



Personal Online Banking User Guide

@ Account Access

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

- Verify that your Personal Image is correct, enter your password, and **click Submit**.

Note: You will be prompted to change your Password and select your Personal Image the first time you logon.

\$ Viewing Transactions

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

Transaction History is available for a minimum of 180 days.

Viewing Transactions continued

- Transaction List Options:**
 - Choose Number of Transactions Displayed
 - View Check and Deposit Images
 - Sort Columns to Customize View
- Transaction Search**
 - Select **Search** from the Transactions sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

⚡ Transferring Funds

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

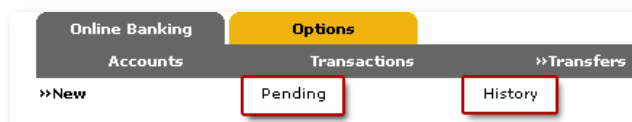
- Select the **Transfer Funds From** and **Transfer Fund To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Transfer Date. **Click Submit** to review and complete the transfer.

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Transferring Funds continued

- **Pending and Completed Transfers:**
Select **Pending** from the Transfers sub-menu to view, edit, or delete a scheduled transfer.
- **New! Transfer History:**
Select **History** from the Transfers sub-menu to view a list of completed transfers. Transfer history is available for a minimum of 180 days.

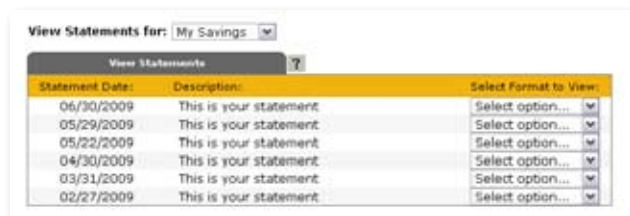


Viewing Statements

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



- Statements are available in PDF, HTML, and Text formats. Statement history is available up to six months.



Stop Payments

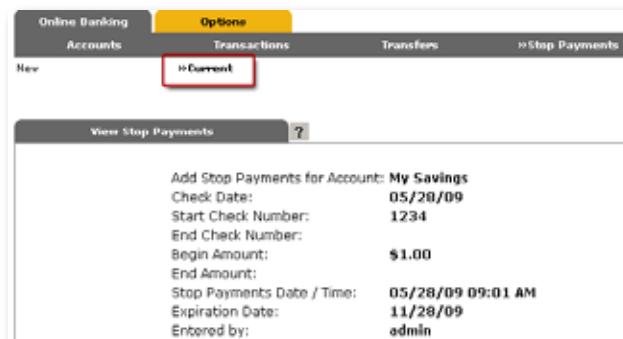
- **New!** Select **Stop Payments** from the drop-down menu next to an account.



- Fill in the required fields and **click Submit** to review and complete the Stop Payment.



- You must contact the bank to edit or remove a Stop Payment.
- Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.
- **New! Stop Payment Inquiry:**
Select **Current** from the Stop Payments sub-menu to view information regarding the Stop Payment, including the expiration date.



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Transaction Download

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



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



Options

Change Personal, Account, and Display Settings Create and Change Alerts

- **Personal**
 - Update E-Mail Address
 - Establish a Password Reset Question and Answer
 - Change Personal Watermark
 - Update ID (create an ID to use instead of 12-digit ID)
 - Change Password
- **Account**
 - Change Account Pseudo Names (nicknames)
 - Edit order in which accounts are displayed
- **Display**
 - Edit Number of Accounts displayed per page
 - Edit Number of Transactions displayed by default

Options *continued*

▪ Alerts

Event Alerts

Incoming Direct Deposits and ACH Debits
Funds Transfer Information
Statement Notifications
and more!

Balance Alerts

Notification of Account Balances

Item Alerts

Notification of Cleared Checks

Personal Alerts

Text-based Alerts delivered on chosen date



Security

- One of the first times you access your account(s) online, we will ask you to **choose and answer three (3) Personal Verification Questions**.
- During future online sessions, we will ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.
- Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

Security Reminders

- **We will NEVER email you for your personal information.** Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- Do not write your password down.
- Use a different password to access your online account(s) than ones you use for other applications.