	<input type="text"/>
<input type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXX-9654	<input type="text" value="Test@test.com"/>	<input type="text"/>

Statement Delivery Agreement

You are required to read and accept the terms and conditions below to change your statement delivery preferences. By checking the box below and submitting this information, you are agreeing to the terms of agreement.

FILE:estatement.txt

I agree to the terms of the agreement

Note: If a user does not make a selection for EVERY account, they 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.'

- Choose your preferred statement delivery method (Electronic Statement/Statement by Mail) for each of your online-enabled accounts from the drop-down list.

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.*

- Enter a Primary Email and Alternate Email address for each account.
- Read the Statement Delivery Agreement and select the check box to indicate you agree

to the terms and conditions.

5. Click **Submit**.

Your electronic statements are available upon request under the Accounts > Statement menu.

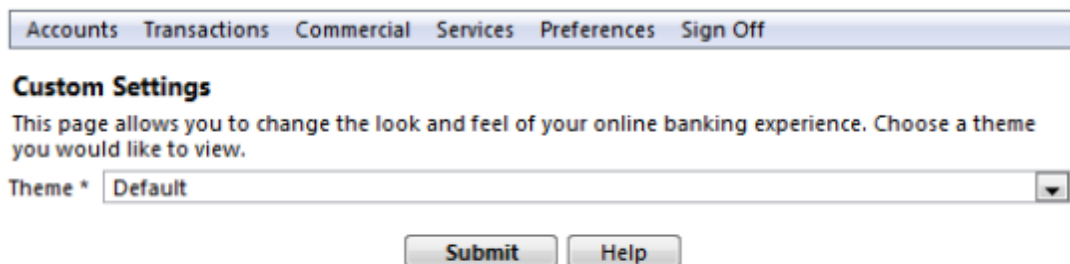
Custom Settings

Custom settings allow you to customize your online banking experience. Currently, the Custom Settings menu allows you to change the theme for your online banking. Themes are templates (aka skins) that alter the way your online banking elements appear (such as colors, text, and images) but do not limit or affect your access to your accounts and banking features. When you change your theme and click Submit, the selected theme immediately appears in your browser.

When configured, language themes will also be accessible from the Theme menu on the Custom Settings page.

To configure your theme:

1. From the online banking menu, choose **Preferences > Custom Settings**. The Custom Settings page appears.



The screenshot shows a navigation bar with the following items: Accounts, Transactions, Commercial, Services, Preferences, and Sign Off. Below the navigation bar is the heading "Custom Settings" followed by the text: "This page allows you to change the look and feel of your online banking experience. Choose a theme you would like to view." There is a dropdown menu labeled "Theme *" with "Default" selected. Below the dropdown are two buttons: "Submit" and "Help".

If you choose a new theme, the change will be effective immediately.

2. Select an available option from the Theme drop-down list and click **Submit**. The new theme immediately appears.

CHAPTER 6: FAQ

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Getting Started

Login

First time login

Q: Can I add another contact number?

A: Once you have successfully logged into the online banking system, you can update your preferred contacts via the Preferences > Security menu.

Q: What if I do not have access to the phone or email account contacts listed?

A: You cannot complete a first-time enrollment or register a computer without access to at least one of the listed contacts. If you need immediate access, please contact us. Once we have verified your identity, we can add a new phone number or email address that you can access.

Q: Is the code I received by phone, text message, or email my new password?

A: No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

Forgotten Login ID/Password

Q: I have forgotten my login ID. What do I do?

A: If you forget your login ID, please contact us. We will be required to securely verify your identity before providing you your login ID.

Q: Is the code I received by phone, text message, or email my new password?

A: No, it is only a temporary access code. Never enter a secure access code on the login page as a password or as an existing password when instructed to change your password or establish a new password.

Q: The system has warned me that one more unsuccessful login attempt will lock my account. What are my options?

A: If you have unsuccessfully tried to login and have been warned that one more unsuccessful entry will lock your account, you may choose the Forgotten Password process. That process will enable you to reset your password to something you can remember without the risk of locking your account. If you choose to try to login one more time and fail, you will be required to contact us to unlock your account.

Q: I have been locked out of the system due to entering the wrong User ID or password too many times. How do I unlock my account?

A: If you have locked your account due to several unsuccessful login attempts, for your security you are required to contact us to unlock your account.

Q: Can I change my login ID and/or password?

A: Once you have successfully logged into the system, you can voluntarily change your login ID and/or password through the Preferences > Security menu.

Registering your computer

Q: Why am I being required to register each computer I use to access online banking?

A: In today's online environment, login ID/password access to your financial information is no longer considered sufficient to securely verify your identity. Therefore, in addition to your login ID and password, our online verification requires us to deliver you a one-time piece of required information via something only you possess (for example, your email account or your telephone). Once you receive the additional piece of information (a secure access code) and enter it into our system, we will remember your computer and browser and mark your browser with a cookie and/or other browser-specific object.

Registering your computer adds a strong layer of security to your online accounts. This means that no other unregistered computer in the world has access to your online information, even if your login ID and password were accidentally or unintentionally compromised. Once we register your computer and browser, you will only be required to enter your login ID and password on future logins via the registered computer browser.

Q: I registered my computer during a previous login, but the system is asking me to register it again. Why?

A: There are several reasons this may happen, including:

- Your browser settings are set to delete cookies, or your browser cookie for online banking has been deleted since the last time you logged in.
- Your online profile is set to require a secure access code delivery each time you log in.
- You are logging in via a different browser on the same registered computer. Each browser (i.e. Chrome/Internet Explorer/Firefox/Safari/) must be individually registered.
- We have reset all active registrations on the system for security purposes.

Q: How do I remove the registration from a computer that is no longer mine?

A: You can remove the registration of a computer/browser by deleting your cookies, or only the cookie related to our online site. Please see your browser help for assistance in deleting cookies.

Q: I registered for phishing protection but I don't see my phrase. What should I do?

A: The phishing phrase is based on another cookie set in your browser when you established your phrase. You will see your phrase on all browsers through which you submit a phrase. If you do not see your established phrase, it may be due to several reasons:

- If you have not submitted a phrase through the browser you are using (but you had previously set up a phrase on a different browser) that is likely the reason you are not seeing your phrase. When you submit your phishing phrase, it is effective on the individual browser used on the computer from which you established the phrase. However, as you submit a new phrase on another (second) computer/browser, the newly submitted phrase will be shared on all previously used browsers. In other words, you can set phishing phrases on several browsers but you can only have one phrase associated with your login ID, which is the most recent phrase you submitted.
- It is also possible that you are not seeing the phishing phrase because the site you are on is not our secure online banking site. That is, in fact, the reason we have a phishing phrase, so you can be aware of attempts by malicious individuals to lead you to an unauthorized version of our site, referred to as *phishing*. The absence of your phishing phrase may be the only way to tell the difference between our site and an unauthorized version of our site. If you are certain the absence of your phishing phrase is not due to the cookie explanation given above, please contact us immediately, *before* you login.

Make sure the web address for the site is the same as, or linked directly from, our main website.

Sign Off

Q: What is the most secure way to sign off?

A: To maximize the security of your online information, you are strongly encouraged to always use the Sign Off menu selection or close your browser to end your session.

Q: What is defined as inactivity?

A: Inactivity is defined as not having submitted any request to the server within the user session timeout period. If you have submitted a request that resulted in the rendering or refreshing of a page, or you have submitted a transaction, your user session timeout period is automatically restarted. Simply typing information like dollar amounts into a form is not defined as system activity.

Accounts

Account Overview

Q: Why are some of my account names highlighted and marked with an asterisk?

A: Highlighted account numbers indicate that there is pending transactional activity for the account, often called memo-posted transactions. You can review these pending transactions by going to Account > History for the account, clicking on Pending Items from the Quick Menu, or simply by double-clicking on the grid.

Q: What is the icon next to Current Balance?

A: The Quick Action icon allows you to quickly view history, account details and pending items. You can also quickly make transfers to and from the account without going to the Funds Transfer page. Lastly, the Print option allows you to print the account's details and pending items.

Q: Can I nickname the accounts displayed on this page?

A: Yes, you can change the default display name for any account by navigating to the Preferences > Account menu and entering your preferred nickname for some or all of your accounts. Your chosen nickname will be used instead of the default name or account number throughout the online banking system.

Q: Can I remove or hide some accounts on this page?

A: Yes, if you are a business account holder and have access to manage user rights via the Preferences > User Rights menu, you can clear the *View* check box for the accounts you wish to hide. Note that you need to sign off and log back in before the change will take effect. If you do not have access to User Rights, you can call us to remove or hide accounts for your user ID.

Q: Can I change the display order for my accounts?

A: Yes, you can change the default display order by navigating to the Preferences > Account menu and entering your preferred account display order. Lower order numbers will be displayed before higher order numbers within each group of accounts (i.e. checking, savings, loan, etc.).

Account History

Q: How do I know how much history is available for an account?

A: The Oldest Transaction Available information for the selected account displays at the bottom of the Account History page.

Q: How much history displays by default for an account? Can I change the default amount?

A: The default amount of history displayed for a selected account is 50 items. This default amount, by number of items or number of historical days, can be changed for each account in the Account Preferences page.

Q: When I download my history to Quicken or Quickbooks, it does not launch the application automatically. Why?

A: There is no association for the file type to the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click on the file and choose **Open with**. This allows you to select Quicken or QuickBooks from a list, depending on the downloaded file type. The next time you download your history, the program should launch automatically.

Q: Why does the data not display on the page when I export my account history?

A: This behavior is intentional to minimize download time. When you choose to export your data, the time it would take to display the data on the page is generally unnecessary. If you wish to display the data first, click **Display Results** and **Submit** to first show the data, then click **Export to File** to complete the export.

Online Activity

Q: How is the Online Activity page different from Account History?

A: The Online Activity page contains all transactions initiated via electronic banking, but does not include transactions made via other means, like ATM or debit/credit card transactions. This page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

In contrast, the Account > History page is a record of processed and cleared transactions against your account from all sources, not just electronic banking. Additionally, account history does not include transactions that have been drafted/approved/canceled via electronic banking, but only those that have already cleared or will clear your account the next processing day.

Q: Can I see transactions from other users in my household or company?

A: Yes, if you have been entitled to see other users' online activity instead of just your own.

Q: What is a Tracking ID?

A: The Tracking ID is a unique identifier of each transaction on our system and provides you a way to easily reference a transaction and communicate with our support staff. Please use tracking IDs in any communication to us.

Statements

Q: Why aren't all of my accounts in the account drop-down list?

A: There are two reasons your accounts may not be displayed. First, we may not support online or electronic statements for all account types. Secondly, you may not have selected your electronic delivery preferences for the account, letting us know that you want to receive your statement electronically. Statement delivery preferences can be made or changed under the Preferences > Delivery menu.

Q: I selected my account and clicked View Statement, but nothing happened. Why?

A: Make sure you have allowed pop-ups for our site. It is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker or add our site as an allowed site.

Q: Why would I choose to view my statement as an image versus a PDF?

A: Viewing PDF statements requires that you have the necessary plug-in to read PDF files on your local machine, which a vast majority of modern computers do. However, if you are on a public computer, you may wish to select image as PDF documents are often cached by the browser and stored as Temporary Internet Files, where native image file types are not. If you select PDF on a public computer, you should delete the Temporary Internet Files after you sign off.

Transactions

Funds Transfer

Q: Can I transfer money to and from accounts I have at other financial institutions?

A: In some cases, we support external transfers to and/or from other financial institutions. Please contact us to request an external transfer account, or send us a secure message under Services > Messages.

Q: If I make a future-dated transfer, when will the transfer be processed and effective?

A: If you create a future-dated transfer, the transfer will be processed within 2 days of the Transfer Date and the credit to your account will occur on the Transfer Date.

Q: Where can I see my Funds Transfer activity?

A: Your funds transfer activity is available in your Online Activity under the Accounts > Online Activity menu. Any drafted, approved, canceled or processed funds transfers will be displayed. Each transaction has a unique Tracking ID for easy identification.

Create Recurring Transactions

Q: How do I cancel a single instance of a recurring transaction?

A: You can cancel a single occurrence of a recurring transaction in Online Activity. Note that each recurring instance of the transaction is scheduled only when the previous instance of the transaction has been processed or completed and is displayed under the Accounts > Online Activity menu. Find and click on the instance you wish to cancel and select *Cancel the selected transaction*. The transaction will be canceled without affecting the other occurrences of the transaction.

Q: How do I cancel all occurrences of a recurring transaction?

A: You can cancel all occurrences of a recurring transaction by canceling the transaction under the Transactions > Recurring menu. Click on the recurring transaction you wish to cancel and select *Cancel the selected transaction* from the drop-down list. Click **Submit** and you will be asked to confirm the cancellation.

Q: Can I modify a recurring transaction?

A: No, recurring transactions may only be created or canceled. You can also cancel individual occurrences of the transaction under the Accounts > Online Activity menu.

Manage Recurring Transactions

Q: How do I cancel a single instance of a recurring transaction?

A: You can cancel a single occurrence of a recurring transaction in Online Activity. Note that each recurring instance of the transaction is scheduled only when the previous instance of the transaction has been processed or completed and is displayed under the Accounts > Online Activity menu. Find and click on the instance you wish to cancel and select *Cancel the selected transaction*. The transaction will be canceled without affecting the other occurrences of the transaction.

Q: Can I modify a recurring transaction?

A: No, recurring transactions may only be created or canceled. You can also cancel individual occurrences of the transaction under the Accounts > Online Activity menu.

Send Check

Q: If I create a future-dated check, when will the check be processed and effective?

A: If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on US mail.

Q: Would the description I enter online be printed on the check?

A: No, this description is to help you in identifying this transaction later. The description is not printed on the check.

Submit Transaction

Q: What is *Repeat this process*?

A: If you would like to create a same type of payment after the transaction you are currently working on, you may select the *Repeat this process* check box before you select Approve or Draft. Instead of taking you to Online Activity, the system would take you back to the same payment page so that you may create an additional payment. You will still receive the status update (example: *The status of #11678 is Drafted*).

Services

Secure Messages

Q: How do I know if I have a message in my mailbox?

A: You can logon and navigate to your message mailbox and there is also a convenient link on the Accounts > Overview page to let you know when you have a new message.

Q: Is the content of my message and any attachments sent securely?

A: Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like email communication.

Q: Can I see the messages I have sent?

A: No, to simplify your mailbox we only show the messages you have received.

Q: How long are messages kept in my mailbox?

A: Each message is kept for a specified number of days, unless you choose to set a selected message to *never expire*. Otherwise, all messages will be saved until the date displayed in the Expires On column in the mailbox.

Address Change

Q: Is my Change of Address request immediate?

A: When you submit the request, we receive it immediately; however, depending on the number and type of accounts, it may take 24 to 48 hours to make the changes.

Q: Will this affect the delivery of my statement and other mail?

A: Yes, a change of address request affects the account profile, statement, and other mail and correspondence related to the account. Therefore, we may call you for additional verification, if required.

Stop Payment

Q: What is a Stop Payment?

A: A Stop Payment request is an order by the writer of a check that the payment should not be honored. This may be related to failure by a merchant to provide services, or due to potential fraud-related activity on the account.

Q: Does a Stop Payment request guarantee that the payment will be stopped?

A: No, an online request to stop payment on a check or series of checks does not guarantee that the check(s) will be stopped, as the item may have already been processed and posted to your account.

Check Reorder

Q: Can I change my check style?

A: No, this page does not allow you to change your check style, only to reorder another box of your existing check style.

Q: Can I order checks for the first time?

A: No, this page is for check reorders. For first-time check orders, please contact us directly.

Preferences

Alert Preferences

Q: When are alerts delivered?

A: When triggered, secure message and email alerts are delivered immediately after all of our transactions have been processed. Phone and text message alerts are delivered at the time you select on any day that the alert is triggered.

Q: Are alerts real time?

A: No, alerts are triggered at processing time each day. For example, if an alert value is triggered during the day on Monday, the alert is generated during our processing cycle Monday night. A secure message or email will be sent immediately after processing, while a phone notification or text message will be sent at the time you selected on Tuesday.

Q: What is the difference in a phone notification versus an email notification?

A: An email notification, because it is delivered over public email, contains no detail on the alert, only that it has been triggered. On the other hand, a phone notification will provide more alert detail, and may also allow you to enter your voice banking credentials to access your account information on the same call.

Q: What if I don't receive a phone alert?

A: If you miss the alert call, our alert system will leave a message on voice mail. If you believe you did not receive a phone call, please check your message mailbox under the Services > Messages menu to confirm receipt. If there is not an alert in the secure mailbox, confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us.

Note Email, phone, and text message alerts are a convenience and should not be used to manage critical account details or appointments, as they are not 100% reliable delivery channels. If triggered, secure messages within the online banking system are very reliable, as they are sent within the online banking system.

Q: What if I don't receive an email alert?

A: If you believe you did not receive an alert email, please check your message mailbox under the Services > Messages menu to confirm receipt. If you received your secure message, but not your email, check your Junk email folder first. If your alert is delivered as junk mail, configure your junk mail settings to allow email from our email address. If there no an alert in your online secure mailbox, it was not sent. Confirm that the alert is enabled. If you still believe you did not receive an alert, please contact us.

Note Email, phone, and text message alerts are a convenience and should not be used to manage critical account details or appointments, as they are not 100% reliable delivery channels. If triggered, secure messages within the online banking system are very reliable, as they are sent within the online banking system.

Q: Can I disable an alert without deleting it?

A: Yes, you can edit an alert and clear the *Enable this alert* check box to render the alert inactive.

Q: Where can I set up security alerts?

A: Security alerts are under the Preferences > Security menu.

Security Preferences

Q: Why would I change my User ID and Password?

A: It is a good practice to change your User ID and/or password periodically. If you ever believe your User ID and/or password have been compromised, change them immediately.

Q: What is phishing?

A: Phishing is an attempt to criminally and fraudulently acquire sensitive information, such as user names, passwords and credit card details, by masquerading as a trustworthy entity in an electronic communication, like an email or an instant message.

Q: Will I see my phishing phrase on all computers?

A: You will see your phrase on all browsers through which you submit a phrase. When you submit your phishing phrase, it is effective on the individual browser used on the computer from which you established the phrase. However, as you submit a new phrase on another (second) computer or browser, the newly submitted phrase will be shared on all previously used browsers. In other words, you can set phishing phrases on many browsers but you can only have one phrase associated with your login ID, which is the most recent phrase you established and submitted.

Q: Why does my contact information appear partially blocked?

A: The listing of your secure delivery contacts is masked, or partially blocked, when presented online. This is done to prevent possible *over-the-shoulder* viewing of your personal information.

Q: When and why do I create a challenge code?

A: If you have rights to the challenge code feature, you may create a challenge code to use during your login process. The challenge code can be used if you cannot receive the secure access code to your email or phone at an unregistered PC.

Q: What are security alerts?

A: You can set up security alerts to set up notifications that let you know when certain security events happen. By default, you may already have some alerts selected that you may not deselect. If you enter multiple delivery channels (email, phone, and/or text if applicable), you will get the same alert in all selected channels.

Q: Are security alerts real-time?

A: Yes, security alerts are event driven and are sent in real time; therefore, you may not enter a time at which you would like to be notified.

User Preferences

Q: How will my user profile information be used?

A: Your profile information may be used within the online banking system to pre-populate certain data or forms. In addition, we may rely on this profile contact information to contact you regarding online banking-related issues or to provide you information on these services; therefore, it is important to keep this information up-to-date.

Mobile Preferences

Q: What if I don't establish a Mobile Authorization Code for mobile banking?

A: Then you may not be able to perform some mobile transactions that require approval via the Mobile Authorization Code.

Q: I see the person to whom I want to send the authorization request, but I can't select her. Why not?

A: This means that the person to whom you wish to send the request has not set up the mobile authorization preferences under the Preferences > Mobile menu in her online banking account. Or, the approver is not selectable because she is not eligible (i.e. she does not have the right) to authorize the payment type, or the amount exceeds her limit.

Q: What happens if the eligible approver doesn't answer the call? Will the system try multiple times?

A: No, the call will only be placed once. If the eligible approver misses the call or fails to approve the payment on the call, the drafter can resend the approval request by selecting the drafted payment in Accounts > Online Activity and re-sending the approval.

Q: What does it mean if I never get my requested approval notification email?

A: It means the payment was never approved by an eligible approver. The drafter then has the option of re-sending the approval request.

Q: What if I send my authorization request to multiple people? Can they all approve it?

A: If multiple eligible approvers are sent the request, only the first to successfully enter the MAC will approve the payment. Others that receive the call will get a message indicating that the payment has already been approved upon successful entry of their MAC.

Q: If my supervisor is not currently available to approve a payment, can I schedule the request to be sent at a specific time?

A: Yes, the time next to each phone number allows the drafter to schedule a time that the mobile authorization will be sent. If the time is left at the default value of 6:00 AM, the request will be sent immediately when the Send button is clicked.

Q: What is a Mobile Authorization Code, or MAC?

A: A Mobile Authorization Code (MAC) is a numeric code (like an ATM PIN) that you set within online banking and use to authorize payments over the phone.

Delivery Preferences

Q: Why do you need a primary and alternate email?

A: When you sign up for electronic statement delivery, we will send you a notification by email when your monthly statement is available. If the email we send is returned as *undeliverable* to the primary address (for whatever reason), we will attempt to send the notification to your alternate email. If we cannot notify you via either address, we will return the delivery preference to *Statement by Mail* for that account.

Q: Will I get a notification when my monthly statement is available?

A: Yes, you will get an email notification to the primary address you entered.

Q: Can I change my delivery preferences if I need to?

A: Yes, although we don't recommend changing your preferences too often as changing your preferences increases the likelihood that you will miss a statement. Only change your delivery when life changing events require it.