Internet Banking

Quick Start Guide

Version 4.9

***Internet Banking* Quick Start Guide, Version 4.9**

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1 About Internet Banking

Welcome to Internet Banking! Your 24-hour banking connection! Whether you're at home, at work, or on the road, the system is available to you, 24 hours a day, 7 days a week, 365 days per year! This guide is designed to provide you with detailed information about the features available in Internet Banking.

1.1. What is Available in Internet Banking

With Internet Banking you have immediate access to a wide range of banking services, including checking your account balances, seeing what checks have cleared, and transferring funds from one account to another. In addition, you can pay loans, request reports, view account statements and export transaction data into a file ready for import into your favorite personal financial management (PFM) software.

1.2. Security Ensured

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. There is no need to be overly concerned about conducting banking transactions online. Sound physical and internal controls within the financial institution, data processing department, and any related e-banking areas have been established to ensure the accuracy, integrity, and confidentiality of all the information processed online.
Key components that help maintain a high level of public confidence in an online environment include:

1.2.1. Passwords

Before you access the Online Banking system, you are required to enter your personal user ID and password. Without the proper login information, you cannot see or use any Web pages within the service. To ensure the security of your accounts, it is important that you create a strong password that is hard to break. The system allows the use of the following characters in any combination.

<table>
<tr><th>Description</th><th>Examples</th></tr>
<tr><td>Letters (uppercase and lowercase)</td><td>A, B, C,...; a, b, c,...</td></tr>
<tr><td>Numerals</td><td>0, 1, 2, 3, 4, 5, 6, 7, 8, 9</td></tr>
<tr><td>Symbols (all characters not defined as letters or numerals)</td><td>` ~ ! @ # $ % ^ & * ( ) _ + - = { } | [ ] \ : " ; ' < > ? , . /</td></tr>
</table>

It is recommended that you create your password with diligence and utilize the available options to make it hard to break. Your password is the key to your accounts. Guard it carefully, and do not give it to anyone. In the event that you do not remember your password, you may use the "Forgot Your Password" link on the login page to request a new one.
Also, depending on the options selected by your financial institution, you may not be able to use the last or a certain number of previous passwords.

1.2.2. Account Number Masking and Aliases

For security reasons, complete account numbers will never appear on the computer screen or be transmitted over the Internet. For this reason, when an account is displayed, it appears ‘masked’. You can assign account ‘aliases’ or nicknames to your accounts. This information will be displayed on the screen, so no one other than you will be able to identify the accounts. Assigning an ‘alias’ to an account makes it easier for you to recognize and less recognizable to a stranger.

1.2.3. Secure Connection – SSL Data Encryption

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between the bank and your computer are completely encrypted or ‘scrambled’ so they are unreadable to any person or group that may try to ‘intercept’ the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between the bank and the Service Bureau processing center for daily data transmissions.

1.2.4. Physical Security

There is also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. Firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to cover physical security.

1.3. How to use the System

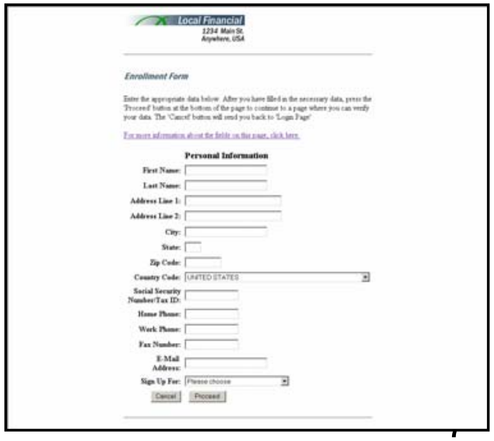
1.3.1. What You Need

To use Internet Banking, we recommend the following:

- Dial-up information for your financial institution's private network, or an account with an Internet Service Provider (ISP). The ISP is your connection to the Internet.
- Browser software. While Internet Banking is designed to work with most of the popular browsers, we recommend using either Microsoft Internet Explorer or Netscape Navigator. Please refer to the main login screen for the current supported versions of these browsers.

1.3.2. Enrolling

If you want to sign up online for Internet Banking, access the system and then simply complete the enrollment form located on the main Login page. After filling in your name and address, you can select your own user ID and password. You will be asked to enter your password a second time for verification. Finally, you need to designate an account for fees. This is the account that will be debited for any service fees you incur. Once your enrollment has been confirmed, you will be ready to sign on and begin using Internet Banking.



1.3.3. Preparation before Logging In

Getting started for Online Banking and Bill Pay only takes a few short minutes. It's very easy and fast. You'll be up and running in no time! The first step to getting started is gathering together the appropriate paperwork to make your first login as simple as possible.

1. Have your Online Banking welcome letter handy because it contains your User ID and password.
2. You will also need to have your most recent statement for each bank account you will be viewing online, so you can easily identify the account numbers and choose a 'nickname' for each account.
3. If you have signed up for Web Bill Pay, you should have your previous bills available in order to enter your payee or biller information. (You'll only have to do this once.)
4. Now go to the Internet and navigate to the bank's home page at www.banknameurl.com/. Select Online Banking on the home page and follow the instructions.

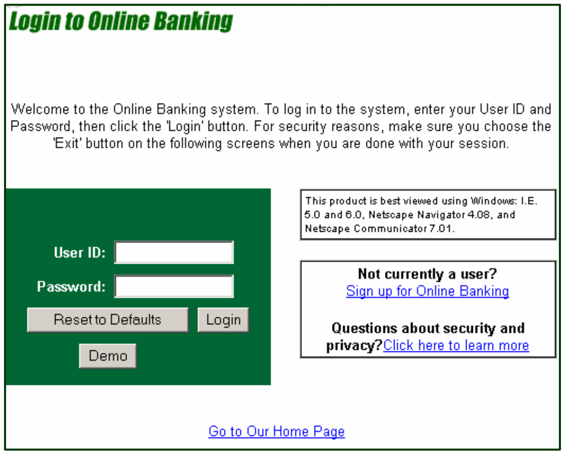
Note: There may be times when the application has been temporarily turned off by your financial institution. During this period, you will receive a message informing you of this and you will need to access the application at a later time.

1.3.4. Logging In

To log into Internet Banking, perform the following steps:

1. From the main Login screen, type in your required ID and password.
2. Click **Login**.
3. If this is your first Internet Banking session, you will see the First Time User page. Click the Terms and Conditions link to review the agreement with your financial institution. Then, click **I Accept** to begin your session.
4. You may click the 'Demo' button to view a Internet Banking Demo site if you wish.

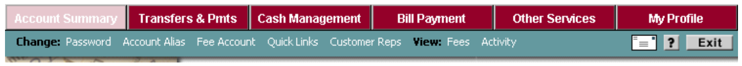
Your financial institution may have information set up as a message to be displayed to you once you login. If this is the case, this message will appear once you click 'Login'.



1.3.5. Navigating through Pages

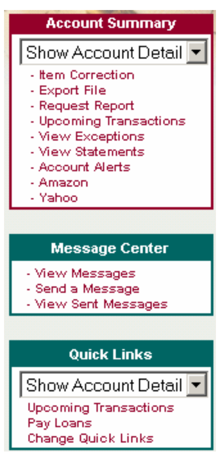
You can navigate through the pages of the system by using the main navigation bar including the 'mouse-over' function and the left frame menu. Use these navigation tools rather than the "Back" and "Forward" buttons on your browser to make sure that you view the most recent information. The Back and Forward buttons may call up (stored) cached versions of the page.

- Main Navigation Bar



The main navigation bar allows you to visit each of the major services provided by the system. You may click on any of the links to display a list of the services available in the left frame menu. You may also use the 'mouse-over' function to display these services.

- Left Frame Menu



The left frame menu displays a list of the services available to you, the Message Center and the Quick Links menu. You may click on any of the displayed services to show the page for that service.
The Message Center allows you to view available messages sent to you, send a message and to also view sent messages by using the mail function. You may also access the mail function by clicking the **Mail**  icon on the navigation bar. For more additional information on how to use the mail feature, please refer to the Mail section of this document.
The system allows you to select frequently used services and display them in the Quick Links section. This provides a quick way to navigate to the listed services as needed. Please refer to the Quick Links section of this document for more information on Quick Links.

1.3.6. Printing Pages

To print any page from Internet Banking, you must have a printer attached to your PC. You may use either the **Printer** icon or the ‘Print This Page’ link to print a page depending on which page you are viewing.

You may also print a page by clicking on that page to select it. This ensures that the area is “active” and the correct page prints. Then, select your browser’s print icon. The page will then print. For example, when you complete a request, you may want to print the confirmation page for a record of your confirmation number.

1.3.7. Help

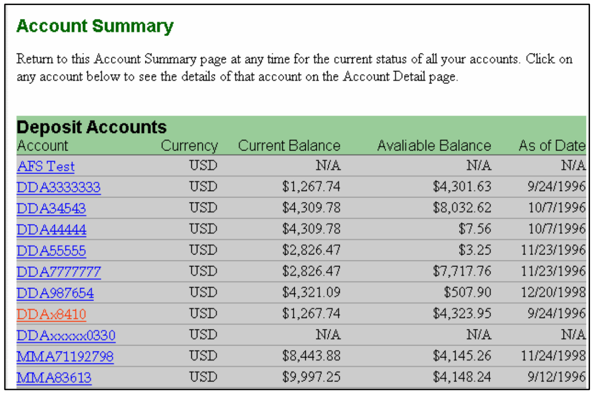
You can access the online Help from any page in Internet Banking selecting the **Help** icon. This gives you step-by-step directions for the online including an Index of all the available topics. In addition, several special topics like security, page navigation, and passwords are available.

1.3.8. Exiting the System

For security reasons, you must always use the **Exit** button when you have completed a Internet Banking session. This ensures that no one can gain access to your accounts by using your computer. The Exit option will allow you to return to the Internet Banking Login page or our Home Page.

2 Account Summary

This is the first screen you will see once you login to Online Banking. It provides a quick snapshot of virtually all your accounts held at the bank. Finally, all of your bank account information can be found in one place. For easy record keeping, the accounts are categorized by deposits, CD and IRAs, and loans. The balances are updated daily, so you'll always know what your current balance is for every account. Balances are divided by 'Current Balance' which shows the funds that are available except for those pending and 'Available Balance' which displays the funds available including all pending transactions that have recently posted.
The 'As of Date' shows you the last time your account information was updated.



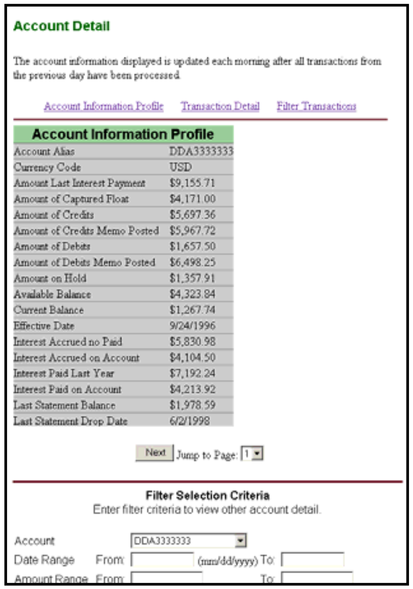
Account Summary

Return to this Account Summary page at any time for the current status of all your accounts. Click on any account below to see the details of that account on the Account Detail page.

Deposit Accounts

Account	Currency	Current Balance	Avaliable Balance	As of Date
AFS Test	USD	N/A	N/A	N/A
DDA3333333	USD	$1,267.74	$4,301.63	9/24/1996
DDA34543	USD	$4,309.78	$8,032.62	10/7/1996
DDA44444	USD	$4,309.78	$7.56	10/7/1996
DDA55555	USD	$2,826.47	$3.25	11/23/1996
DDA7777777	USD	$2,826.47	$7,717.76	11/23/1996
DDA987654	USD	$4,321.09	$507.90	12/20/1998
DDAx8410	USD	$1,267.74	$4,323.95	9/24/1996
DDAxxxxx0330	USD	N/A	N/A	N/A
MMA71192798	USD	$8,443.88	$4,145.26	11/24/1998
MMA83613	USD	$9,997.25	$4,148.24	9/12/1996

2.1 Account Detail



Account Detail

The account information displayed is updated each morning after all transactions from the previous day have been processed.

Account Information Profile Transaction Detail Filter Transactions

Account Information Profile	
Account Alias	DDA3333333
Currency Code	USD
Amount Last Interest Payment	$9,155.71
Amount of Captured Float	$4,171.00
Amount of Credits	$5,697.36
Amount of Credits Memo Posted	$5,967.72
Amount of Debits	$1,657.50
Amount of Debits Memo Posted	$6,498.25
Amount on Hold	$1,357.91
Available Balance	$4,323.84
Current Balance	$1,267.74
Effective Date	9/24/1996
Interest Accrued no Paid	$5,830.98
Interest Accrued on Account	$4,104.50
Interest Paid Last Year	$7,192.24
Interest Paid on Account	$4,213.92
Last Statement Balance	$1,978.59
Last Statement Drop Date	6/2/1998

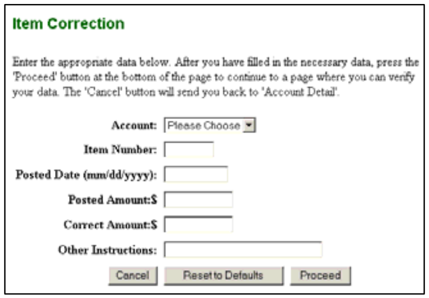
Next Jump to Page: 1

Filter Selection Criteria
Enter filter criteria to view other account detail.

Account DDA3333333
Date Range From: (mm/dd/yyyy) To:
Amount Range From: To:

The Account Detail page displays an information profile for every account you have at the bank. This provides an updated record of the activity in each account.
The Account Information Profile shows a quick overview of the account and includes items such as the amount of credits and debits posted on the account, the current balance as well as the last statement balance. The 'Transaction Detail' itemizes every transaction and activity that has occurred in that account for the past ninety days. And, since the information is updated daily, you can conveniently check your balances and transactions any time you would like, day and night.
You may also search transactions using certain selection criteria in the 'Filter Selection Criteria" section. Transactions are available for the last ninety days.

2.2 Item Correction

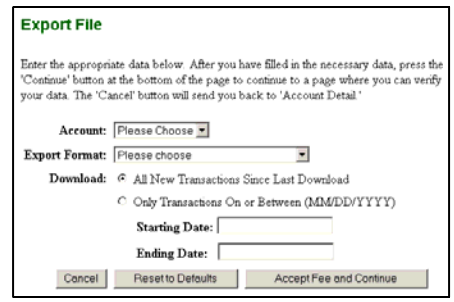


You no longer have to pick up the phone or travel to the bank if you happen to notice an error with your bank account information. You can easily go online and request that an item be corrected from any deposit account, anytime you'd like. Even if you are banking after hours, your request will be submitted to your bank representative the very next day. Once your request is completed, you will receive a confirmation number. You can also refer to this number when contacting a bank representative if needed.

2.3 Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken® or Microsoft Money® and Online Banking. This feature allows you to electronically download your current account information from your Online Banking pages directly to your software. No more hand keying every line item, it can all be copied automatically within minutes.

Remember to check which file format matches the software you use. The system can create transactions in five different formats.



2.3.1 Web Connect

Web Connect allows you to download all your banking transactions right into your Quicken/Money software. With this service you will need to go to your financial institution's Web site each time you download your transactions. It does not allow you to use your Quicken/Money software to transfer money between your accounts.

2.3.1.1 Downloading Transactions for a Web Connect Account

Before you download transactions for a Web Connect account, make sure your account is set up for online account services for a Web Connect account.

After you sign up for online account services for your Web connect account, follow these steps to download transactions for a Web Connect account. Typically you can use the same PIN you use for the financial institution's Web site.

In the account register or transaction list, click the button labeled Download Transactions. Quicken opens your financial institution's Web site.

1. Log on to your financial institution's Web site.
2. Look for a button or link with wording such as Download or Download into Quicken. The location of the download page is determined by your financial institution. It is frequently in an area of the Web site identified as the Download or History area.
3. Specify a date range and any other necessary settings, and then click the button or link Download into Quicken. Your Web browser will begin to download a Web Connect transaction file (you can recognize such a file by the -QFX suffix in its file name). Quicken recognizes this file type and activates your account.
4. If you are prompted whether you want to save or open the file from its current location, choose Open file from current location.
5. After Quicken finishes downloading the QFX file, open the account, and then review the downloaded transactions. Click Accept to update your account with downloaded transactions.

Your financial institution may keep online records of your account transactions for up to six months, or even longer. Do not accept any transactions dated prior to the Opening Balance you used when you set up this account. Delete any transaction prior to this date—you have already accounted for them in your opening balance. If you accept older transactions now, Quicken will use them to recalculate an Ending Balance that counts them twice.

If you are not sure what date you used for the Opening Balance, you can scroll up in the register or transaction list right now and double-check the date. Look for a transaction with the words Opening Balance in the Payee field, or a transaction for which the Category field records a transfer from within the same account.

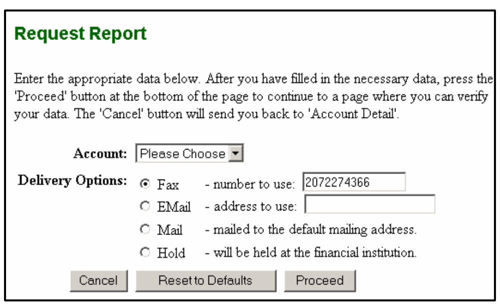
2.3.2 Using Quicken to download online account information

You can download your transactions through Quicken in conjunction with a variety of financial institutions, including banks and credit card companies. You can download the latest cleared transactions, online account balances, and email from your financial institution.
Quicken compares the downloaded transactions to those in your Quicken account register. Quicken matches downloaded transactions to those you've already entered and notes new transactions that you can add to your register. This process makes reconciliation easier and faster.

Note: Quicken installation only allows for one version of Quicken per computer. It is also advised that you do not open files in multiple versions because the data will be converted and you will not be able to use it. For instance, if you open a Quicken 2002 file in Quicken 2005, the data will be converted to Quicken 2005 and you will not be able to use it in the older version.

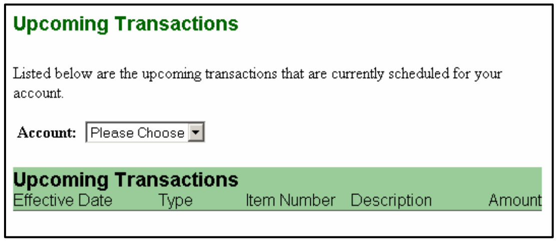
Accessing your banking accounts online
When you've finished activating your Quicken accounts for online account services, you can connect over the Internet to download your latest cleared banking transactions and online account balances.

2.4 Request Report



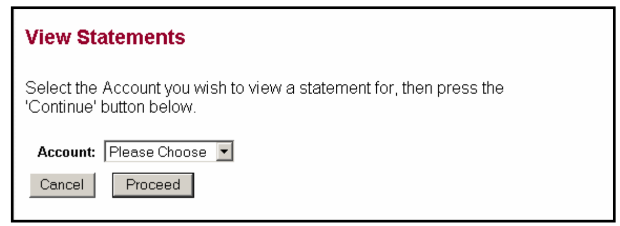
This option allows you to create a report that the system will automatically fax or email anywhere you wish. You can filter this information from the Account Detail screen and can choose to mail or e-mail the report to whomever you like. It is a great way to share account information with your spouse, children, financial advisor, or accountant with just the click of your mouse. This report can be submitted anytime, 24 hours a day, 7 days a week.

2.5 Upcoming Transactions



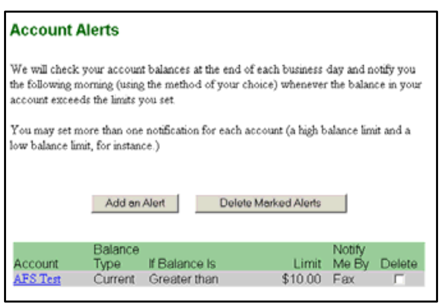
If you have transactions that have not posted to your account, you may view a list of these items using the Upcoming Transactions option. These are typically transactions received by the financial institution daily and may include incoming electronic items like Social Security deposits or automatic payments.

2.6 View Statements



The View Statements option allows you to display a list of available statement dates for the selected account in a relative simple manner. If you are set up to view your statements through an external vendor, you will be linked directly to this site without having to re-enter your login information. Once you make your selection, the requested statement is displayed in a separate window and you are able to print the displayed information. Since this is displayed in a separate window, please remember to close this window when you are finished. For your added convenience, should you forget to close this window the system will automatically close this information once you log out. **Note:** You may also receive an email when you log into the system, informing you that a statement is available for viewing if you are set up for this feature by your financial institution.

2.7 Account Alerts



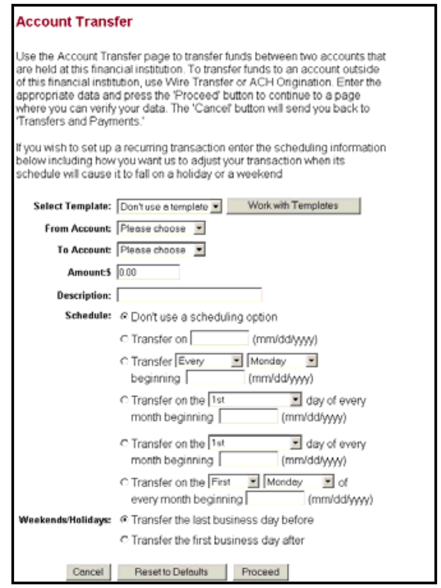
Have you ever wished that you could receive an automatic notification when your bank accounts have reached a certain limit, rather than having to call or stop into the bank each time? With the Account Alerts feature, the system will check your account balances at the end of each business day and notify you the following morning by e-mail whenever the balance in your account exceeds the limits you set.

3 Transfers and Payments

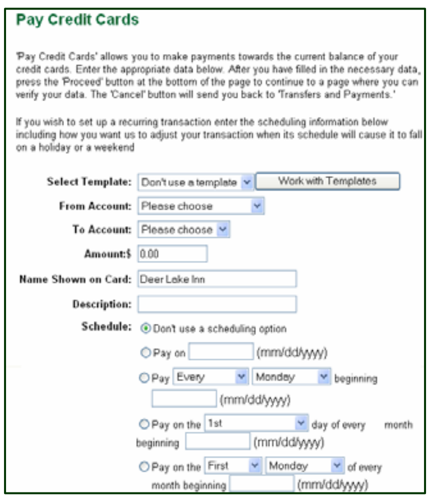
For added convenience, this system provides you with several ways to transfer funds between accounts and payment options.

3.1 *Transfer Funds*

With Online funds transfer, you can move money from one account to another in just an instant, anytime you'd like! All it takes is a few key strokes!
If you are making a transfer outside of the bank's normal hours, it will be posted on the next business day.

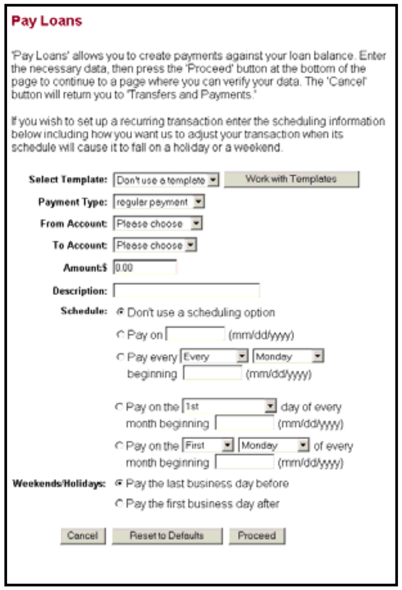


3.2 *Pay Credit Cards*



Making payments on your credit card has never been easier. The pay credit card feature works just like fund transfer. You no longer have to wait to get your credit card bill in the mail. You can make payments to your account anytime.

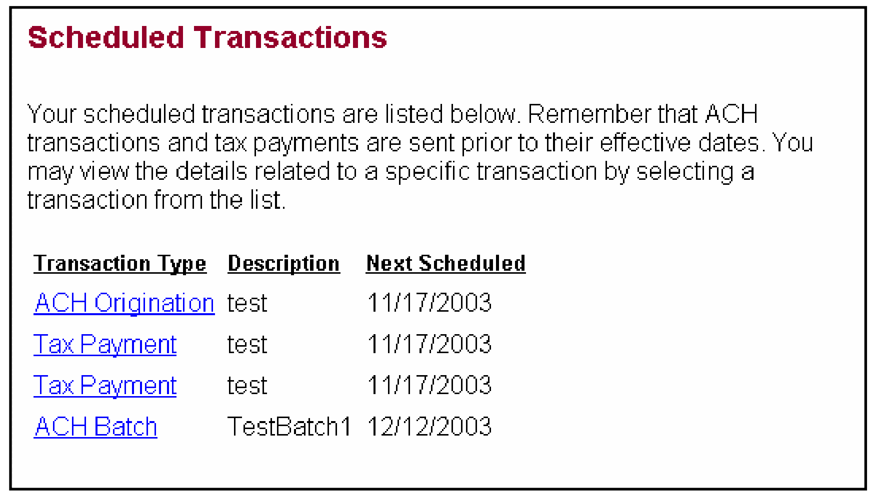
3.3 Pay Loans



You no longer have to remember long loan account numbers, or fumble through a monthly bill to make a loan payment. All the loans you have at the bank can be paid online. It works just like the funds transfer feature. It is now easy to pay and even easier to keep track of which payments have been made.

3.4 Scheduled Transactions

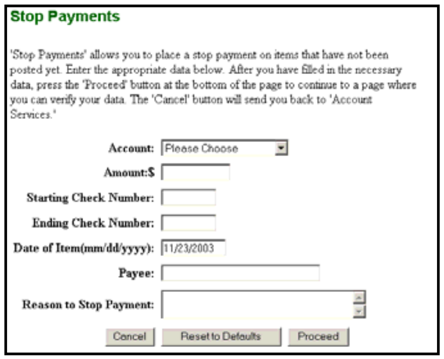
If you have regular transactions that you set up, the system allows you to schedule transactions for a future date or set them up as recurring. The Scheduled Transactions Page displays all of the scheduled transactions you have set up in the system, with their next effective dates. Not only are you able to view details of each transaction, you will also be able to delete pending transactions.



4 Other Services

The Other Services options provide you with access to information and services that are related to your existing accounts at this financial institution.

4.1 Stop Payments



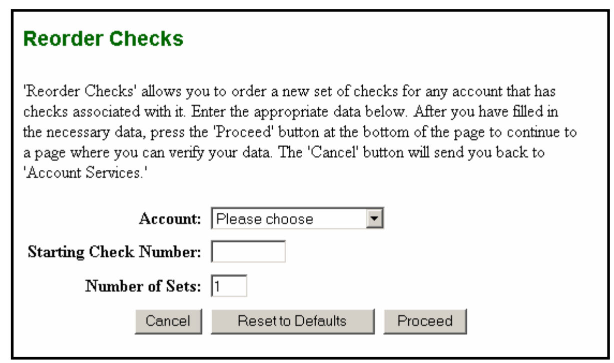
The Stop Payments feature allows you to request that a stop be placed on a payment that has not posted to your account.

Submitting a stop payment is a request only, it does not automatically stop the payment online. The bank will receive a report of your request, and will begin working on the stop payment. Someone from the bank will contact you once the request has been processed. If the payment is already listed in the Transaction history, the request will not be processed and the customer will be notified.

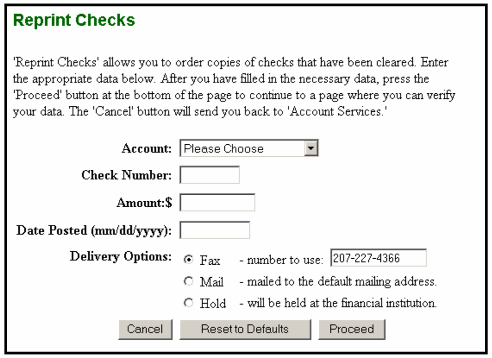
4.2 Reorder Checks

Reordering checks can be done easily and quickly online. You have the option of simply placing a reorder, or even changing or upgrading your check design.

If you would like to order your checks directly from the bank's check vendor, click on the vendor's logo and you will be linked directly to a secure ordering area where you can browse through new check designs or view the progress of a previous order.



4.3 Reprint Checks



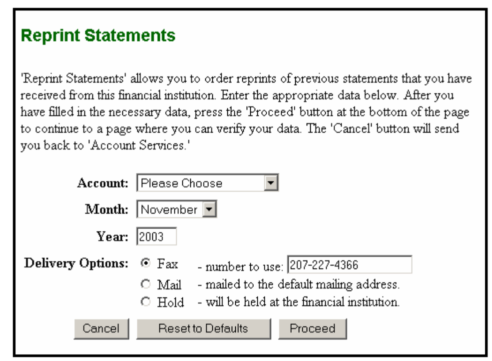
If you need a copy of a check that has cleared your account, the system allows you to request copies of processed checks.

Simply enter the requested information, select the way you would like the check delivered to you and click ‘Proceed’. It is as simple as that!

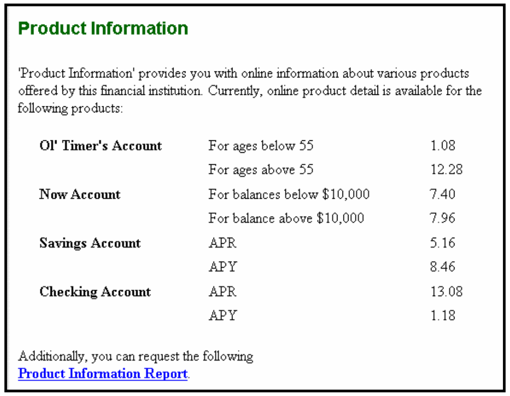
4.4 Reprint Statements

What if you realize that you need a copy of an old bank statement?

You can order this online and also request the method of delivery using the Reprint Statements feature.



4.5 Product Information



Product Information

'Product Information' provides you with online information about various products offered by this financial institution. Currently, online product detail is available for the following products:

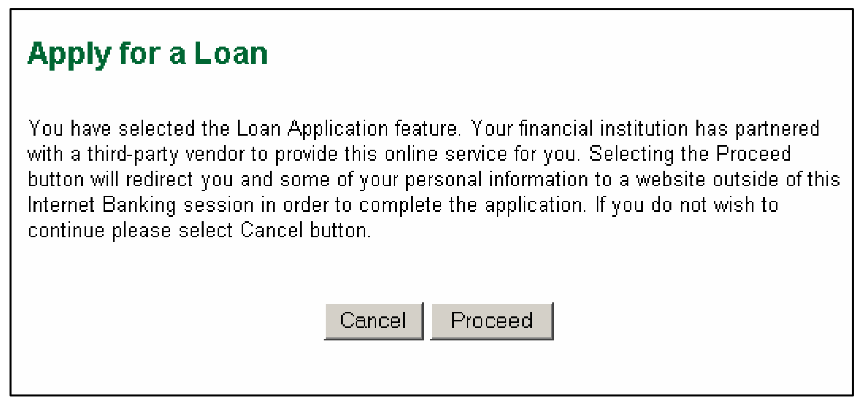
Ol' Timer's Account	For ages below 55	1.08
	For ages above 55	12.28
Now Account	For balances below $10,000	7.40
	For balance above $10,000	7.96
Savings Account	APR	5.16
	APY	8.46
Checking Account	APR	13.08
	APY	1.18

Additionally, you can request the following
Product Information Report

To view product names and associated rate information offered by your financial institution, use the Product Information option. You can also request for a report that will list all this information to be sent to you by selecting the Product Information Report link at the bottom of the page.

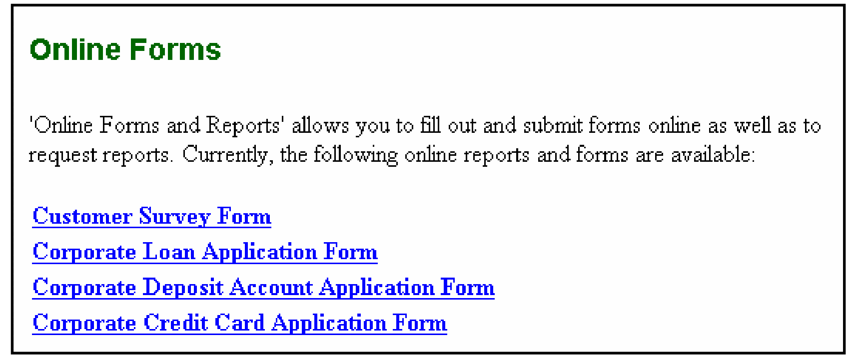
4.6 Apply for a Loan

The system provides a way for you to apply for a loan with another vendor by using the “Apply for a Loan” feature. Clicking the “Apply for a Loan” link will connect you to the loan vendor specified by your financial institution. It is as easy as that!



4.7 Online Forms

The system has the added convenience of allowing you to complete certain forms online. This means you don't have to make a trip into the bank to do this anymore! You may complete forms offered by your bank such as Customer Survey and Loan application forms online using this feature.

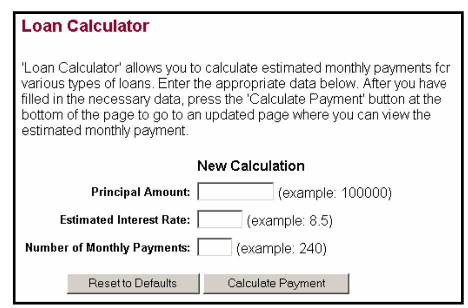


4.8 Online Reports

There is a wide range of reports detailing system usage and activity available to you also. You are able to select from this list and indicate how you want the report to be delivered to you.

4.9 Loan Calculator

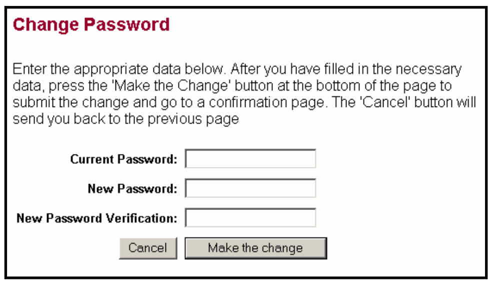
If you are considering taking out a loan and need an idea of what your monthly payments will be based on amount and rate, the loan calculator will do this for you. Using the loan calculator, you are able to determine an estimated monthly payment of a proposed loan.



5 My Profile

Do you need to change or modify certain customer profile information in the system?
Using the options available in this section, you are able to establish or change certain customer profile information such as passwords, phone numbers and other contact information.

5.1 Change Password

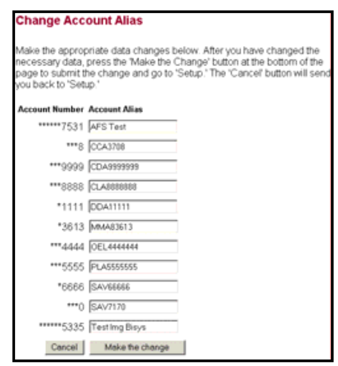


Your password is the key to your accounts. Guard it carefully, and do not give it to anyone. After you enroll in the system, it is a good idea to change your password regularly.
Here are a few simple guidelines to help with passwords:

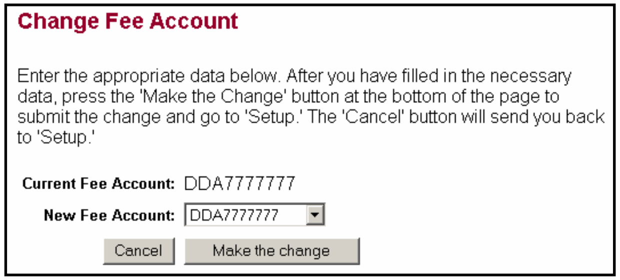
- Select a password that has some meaning to you, but would be difficult for others to guess.
- Use at least six characters, although eight is better.
- Avoid single words or names.
- Try not to include non-alphabetic characters, such as punctuation marks and brackets.

5.2 Change Account Alias

Once you set up aliases for your accounts to safeguard your information, this screen gives you the opportunity to change these names. These are the names that will display in the system instead of your account numbers. This page lists all your accounts with the corresponding alias displayed. Change the information and click 'Make the change'.



5.3 Change Fee Account

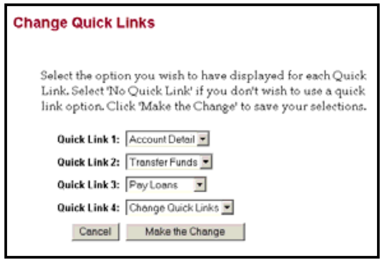


If you have several accounts at the financial institution, you may elect to have any fees associated with your transactions be charged to a specific account. This designated account will be your fee account. If you wish to change your fee account at any time, you will navigate to this screen to process this request.

5.4 Change Profile Information

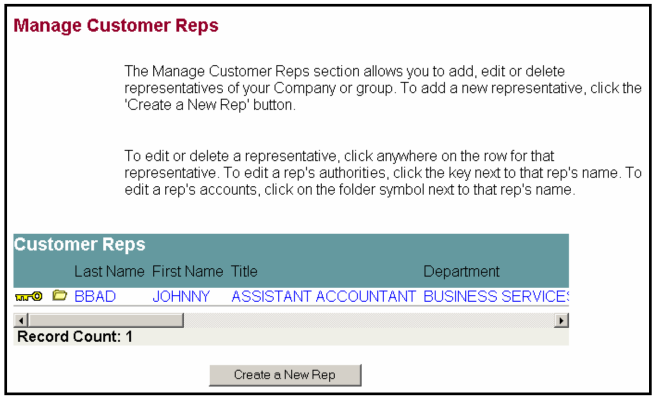
You need to change the information provided to your financial institution for communication with you? Just like all the other convenient features offered online, you can change this information anytime by a few simple clicks of your mouse. You have the ability to update the following information: mailing address, home phone number, work phone number, fax number, and e-mail address.

5.5 Change Quick Links



The system provides you with easy access to designated features by using the Quick Links section. The Change Quick Links page allows you to change these services as you wish.

5.6 Manage Customer Reps

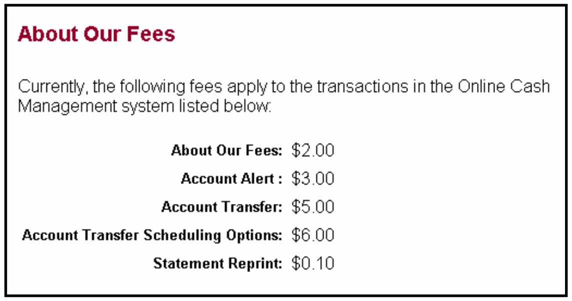


You have the convenience of being able to view lists of other customer representatives of their business and to also edit their login information and authorities. You may create a new rep by using the ‘Create a New Rep’ button, edit an existing rep’s authorities by clicking the key symbol next to the name or edit the accounts linked to the Rep by using the folder symbol. Please note that only a representative with the given ability to be a system administrator has the ability to Manage Customer Reps.

5.7 Add or Delete Foreign Accounts

You are able to work with checking or saving accounts that are not held at your financial institution. These accounts are known as foreign accounts. You will be able to link these accounts to your profile to be used for transfers and payments or delete them by selecting the appropriate option. You can assign these accounts an alias and most of the account functions will be the same as any other account in the system.

5.8 About Our Fees


About Our Fees

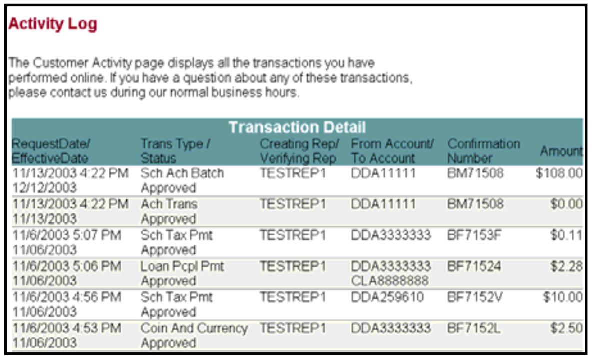
Currently, the following fees apply to the transactions in the Online Cash Management system listed below:

About Our Fees:	$2.00
Account Alert :	$3.00
Account Transfer:	$5.00
Account Transfer Scheduling Options:	$6.00
Statement Reprint:	$0.10

This section displays a list of the fees that apply to all transactions you can make on the system. These are all the fees assessed for Internet Banking transactions.
You may choose to print this page for your future reference.

5.9 Activity Log

This is the place to go to view any and all transactions that you have performed within the Online Banking system within the past ninety days. Any transaction from a funds transfer to a loan payment will be listed here. The transactions you perform will show on the 'Activity Log' immediately, and the account balance information is updated daily, so you will always have a fresh and current look at your finances. Plus for added assurance, you will receive a confirmation number for almost every activity. The confirmation number can be used as a handy reference when researching a question or talking with a bank representative about your account.

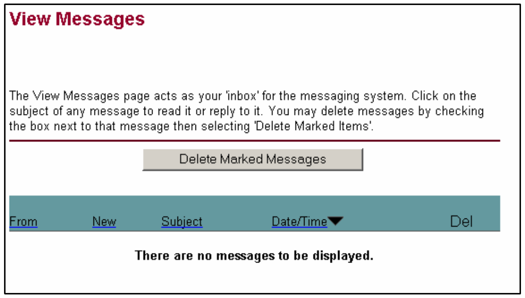

Activity Log

The Customer Activity page displays all the transactions you have performed online. If you have a question about any of these transactions, please contact us during our normal business hours.

Transaction Detail

RequestDate/ EffectiveDate	Trans Type / Status	Creating Rep/ Verifying Rep	From Account/ To Account	Confirmation Number	Amount
11/13/2003 4:22 PM 12/12/2003	Sch Ach Batch Approved	TESTREP1	DDA11111	BM71508	$108.00
11/13/2003 4:22 PM 11/13/2003	Ach Trans Approved	TESTREP1	DDA11111	BM71508	$0.00
11/6/2003 5:07 PM 11/06/2003	Sch Tax Pmt Approved	TESTREP1	DDA3333333	BF7153F	$0.11
11/6/2003 5:06 PM 11/06/2003	Loan Pcpl Pmt Approved	TESTREP1	DDA3333333 CLA8888888	BF71524	$2.28
11/6/2003 4:56 PM 11/06/2003	Sch Tax Pmt Approved	TESTREP1	DDA259610	BF7152V	$10.00
11/6/2003 4:53 PM 11/06/2003	Coin And Currency Approved	TESTREP1	DDA3333333	BF7152L	$2.50

6 Mail



You may send secure emails to your financial institution using the mail feature in this section. This is a great way to send questions regarding your account to your bank. The View Messages screen displays the messages you have in your inbox. To sort any of the messages in your mailbox, simply select any of the column headers (with the exception of Delete) on the page. If you do not have any messages available, a message will be displayed informing you of this.

You are able to send a new message, reply to a message, any delete any of your messages from here.

7 Index