

Internet Banking User Guide



Account Access

Enter your Login ID and click **Submit**.

ID:

Verify that your personal icon is correct, enter your password* and click **Submit**.



ID: XXXXXXXXXXXX
Password:

*The first time you log in you must change your PIN/password and select a personal icon.



Viewing Transactions

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

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Transactions
Checking 2	93,019.83		Download
Savings	594,804,221.62		Statements Stop Payments Transfers Account Info

Transaction History is available for # days.

View Transactions for: **MY SAVINGS** Current Balance: 7,965.70
Available Balance: 5,965.70

Date	Ref/Check No.	Description	Debit	Credit	Balance
6/7/2011		On Dep EVIDENCE: Annual Percentage Yield Earned 3.25% from 6/7/11 through 6/7/11		21.62	7,965.70

Transaction List Options:

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

Transaction Search

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

Accounts External Transfers **Transactions**

Download



Transferring Funds

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

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Transfers
Checking 2	93,019.83		Download
Savings	594,804,221.62		Statements Stop Payments Transfers Account Info

Select the **From** and **To** accounts. Enter the transfer amount, frequency, and date of the transfer.

Click **Submit**.

Transfer Funds

* Transfer funds from: Available Funds: 6,980.69

* Transfer funds to:

Payment options:

* Transfer amount:

* Frequency:

* Transfer Date:

Transfer memo:

Pending and Completed Transfers

Select **Pending** to view, edit, or delete a scheduled transfer. **History** lists completed transfers and is available for # days.

Accounts Transactions **Transfers**

New Pending History



Viewing Statements

Select **Statements** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Statements
Checking 2	93,019.83		Download
Savings	594,804,221.62		Statements Stop Payments Transfers Account Info

Statements are available in PDF, HTML, and Text formats. Statement history is available for # days.



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Stop Payments

Select **Stop Payments** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status
Checking	1,480.69	
Household	(24,426.61)	
Checking 2	93,019.83	
Savings	594,804,221.62	

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

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

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

The stop payment will be valid for 14 days. To extend the stop payment to 6 months, print, sign, and send the stop payment notice to the bank.

Transaction Download

Select **Download** from the drop-down menu.

Account	Description	Available
RETIREMENT	Primary Savings	\$101,301.20
MY CHECKING	Regular Checking	\$50,350.33
MY SAVINGS	Money Market	\$5,987.38

Choose the **Download Range** and **Format**.
Click **Download**.

Settings

✓ Change **Personal, Account, and Display** settings

✓ Set up **Alerts**



Personal

- ✓ Update email address
- ✓ Create alias ID*
*instead of 12-digit bank-assigned ID
- ✓ Change PIN/password

Account

- ✓ Change account pseudo-names (nicknames)
- ✓ Drag and drop to change account display order

Display

- ✓ Edit number of accounts displayed per page
- ✓ Edit number of transactions displayed

Alerts

Event Alerts

- ✓ Incoming direct deposits
- ✓ Funds transfer information
- ✓ Statement notifications

Balance Alerts

- ✓ Notification of account balances

Item Alerts

- ✓ Notification of cleared checks

Personal Alerts

- ✓ Triggered by calendar date

Security

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

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

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

Security Reminders

- ✓ We will NEVER email you for personal information. Any email claiming to be the bank which requests personal data such as Social Security numbers, IDs, or passwords should not be trusted or opened
- ✓ Do not write down your password
- ✓ Use a different password for online banking than ones you use for other applications
- ✓ Always log out of your Internet Banking session before leaving your computer



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