

ONLINE BANKING

User Guide



Member FDIC  EQUAL HOUSING
LENDER

usameribank.com

Online Banking Consumer

800-949-5666

Florida Treasury Business Services

727-260-6516

Alabama Treasury Business Services

866-245-4554

Commercial Remote Deposit Capture

After Hours.....877-568-2849

Customer Service

800-949-5666

Loan Servicing

800-949-5666

Lost/Stolen Debit Card (24/7)

800-500-1044

Published by Murphy & Company, Inc.
13610 Barrett Office Dr.
St. Louis, MO 63021
www.mcompany.com

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Welcome

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the "anytime, anywhere" convenience of Online Banking at USAmeriBank.



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By following our tips, Online Banking at USAmeriBank can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious choices.

Secure Sockets Layer Encryption (SSL)

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and your financial institution, making it difficult for anyone to access your account information.

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips

- > Ensure your web browser, operating system, anti-virus software and other applications are current and support 256-bit encryption.
 - > Memorize your passwords.
 - > Exit your Online Banking session when finished.
 - > Do not leave your computer unattended when logged into Online Banking.
 - > Do not use public computers or unsecured WiFi when accessing Online Banking.
 - > If you receive an error when logged into your Online Banking account, report the error to a customer service representative at 800-949-5666.
-

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

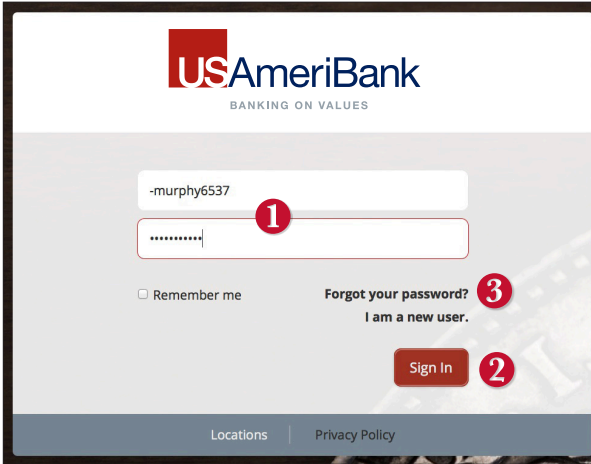
Fraud Prevention Tips

- > Do not open email attachments or click on a link from unsolicited sources.
 - > Avoid completing email forms or messages that ask for personal or financial information.
 - > Do not trust an email asking you to use a link for verification of login or account details.
 - > Monitor your account transactions for unauthorized use.
 - > Shred old financial information, invoices, charge receipts, checks, unwanted preapproved credit offers and expired charge cards before disposing of them.
 - > Contact the sender by phone if you are suspicious of an email attachment.
-

1. Type usameribank.com into the address bar on your browser.
2. Click on **Customer Service**. Go to Online Banking Box, click **Enroll in Online Banking**.
3. This opens the Online Banking new enrollment account verification screen. Enter all the required information. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours at 800-949-5666.
4. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
5. Enter your newly created Login ID and click **Login**.
6. Enter your temporary password and click **Login**.
7. You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone or text message option that will enable USAmeriBank to reach you immediately with your one-time Secure Access Code.
8. When you receive your eight-digit Secure Access Code, enter it in the access code screen and click **Submit**. The secure access code is valid for only 15 minutes. If it expires, you must request a new one.
9. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
10. Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
11. An online profile screen will appear for your review. Please make any necessary changes. Click **Submit** then **OK** to continue.
12. Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.
13. Congratulations! You are now logged in to Online Banking at USAmeriBank.

1. Type [usameribank.com](https://www.usameribank.com) into the address bar on your browser and enter your current Login ID (Username) and click **Login**. If you have forgotten your Login ID, please contact us at 800-949-5666.
2. You will be directed to a page displaying the contact information on file for your account. Select the contact method that will enable the bank to reach you immediately with your Secure Access Code. Choose either phone or text message, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours.
3. When you receive your eight-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select **"I already have a Secure Access Code"**.
4. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
5. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new secure access code when you use that device in the future.
6. You will then be logged in to Online Banking with USAmeriBank..

Once you have enrolled as a New User, follow these steps for subsequent logins.



From our website's **Online Banking Login** box

1. Enter your **Login ID** and **Password**.
2. Click **Sign In**.
3. Forgot your password? Simply click "**Forgot Password?**" and select where you would like to receive your secure access code, then follow the instructions to re-establish a password.

What is a secure access code?

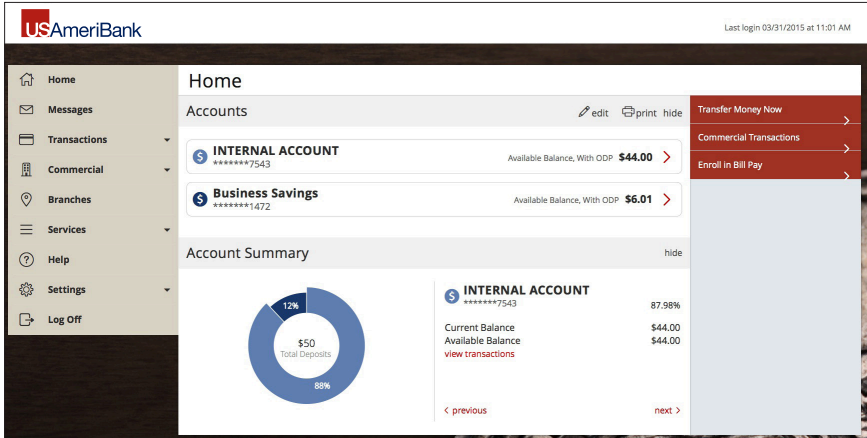
You may need a secure access code each time you login to our Online Banking system. It is delivered to you via phone call or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code.

Should I register my device?

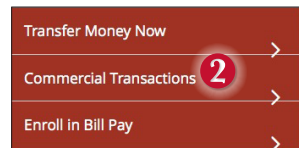
If this device is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

The **Home Screen** will give you an overview of all of your Online Banking accounts at USAméricaBank displayed in a comprehensive list with available balances.

To View Transaction History

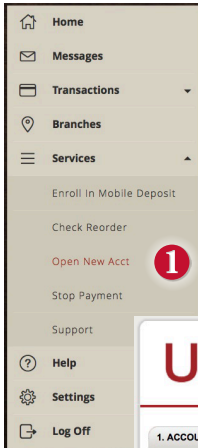


1. For account transaction history, click the **account name** to view the **Account Details screen**. View details or a check image by clicking **+** next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.
2. Need an action done in a hurry? On the home page you will notice options on the upper-right corner of the page. These **Quick Action** options allow you to swiftly: transfer money, view bills, and view recent transactions.



You can conveniently open a new consumer account online whether you are a new or existing customer to USAMeriBank.

To Open a New Account



1. Click on the Open **New Account** Tab.
2. A new browser window will open and Welcome you to USAMeriBank.
3. Hit **Continue** to start building an account to suit your needs.

The image shows a screenshot of the USAMeriBank website's 'Welcome!' page. The page features the USAMeriBank logo at the top left and a navigation bar with 'FAQ' and 'Contact Info' on the right. The main content area is divided into two columns. The left column contains a progress bar with three steps: '1. ACCOUNT SIGN UP' (highlighted), '2. ACCOUNT FUNDING', and '3. COMPLETE'. Under '1. ACCOUNT SIGN UP', there are sub-steps: Account Selection, Account Options, Account Disclosures and Agreements, Applicant Information, Account Usage, Final Look, and Account Approval. Under '2. ACCOUNT FUNDING', there are sub-steps: Funding Selection, Payment Information, and Deposit Information. The right column contains the text: 'Welcome, and thank you for choosing USAMeriBank for your financial needs. Please note that you must be at least 18 years of age, and you must be a U.S. citizen or U.S. resident alien to open your account with us online. This process will take about 10 minutes. Your progress will be highlighted in the navigation bar on the left side of your screen. When you have finished a step, a check mark will appear. You will need to refer to several things during this process: U.S. Social Security number, A valid form of identification including: Driver's license, State ID, Military ID or Passport, Previous home address (if you have lived at your current home address less than two years), Credit or debit card or U.S. checking or savings account to fund your new account(s). For your protection, your application session will automatically time out if there is no activity for 30 minutes. All information will be lost if this occurs. Select the Continue button once you are ready to begin.' At the bottom right of the main content area, there is a 'Continue' button with a right-pointing arrow.

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The **Activity Center** shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

To View Unprocessed Transactions

The screenshot displays the 'Activity Center' page. At the top, there are two tabs: 'Single Transactions' (highlighted in red) and 'Recurring Transactions' (highlighted in blue). A search bar is located below the tabs. Below the search bar is a 'Show Filters' dropdown menu. The main content area is a table with columns: Created, Status, Type, Account, and Amount. The table contains four rows of transaction data. Red callout boxes with numbers 1, 2, and 3 are overlaid on the image. Callout 1 points to the 'Activity Center' header. Callout 2 points to the 'Type' column header. Callout 3 points to the 'Show Filters' dropdown menu.

Created	Status	Type	Account	Amount	Actions
3/18/2015	Authorized	Funds Transfer - Tracking ID: 479151	INTERNAL ACCOUNT - (*****7543)	\$1.00	Actions -
3/25/2015	Authorized	ACH Collection - Tracking ID: 479151	Business Savings - (*****1472)	\$0.10	Actions -
4/6/2015	Authorized	Domestic Wire - Tracking ID: 479287	Business Savings - (*****1472)	\$1.00	Actions -
3/27/2014	Cancelled	Domestic Wire - Tracking ID: 328471	INTERNAL ACCOUNT - (*****7543)	\$1.00	Actions -

Click on the **Activity Center** tab.

1. You can choose to view Individual Transactions or Recurring Transactions by clicking on the corresponding tab.
2. Click the **V** next to the transaction to view details.
3. Click **Show Filters** for additional search options, click the **V** to expand search options.

Online Banking enables you to transfer funds between accounts quickly and easily. Access all linked accounts for single or recurring transfers.

To Transfer Funds:

The screenshot shows the 'Transactions' section of an online banking interface. On the left is a blue navigation menu with options: Home, Messages, Transactions, Commercial, Branches, News, Services, Settings, Help, and Log Off. The main content area is titled 'Transactions' and 'Funds Transfer'. It contains several fields: 'FROM *' with a dropdown menu showing 'Consumer Checking XXXX1234 \$50,000.00' (marked with a red circle '1'); 'TO *' with a dropdown menu showing 'Savings XXXX2345 \$100,000.00'; 'AMOUNT *' with a text input field containing '0.00' and a checkbox for 'Make this a recurring transaction'; 'DATE *' with a date picker set to '10/22/2014'; and 'MEMO' with a text input field containing 'Enter letters and numbers only' (marked with a red circle '2'). At the bottom right are 'Clear' and 'Transfer Funds' buttons. A search bar on the right side of the interface shows 'Search transactions' and filters for 'All', 'Pending', and 'Processed', with a message 'No history available' below.

Click on the **Funds Transfer** tab.

1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred. For a one-time transfer, click **Submit Transfer**.



You have the option to create a recurring transfer which will save you from having to remember to manually complete the transfer.

Using Online Banking with USAMeritBank, you can initiate a stop check payment request from any device. Visit **Activity Center** to review the status of your request. The stop payment will remain in effect for six months. See our Fee Schedule for applicable fees.

To Initiate a Stop Payment Request:

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

REQUEST TYPE * Are you requesting to stop payment on one or multiple checks?
 Single Check **1**
 Multiple Checks

ACCOUNT *
 Consumer Checking XXXX1234

* - Indicates required field

[Send Request](#) [Back](#)

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

REQUEST TYPE * Single Check
Enter the check amount

ACCOUNT * Consumer Checking XXXX1234

CHECK NUMBER * #14782299

AMOUNT * \$ **2**

DATE *
 1 2 3
 4 5 6
 7 8 9
 Delete 0 Save

NOTE * - Indicates required field

[Send Request](#) [Back](#)

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

REQUEST TYPE * Single Check
Enter the date of the check

ACCOUNT * Consumer Checking XXXX1234

CHECK NUMBER * #14782299

DATE *
 10/1/2014

NOTE * - Indicates required field

[Send Request](#) [Back](#)

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

REQUEST TYPE * Single Check
Enter a brief note to include with this request

ACCOUNT * Consumer Checking XXXX1234

CHECK NUMBER * #14782299

DATE * 10/29/2014

NOTE * - Indicates required field **3**

[Send Request](#) [Back](#)

Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.

What is more reassuring than being in control of your finances? Staying in control of your bills!

With Online Bill Pay with USAmeriBank, you have the ability to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online.

Click **Pay Bill** under the **Transactions** menu to begin managing your bills online. The Payment Center is a guide to your billers, bills due, as well as editing or deleting scheduled payments. Also featured are icons in the Features column which will assist you and are defined below:



E-bill enrolled
Enrolled to receive E-bill for this biller.



Enroll biller(s) to E-bills
Receive billing information straight to your Online Account.



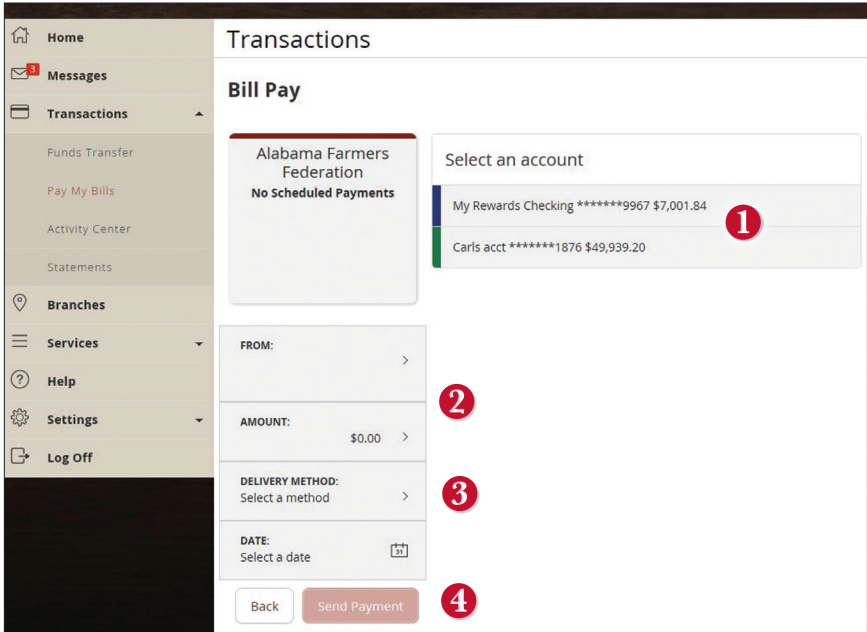
E-bill payment due
An E-bill has been posted to your account, ready for payment.



Recurring payment
A recurring payment has been set up in Manage My Bills.

Once you set up your payees, it's easy to pay your bills quickly. When you click on the **Transactions** tab you will see all of the payees you have established to date.

To Get Started with Bill Payment

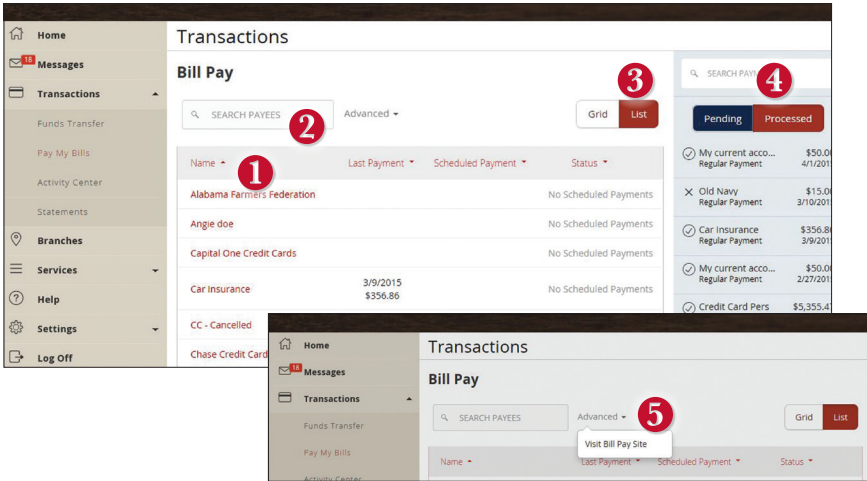


Click on the **Pay My Bills** tab.

1. Select the Account from which you would like to pay a bill.
2. Fill out the Amount you wish to transfer.
3. Select the Delivery Method, even though there is only one option.
4. After you have verified the information, click **Send Payment**.

Here you have quick access to pay bills, see pending payments or payment history.

Bill Pay



Click on the **Pay My Bills** tab under the **Transactions** menu.

1. To sort by a header, click the arrow next to the desired category.
2. You can also Search your previous Payees.
3. You can change your view preference to Grid or List.
4. You can view Pending or Processed transactions on the right side panel.
5. To access additional screens, click on **Advanced**, and then **Visit Bill Pay Site**, this will take you to the third party **CheckFree** site where you can add, change, delete payees etc.

The person or company to whom you are sending funds is known as the biller. A biller can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. With a variety of billers that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience!

To Setup a New Biller:

The screenshot shows the 'Payment Center' interface. At the top, there is a 'Pay From' dropdown menu set to 'Main Checking *53265'. Below this is a 'Payment Center' header with a 'Pay Bills' tab. A prominent button says 'Add a company or person to pay'. Below that is a link for 'Add/Manage Groups'. The main area is divided into several sections: 'Credit Cards', 'Household', 'Insurance', and 'Unassigned'. The 'Household' section is expanded, showing a list of bills with columns for the biller name, amount, and due date. A red circle with the number '1' highlights the 'Lona Oak Lawn Yard Service' bill. To the right of the bill list is a 'GUARANTEED ONLINE PAYMENTS' banner with a 'LEARN MORE >>' link. Below the banner are sections for 'Bill Reminders' (with a 'Set Up Reminder' link) and 'Pending Payments' (showing a total of \$125.00). At the bottom right is a 'Recent Payments' section. A 'Make Payments' button is located at the bottom center of the interface.

Icon	Biller Name	Account Number	Amount	Due Date	Action
GET BILL	Verizon Phone	*108JC	\$		Pay today
AUTO PAY	Mortgage Group Loan	*89593	\$		Pay today
BILL	Lona Oak Lawn Yard Service	*14759	\$		Pay today
GET BILL	City Utilities Electric	*20076	\$		Pay today

Pending Payments

Biller	Amount	Due Date	Action
Verizon *108JC	\$75.00	10/25/2014	Change Cancel
City Utilities *1234	\$50.00	10/27/2014	Change Cancel
Total	\$125.00		

Click the **Payment Center** tab to begin.


1. You will see the billers are listed by name and account number.
2. By clicking on a **Biller**, detailed information about the biller will be displayed, including address, telephone number and even recent payments completed.

E-bills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version of your bill, the E-bill icon will be located next to their name within the **Payment Center**. After activating a biller with E-bills, you will start receiving your bill directly within your Online Bill Pay account.

No need to shuffle through biller information or access each individual biller's website to pay your bills—you can get it all right here and *never* miss a payment!


To Set up E-bills for an existing biller :

Have your bill delivered here, safely and securely ? ×



[National Power Company](#)
*41102

One more bill can be delivered here.




[American Natural Gas](#)
*56734

Sign up now to have your National Power Company bill delivered here!

Sample Bill

- Control—See and pay bills when you want from wherever you are.
- Reminders—Get an e-mail for each new bill.
- Security—Reduce the risk of your bills getting lost or stolen.
- Convenience—View and print past bills anytime.



For your security, National Power Company requires the following information for verification.


Mothers Maiden Name:

E-mail Address:

I have read and agree to the biller's [Terms & Conditions](#)

Your bill will be delivered here and will no longer be delivered in the mail. You can cancel at any time.

2

1. Clicking on the icon. 
2. After selecting to sign up an existing payee for E-bills, fill in the required fields. When completed, click **Submit**.

No check, no pen, no problem! Our payment scheduling feature is the only thing you need to accomplish your bill pay needs—and with only a few quick and easy steps, hassle-free bill pay is just a couple of mouse clicks away!

To Schedule a Payment:

Payment Center | Add A Bill | Bill History | Manage My Bills | My Accounts | My Profile

Welcome John B Customer
Tuesday, September 09, 2008
[View new messages from Customer Service](#)

Payment Center

Pay Bills

Pay From: *54321 | Available Balance: \$3,032.70
Preferred Account

Features	Biller Name	Amount	Pay Date
	ABC Mortgage *45678	\$ <input type="text"/>	<input type="text"/>
	American Natural Gas *56734	\$ <input type="text"/>	<input type="text"/>
	Credit First Visa *1056	\$ <input type="text"/>	<input type="text"/>
	National Power Company *0948	\$ <input type="text"/>	<input type="text"/>
	Western Auto Finance *5821	\$ <input type="text"/>	<input type="text"/>
	Joe's Lawn Care *67512	\$ <input type="text"/>	<input type="text"/>
	Kelly Thomas *12345	\$ <input type="text"/>	<input type="text"/>

[Make Payments](#)

Payment Assistant

April 2011

S	M	T	W	T	F	S
					4	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

May 2011

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Pay Date is the date the biller receives the payment electronically and we withdraw the money from your account. [Tell me more.](#)

Western Auto Finance *5821 \$361.92 10/15
[Processing](#)

In the **Payment Center**, notice the billers are listed by name and account number.

1. To schedule your payment, enter the Amount in the required field. Next, enter the Payment Due Date. You may even use the calendar feature for your convenience.
2. Click **Make Payments** when finished.

It may be convenient to set up a biller to receive payments on a regular basis, such as a loan. Why must you pay by repeating the same scheduling process each month? With our Automatic Payment option, you can remain confident that your payments are taken care of automatically without even touching your keyboard!

To Set up Automatic Payments:

Set Up Automatic Payments

Asterisks (*) indicate required information.

Pay From

***Payment Amount** \$

All Payments are the same amount
 The amount of the last payment should be \$

***Send First Payment On**

***Payment Frequency**

***Send Payment Until** I change or cancel this payment
 A total of payments are sent
 But not after

You can also receive an email about your automatic payments.

E-mail address

E-mail address Email me when the payment is pending
 Email me when the payment has been sent
 Email me before sending the last payment

In **Manage My Bills**, select the biller for which you would like to set up automatic payments. Select **Add an Automatic Payment**.

1. Fill in the required fields to complete your request for an automatic payment, including process date and frequency. When completed, click **Set Up Payment**.

Even after you have scheduled a payment, you have the ability to change or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.

To Change or Cancel a Payment:

The screenshot shows the Payment Center interface. At the top, there are navigation tabs: Payment Center, Add A Bill, Bill History, Manage My Bills, My Accounts, and My Profile. Below the navigation, a welcome message for John B Customer is displayed, dated Tuesday, September 09, 2008, with a link to view new messages from Customer Service. The main section is titled "Payment Center" and contains a "Pay Bills" box. This box shows the "Pay From" account as *54321 and the "Available Balance" as \$3,032.70. Below this is a table of bills with columns for Features, Biller Name, Amount, and Pay Date. The bills listed are: Mortgage (*45678), American Natural Gas (14), Credit First Visa (3), National Power Company (3), Western Auto Finance (*5821), Joe's Lawn Care (*67512), and Kelly Thomas. A "Make Payments" button is located at the bottom right of the bills table. To the right of the bills table is a "View. Click. Done." section with the text "E-Bills. The easiest way to pay your bills." and a "LEARN MORE >>" link. Below this is a "Bill Reminders" section with a "Set Up Bill Pay Reminders" link. At the bottom right is a "Pending Payments" box with a table of pending payments. The table has columns for Biller Name, Amount, and Pay Date. The pending payments are: National Power Company (*0948) for \$115.76 on 10/23, and Western Auto Finance (*5821) for \$361.92 on 10/15. The National Power Company entry has "Change" and "Cancel" links, and the Western Auto Finance entry has a "Processing" link. Red circles with numbers 1 and 2 are placed over the "Change" and "Cancel" links respectively.

Features	Biller Name	Amount	Pay Date
AUTO PAY	Mortgage *45678	\$	
BILL	American Natural Gas 14	\$	
GET BILL	Credit First Visa 3	\$	
BILL DUE	National Power Company 3	\$	
	Western Auto Finance *5821	\$	
	Joe's Lawn Care *67512	\$	
	Kelly Thomas	\$	

Biller Name	Amount	Pay Date
National Power Company *0948	\$115.76	10/23
	Change	Cancel
Western Auto Finance *5821	\$361.92	10/15
		Processing

To access this feature, look for the **Pending Payments** box in the **Payment Center**.

1. Click **Change** to edit your payment in a secondary screen. You may change the Pay From Account, Pay Date or Pay Amount.
2. Click **Cancel** if you do not wish to process the payment.

When you receive an E-bill, you also have the luxury of viewing your bill directly from your Online Banking Account. You may also print the information for future reference so you are always a step ahead!

To View Bill History:

Bill History ? ×

						Print
Biller Name	Account	Amount	Pay Date	Confirmation	Status	
Wester Auto Finance	*5821	\$361.92	09/15/2008	846V3-48ZZ4	Paid	

The funds for your payment to ABC Mortgage were withdrawn from your *54321 account on 07/01/2008. ABC Mortgage received your payment electronically on 07/01/2008.

If you have a question about your bill or about crediting the payment to your biller account, please contact ABC Mortgage directly.

If you have a question about this payment, you can send us a [payment inquiry](#).

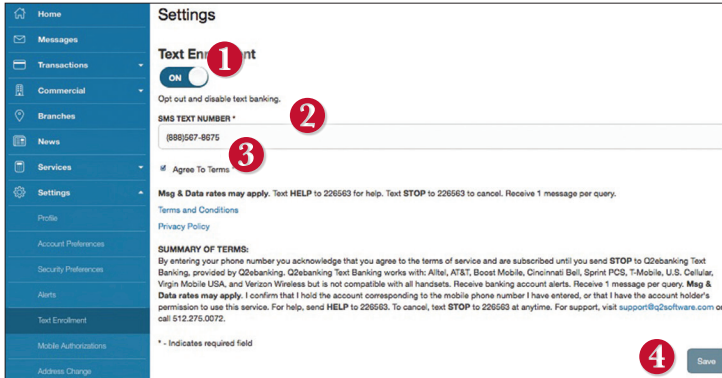
1 Finished

Click the link on the payment amount.

1. In the pop-up window, review the pay date, amount, confirmation number and status. Once you have reviewed the details, click **Finished**.

Once enrolled in Text Banking, you can check balances, review account history and transfer funds from your Online Banking account using any text enabled device. To enroll, click **Text Enrollment** under the **Settings** menu.

To Enroll in Text Banking :



Click on the **Text Banking** tab.

1. The first step, turn the **Text Enrollment** button from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions and **check the Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in Text Banking, visit **Account Preferences** under the settings menu. Check **enabled**, customize a four character account nickname to display and choose the order preference for viewing.

Text Command Options To 226563 For The Following Information:

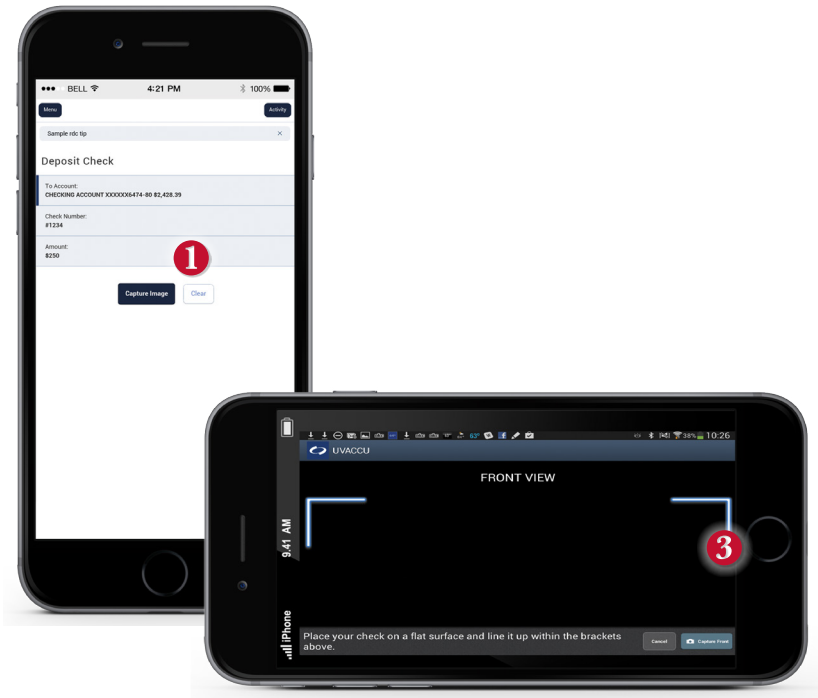
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on text banking
STOP	Stop all text messages to the mobile device (for text banking and SMS alerts/notifications)

With our Mobile App on your Android or iOS device, you can deposit checks into your USAmeriBank Online Banking account by simply snapping a photo of a paper check.

To Deposit a Check via Your Smartphone

Note

This feature is only available when using our mobile app on your mobile device.



1. **Choose the account** where you wish to make a deposit.
2. Enter check number and amount, then click **Save**.
3. Click the **Capture Image** button.
4. Verify that the front and back images show all four corners of the check and all elements are legible.
5. Take the image of the backside so that the endorsement is on the left side of the image.

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. Account history and transaction alerts are sent after the bank's nightly processing

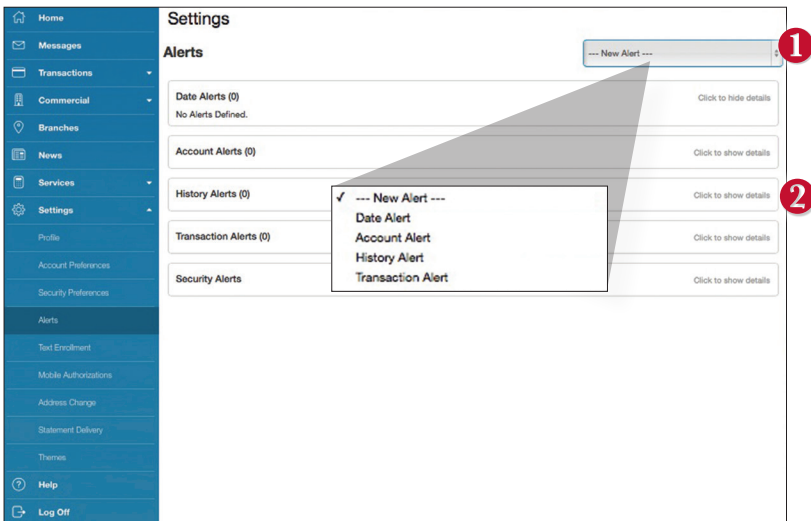
To Edit Security Alert Delivery Preferences,

Go to **Security Alerts** under the **Settings** menu. You can edit specific Account, History, and Transaction alert preferences found in **Alerts** under the **Settings menu**. Delivery preferences include:

- Secure Message within Online Banking
- Phone Number
- SMS text message number
- Email to an address you specify

Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.

To Set Up Alerts:

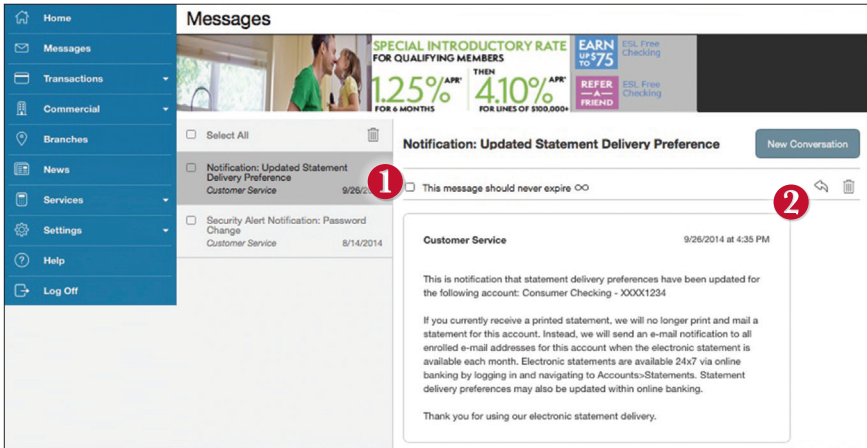


Click on the **Alerts** tab.

1. To create an alert, click the **Create New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the right end of the alert box.

Our message center allows you to communicate securely with your bank. Messages can be saved by topic for easy reference. Check here for your alerts; bank replies to your inquiries and bank communications.

To View Your Messages:



Click on the **Messages** tab.

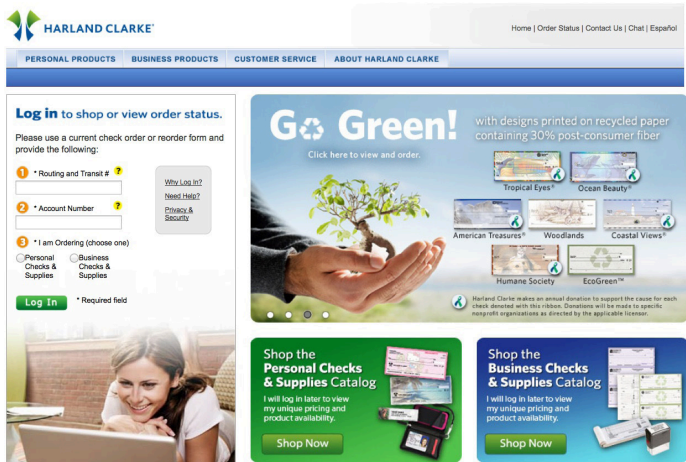
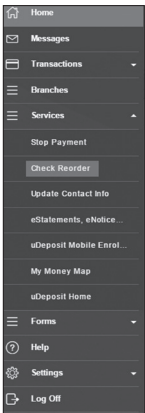
1. **Messages** are displayed at the left side of the screen.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.

With Online Banking, you can conveniently reorder checks online.



If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

To Reorder Checks:



Click on the **Check Reorder** tab.

1. You will be redirected to our check vendor's website to complete your order.

It is important to maintain current contact information on your account. Changes are made in real-time.

To View Your Profile

Profile
Please review and update your profile

PREFIX FIRST NAME * MIDDLE NAME

LAST NAME * SUFFIX

E-MAIL ADDRESS * **1**

ADDRESS 1 *

ADDRESS 2

CITY * STATE * ZIP *

COUNTRY *

PHONE COUNTRY *

HOME PHONE * WORK PHONE

* - Indicates required field **2**

Click on the **Profile** Tab.

1. Change the elements like name, address, email, and phone that you would like to be changed.
2. Click **Submit Profile** to save.

In **Account Preferences**, you can select name and viewing preferences for your Online and Text Banking accounts.

To Set up or Change your Viewing Preferences

Account Preferences

1 Online 2 Text

Enter a display name to be shown for each account.

Legacy Checking
XXXXXXXX1111

0

Scholar Team Checking
XXXXXXXX3200

0

Submit

Click on the **Settings** tab.

1. When selecting **Online**, customize your account display name in Online Banking and choose the order preference for viewing.
2. Toggle to the **Text** button for Text Banking account preferences. To view an account in Text Banking, check **“enabled”**. Customize a five character account nickname to display and choose the order preference for viewing.

It is important to maintain current contact information on your account. Changes are made in real-time.

To Change Your Address:

Settings

Address Change

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

ADDRESS 1 *
13810 Barrett Office Dr.

ADDRESS 2
#206

CITY * **1**
St. Louis

STATE *
Missouri

ZIP *
63011

COUNTRY *
United States

HOME PHONE *
6363942116

WORK PHONE *
6363942116

CELL PHONE
Cell Phone

E-MAIL ADDRESS
paul@mcompany.com

Select an account

Select All Clear All

- CONSUMER CHECKING - XXXX1234
- COMMERCIAL CHECKING - XXXX5678
- COMMERCIAL LOAN - XXXX5789
- SAVINGS - XXXX2345
- CERTIFICATE OF DEPOSIT - XXXX0456
- COMMERCIAL LOAN - XXXX7890
- CREDIT CARD - XXXX9901

At least one account must be selected.

* - Indicates required field

Submit

Click on the **Address Change** tab under the Settings menu.

1. Update your contact information and click **Submit**.

REMEMBER:

To update your secure access code delivery information click on Security **Preferences** under the Settings menu and choose the **Secure Delivery** tab.

To update your mobile number used for mobile alerts click on Edit Delivery **Preferences** in **Security Alerts** found in **Alerts** under the **Settings** menu.

In **Security Preferences**, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

The screenshot shows the 'Settings' page with the 'Security Preferences' section. The 'Change Password' tab is selected. It contains three input fields: 'OLD PASSWORD *', 'NEW PASSWORD *', and 'CONFIRM NEW PASSWORD *'. A note states: 'The New Password and Confirm New Password fields must match. Password must be at least 5 characters long. Password can be no more than 20 characters long.' A 'Change Password' button is at the bottom right.

Change Password:

When changing your password, make sure you follow the guidelines for creating a strong valid password.

Challenge Code:
For additional security, you have the option of creating a Challenge Code as part of the login process.

The screenshot shows the 'Settings' page with the 'Security Preferences' section. The 'Challenge Code' tab is selected. It contains two input fields: 'CHALLENGE CODE *' and 'CONFIRM CHALLENGE CODE *'. A note states: 'Create your challenge code below. In addition to your Login ID and password, you may optionally use a challenge code for one-time online access.' A 'Submit' button is at the bottom right.

The screenshot shows the 'Settings' page with the 'Security Preferences' section. The 'Secure Delivery' tab is selected. It contains a section for 'Secure Delivery Contact Information' with two rows of contact information. Each row has an 'E-MAIL' field and an 'Edit' button. A 'Delete' button is also present. At the bottom, there are buttons for 'New E-mail Address', 'New Phone Number', and 'New SMS Text Number'. A note at the bottom left states: '* - Indicates required field'.

Secure Delivery:

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.

Mapping from your current location, you can click on the Branches or ATMs button to locate your bank's branches and ATMs.

Branches

Map | Satellite

Search branches

Branches | ATMs

- Millbrook**
3740 Highway 14
Millbrook, AL 36054
- Zelda Road**
2740 Zelda Rd
Montgomery, AL 36106
- Downtown**
500 Bibb Street
Montgomery, AL 36104
- Eastmont**
5400 Atlanta Highway
Montgomery, AL 36109
- Festival Plaza**
7911 Vaughn Rd
Montgomery, AL 36117



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