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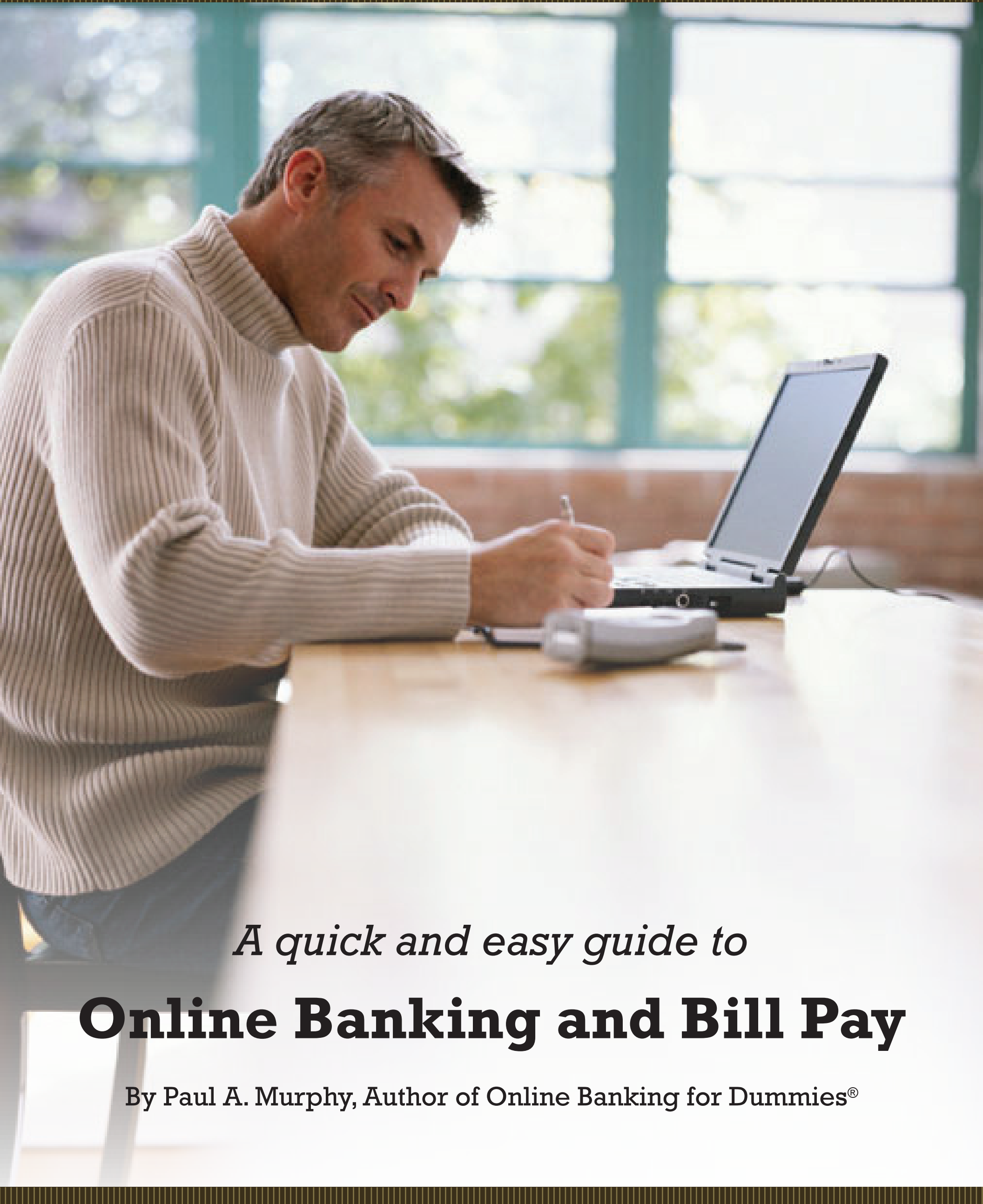

A quick and easy guide to

Online Banking and Bill Pay

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A Quick and Easy Guide to
Personal Online Banking

Welcome! Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Online Banking & Bill Payment services.

This guide is designed to help you answer your questions about how Personal Online Banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or QuickBooks®, and pay your bills online. After becoming a Personal Online Banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to Personal Online Banking.

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By following our tips, Online Banking 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 clues.

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

Browser Registration
In addition to your personal password security, we have added additional security measures with Browser Registration. Browser Registration strengthens the safeguards in place at login by adding additional steps to verify your identity. Although these security enhancements are benefiting you and your security, you probably will not notice them during your regular day-to-day experience.

Online Banking Safety Tips

- Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-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 customer service.

Security

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 spoof (look-a-like) emails and websites, the 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 bank.

Identity Theft

It is important that our customers 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 in your name, purchase merchandise and commit other fraud or related crimes using your identity.

Fraud Prevention Tips

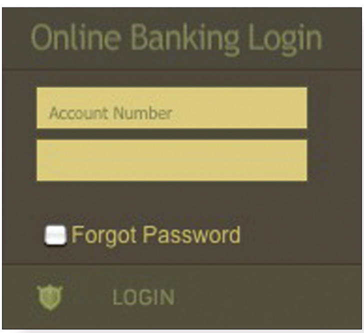
> Do not open email attachments or click on a link from unsolicited sources.
> Avoid completing email forms or messages that ask for personal or financial information.
> Do not trust an email asking you to use a link for verification of login or account details.
> Monitor your account transactions for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

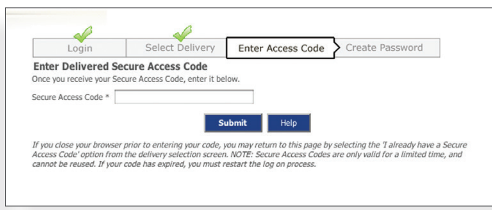
Getting Started & Logging In

To sign up for Online Banking, go to our homepage and click Sign Up Now. Fill out the required fields regarding your contact information and accounts, then click Submit Enrollment. Once youre enrollment is set up, you can sign in to your account.

If your enrollment is complete or you are a returning user, you can access your account online by entering your Account Number and Password, then click Login. You will then be prompted to enter a secure access code.

Note: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.

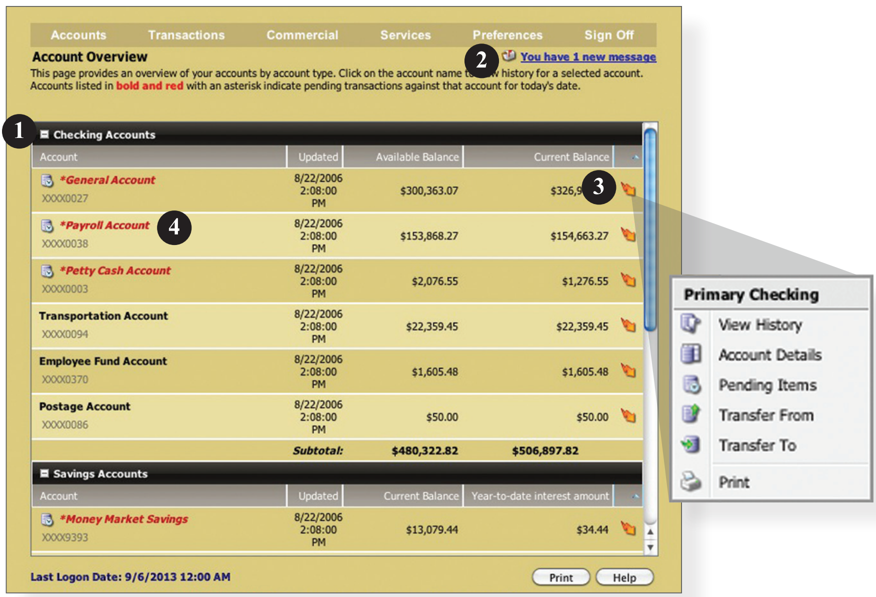




What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via email, phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are also used if you delete the security certificate or “cookie” that we’ve stored on your computer, or if you request login from a computer not setup for repeated use. Choosing “activate my computer for later use” authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code during each login.

Account Overview

Account Overview will provide you with a quick view of your accounts and balances. Here you can make a quick transfer between accounts, view pending transactions and even check your secure messages.



In the Accounts menu, select **Account Overview.**

1 | Click any of the menu items to expand or collapse each drop-down item.

2 | If you have any unread Secure Messages, it will be indicated here.

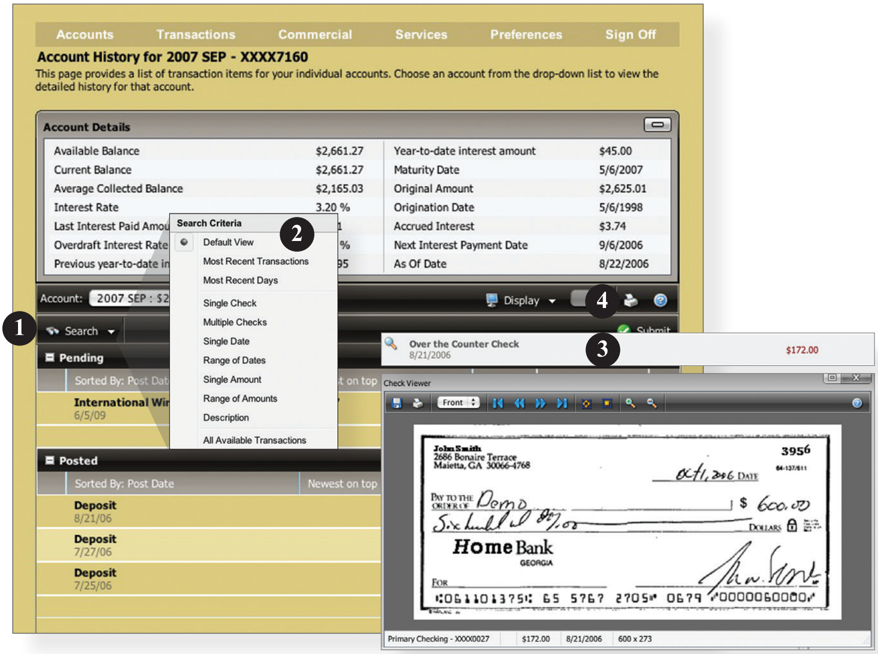
3 | Hover over the Quick Action Icon next to your account to view a variety of standard options.

- **View History:** A quick link to the history of that account.
- **Account Details:** View the details of that account.
- **Pending Items:** Displays transactions that are currently pending for this account.
- **Transfer From:** A quick transfer from that account.
- **Transfer To:** A quick transfer to that account.
- **Print:** Print the transaction history of that account.

4 | If any of your account names are shown in red with an asterisk, there is at least one pending transaction in that account.

Account History

Online Banking allows you to conveniently access a history of your account transactions, always keeping you in the know with your account balances. To begin, double-click the account name you wish to view from the Account Overview page. You may also select View History from the Quick Action Icon. Quickly switch between accounts by selecting an account from the Account drop-down menu and click Submit.



In the Accounts menu, select **Account History**.

1 | Quickly expand or collapse the Pending or Posted sections by clicking on the **Plus/Minus** button.

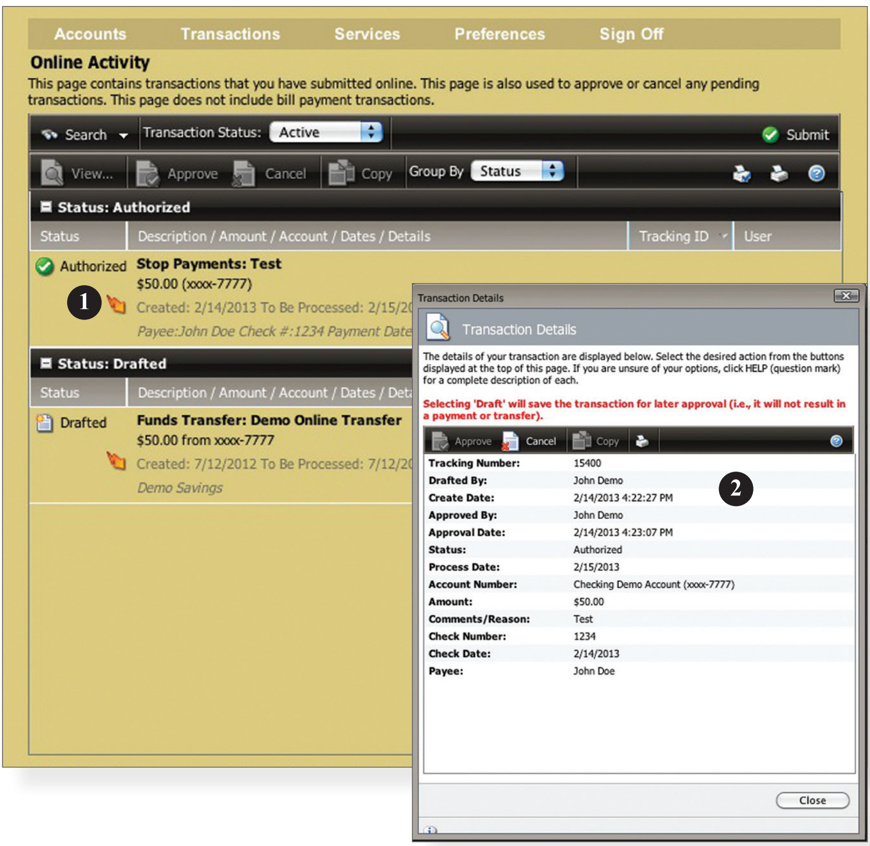
2 | Change the way you view your Account History from the options available in the Search drop-down menu. You may also search for transactions by check number, date, amount or even description!

3 | View check images by clicking on the **Magnifying Glass Icon**.

4 | Want to export your Account History? Click the Display drop-down menu and select **Export**. Then select your export format (spreadsheet, Quicken®, Quickbooks®, etc.) and click **Submit**. Prefer to print? Simply click the printer icon!

Online Activity

Online Activity quickly organizes all transactions you originated online. This includes account transfers, wire transfers, ACH payments and more. From the Online Activity menu, you can group items by category, view all transactions, approve drafted transactions and cancel authorized or drafted transactions. Please note that once a transaction is processed, it can’t be cancelled.



In the Accounts menu, select **Online Activity**.

1 | Hover over the **Quick Action Icon** to view a drop-down menu with more options.

2 | Clicking on **View Transaction** will allow you to see more details regarding the transaction along with providing you the ability to either approve, cancel, copy or print.

Your Online Activity transaction status may vary from item to item. To help you better understand what each of the Online Transaction Status terms mean, we've included a helpful guide to use as you grow accustomed to the feature.

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: Any transaction that has been put in a pending (Drafted) state by the user and can still be either approved or cancelled.

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 you are ready for your financial institution to process the transaction.

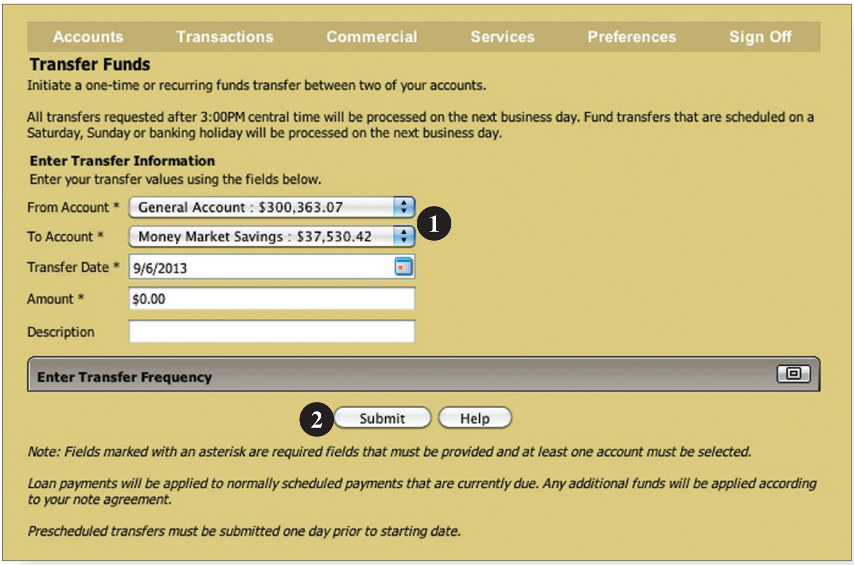
Cancelled: When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the cancelled category in Online Activity.

Processed: When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by your financial institution, the transaction displays in the Processed category in Online Activity.

Other: Any transaction that might have been unsuccessful, or does not fall under the previous categories.

Funds Transfer

Online Banking enables you to transfer funds between accounts quickly and easily.

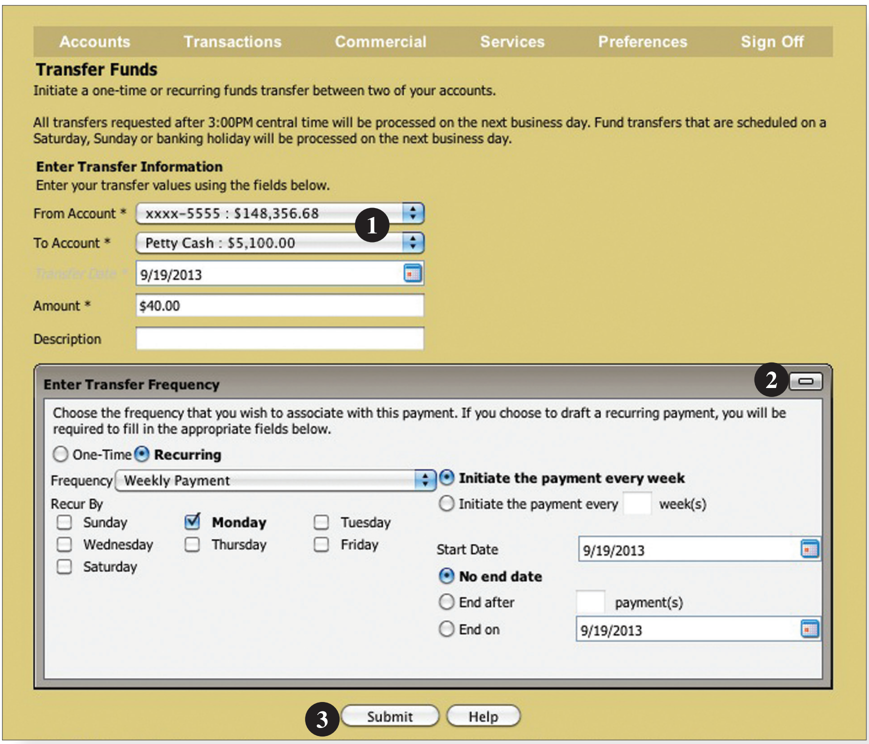


In the Transactions menu, select **Funds Transfer**.

1 | Start by selecting the **From** and **To** Accounts. Enter your desired **Transfer Date**, or use the handy calendar feature. Next, enter the **Amount** you'd like to transfer. If you'd like, enter a **Description** of the transfer for future reference.

2 | Click **Submit** to process your Transfer. Next click on **Approve** in the submit transaction screen.

Do you wish you could remember to transfer money to your savings account each month? Are you in the habit of transferring money to your checking account when you sit down to pay your bills? Recurring transfers make life easy by automating this task on a date that you specify.



Begin just as you would with a one-time transfer by selecting **Funds Transfe**r from the Transactions menu.

1 | Enter **Account** information needed.

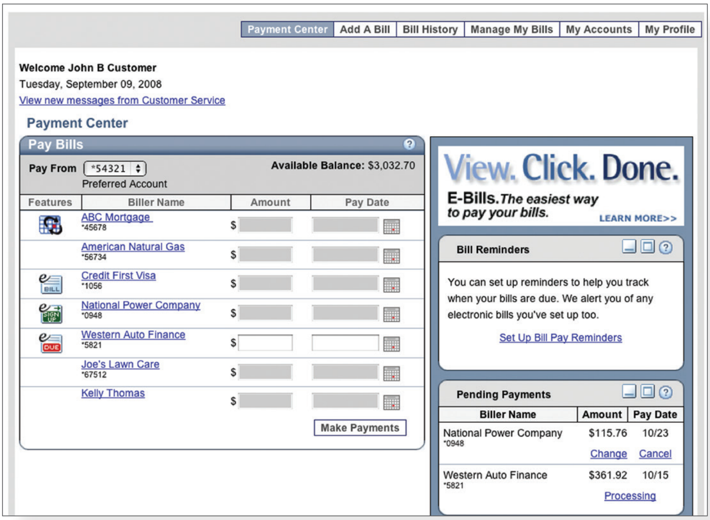
2 | Click the box in the top right corner of the Enter Transfer Frequency box. Next, select the details for your recurring transfer, including **Frequency** and **Start Date**.

3 | Click **Submit** to process your Recurring Transfer.

4 | To manage your Recurring Transfers, just click **Recurring** in the Transactions menu. A new window will open confirming the details of your Recurring Transfer transaction. You can either click **Approve** or **Cancel**.

Bill Pay Overview

What is more reassuring than being in control of your finances? Staying in control of your bills! With Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Online Bill Pay makes 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:

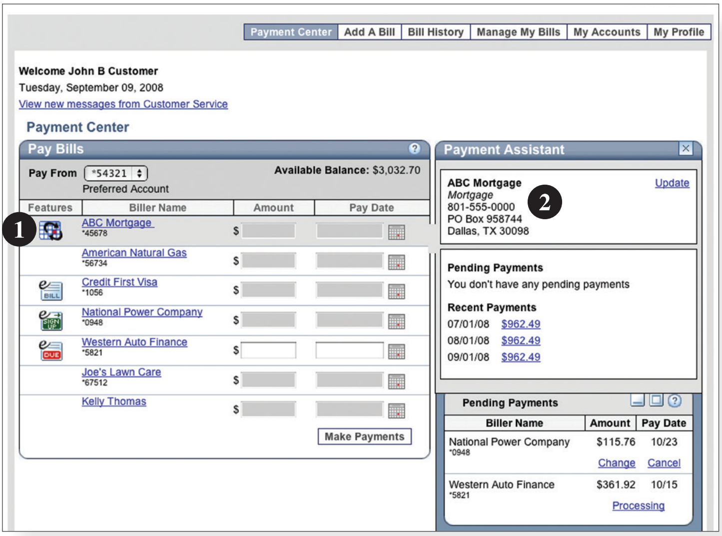
E-bill enrolled
Enrolled to receive E-bill for this biller.

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.

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!



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

1 | You will see the billers are listed by name and account number.

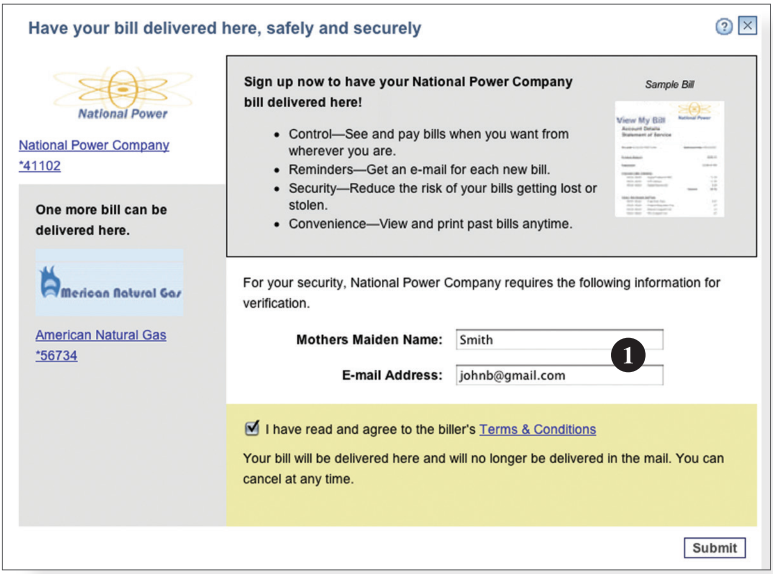
2 | By clicking on a **Biller**, detailed information about the biller will be displayed, including address, telephone number and even recent payments completed.

Note: This system should not be used to pay alimony or court ordered payments.

E-bills

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!



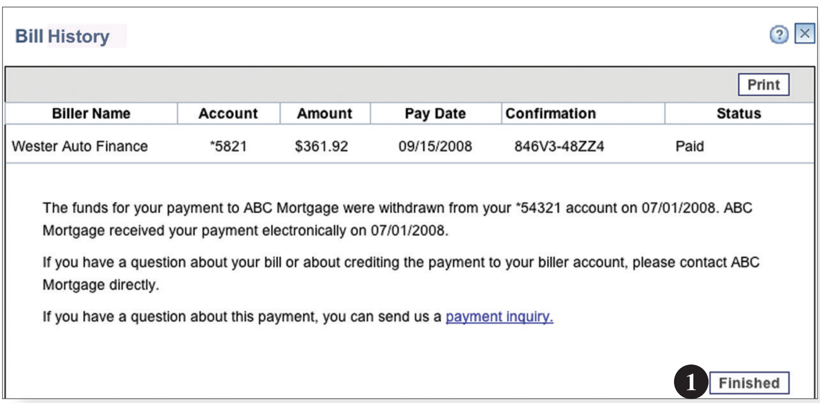
As mentioned before, in the Payment Center, billers may be accompanied by an icon in the Features column indicating the option to receive E-bills. Set up E-bills for an existing biller by clicking on the icon illustration shown:

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

View Bill History

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

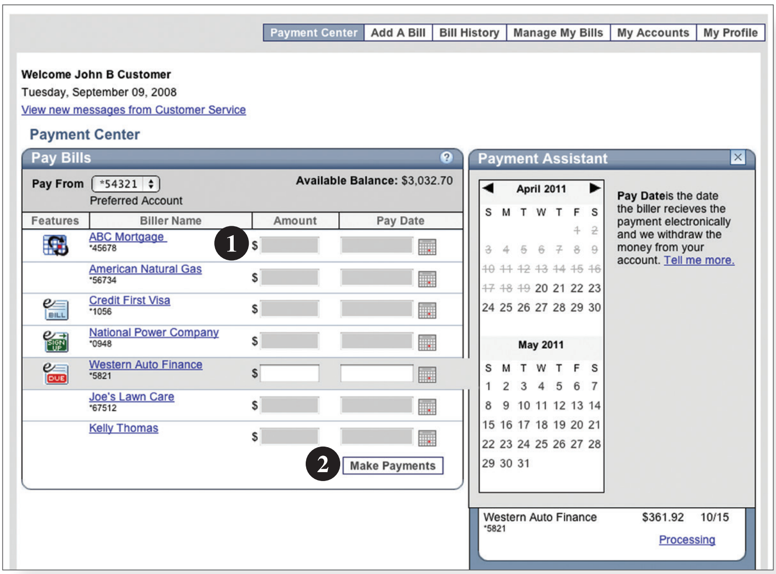
To view additional details on a payment, click the link on the payment amount.



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

Schedule Payments

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 mouse clicks away!

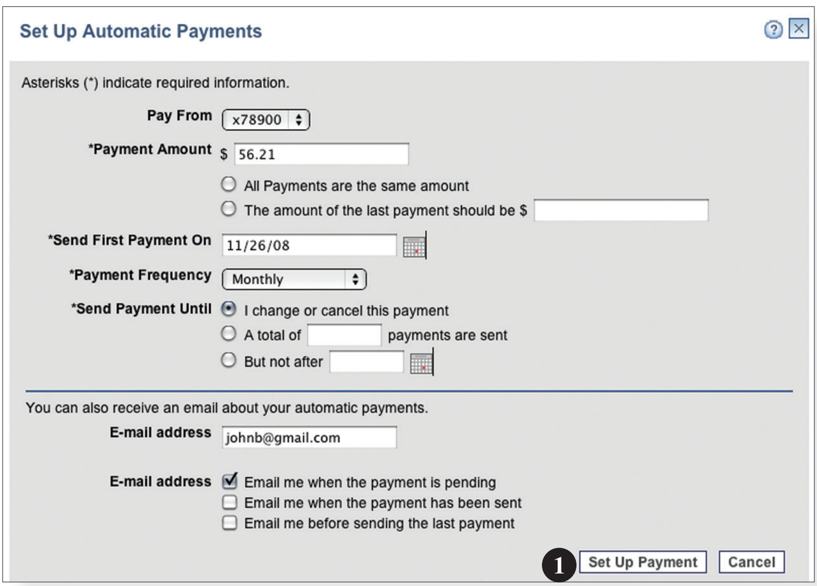


In the Payment Center, notice the billers are listed by name and account number.

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!

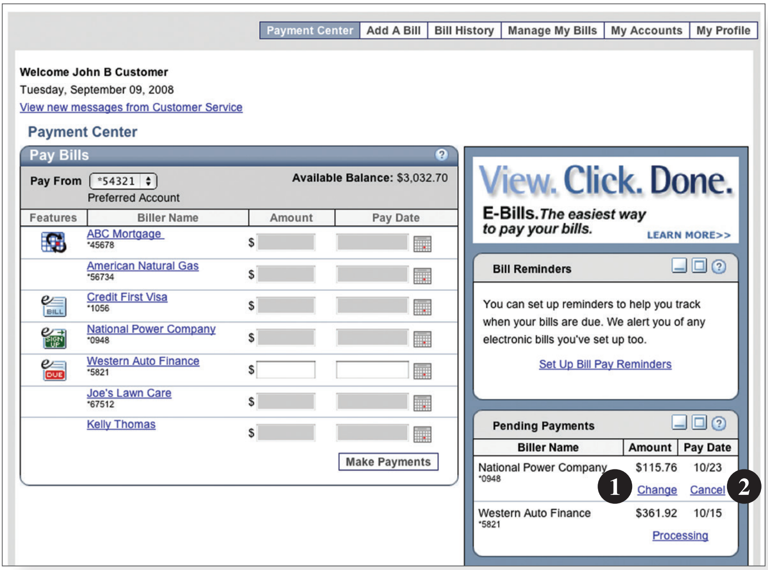


In Manage My Bills, select the biller for which you would like to set up automatic payments. Select **Add an Automatic Payment**.

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

Change & Cancel Payments

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

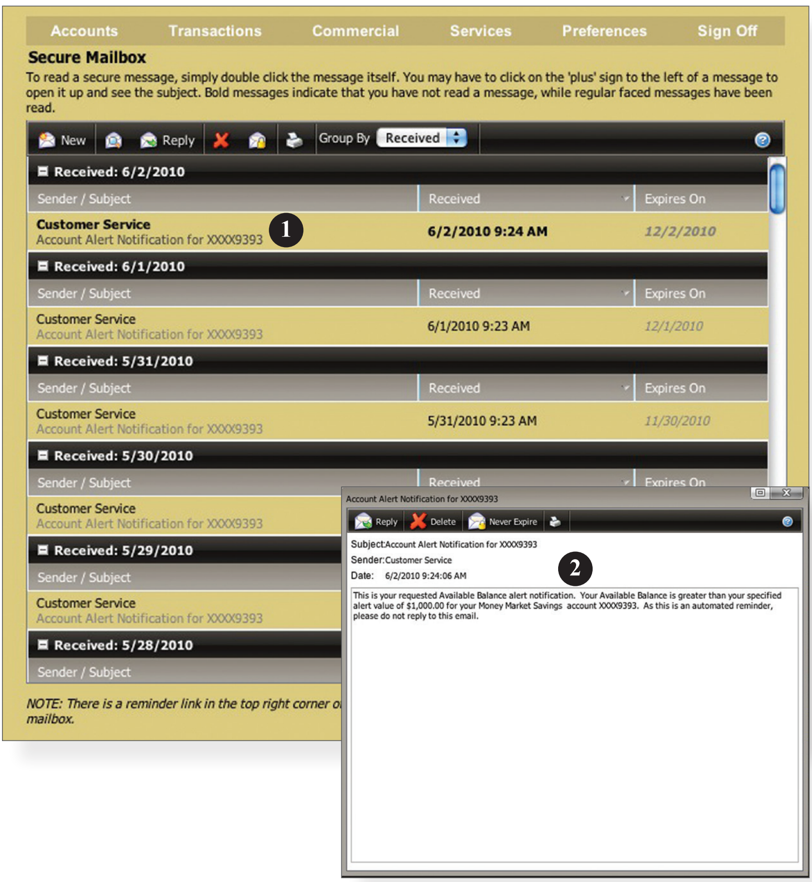


To access this feature, look for the **Pending Payments** box in the Payment Center.

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.

The Secure Message feature is a notification service where you will find Alerts and Notifications regarding your account. Whether it is a message for a password change or security alert, this is the location to stay up-to-date with your account and our services!



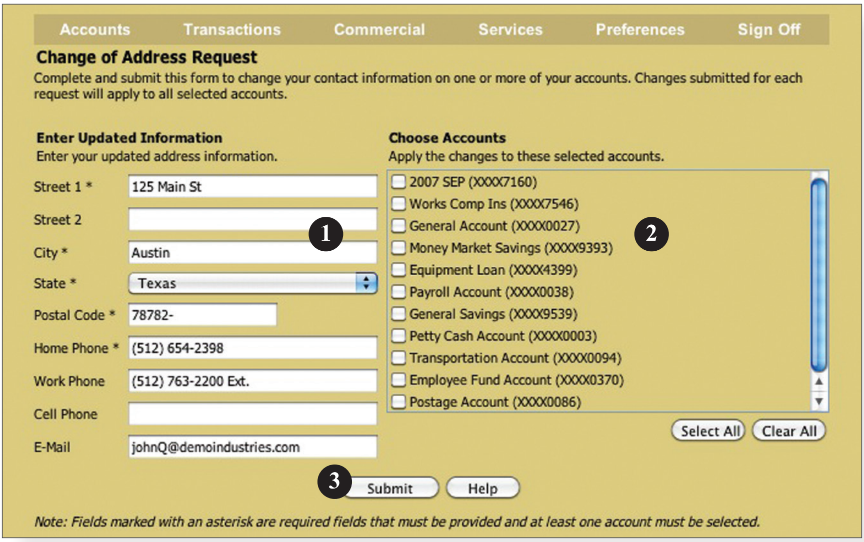
In the Service menu, select **Messages**.

1 | Click on the **Message** you would like to read.

2 | Your message will open in a new window. Here you can **Reply**, **Delete**, **Save** & **Print** your messages.

Address Change

Maintaining current information on your account is very important to us. It allows us to get in touch with you the moment we notice any suspicious activity, keep you up-to-date with any account changes and simply guarantee that your monthly statement is being delivered to the correct address. Now keeping your personal information current is easier than ever!



In the Services menu, select **Address Change**.

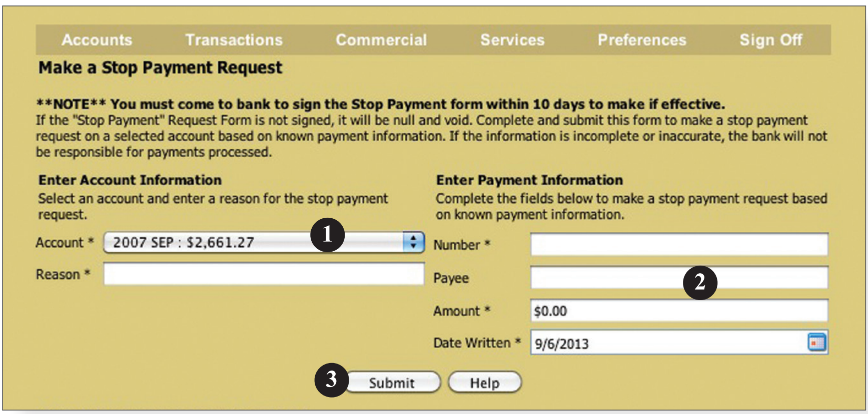
1 | Enter your information in the provided fields.

2 | Select the accounts you would like to update.

3 | Be sure to double check that your information was entered correctly, then click **Submit**.

Stop Payments

Placing a Stop Payment for individual or multiple checks is an option with Online Banking. If you notice you are missing checks, please contact us as quickly as possible so that we can take the proper precautions to maintain the highest level of security against identity theft and fraud.



In the Services menu, select **Stop Payment.**

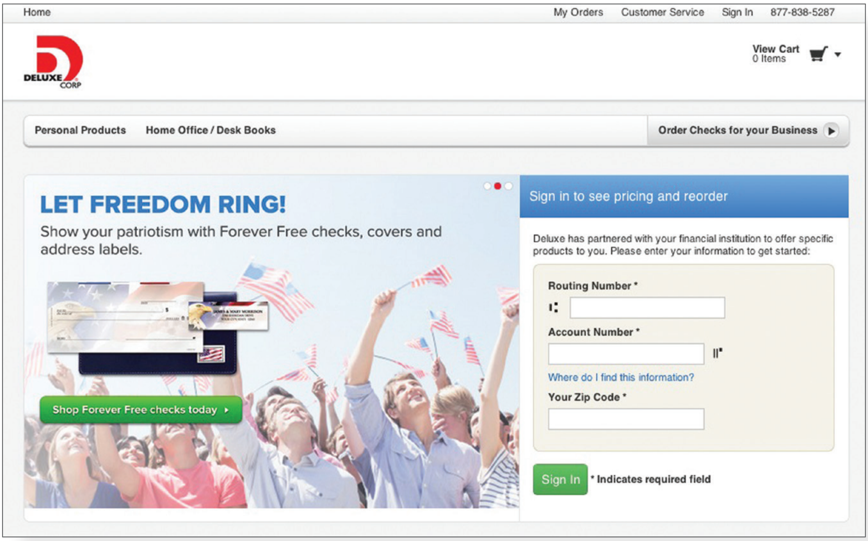
1 | Choose the Account for which the Stop Payment should be made.

2 | Enter all pertinent data relating to the check or range of checks.

3 | When you are finished, click **Submit**. A new window will open confirming the details of your Stop Payment transaction. You can either click **Approve** or **Cancel**. We recommend printing a copy of the confirmation window for your records.

Reorder Checks

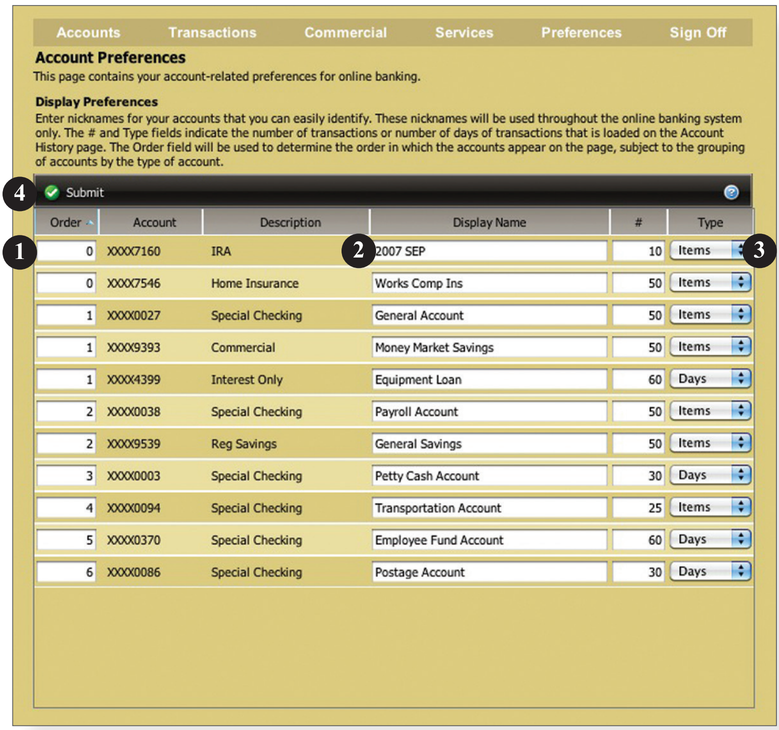
Before you write your last check, save yourself a trip to the branch by placing your check order request online. You can easily order checks and accessories from within our online banking system.



In the Services menu, select **Check Reorder**.

Note: When ordering checks you will be directed away from our site to finish this request.

The Account Preferences feature allows you to change the way your accounts are displayed within Online Banking. Here you can create “nicknames” for your accounts, like “Payroll Account” or “John’s Checking Account”.



In the Preferences menu, select **Account**.

1 | The **Order** feature allows you to prioritize the order in which you see your accounts. All accounts are grouped by account type, such as checking, savings, etc., however you will see this change reflected in your Account Overview page.

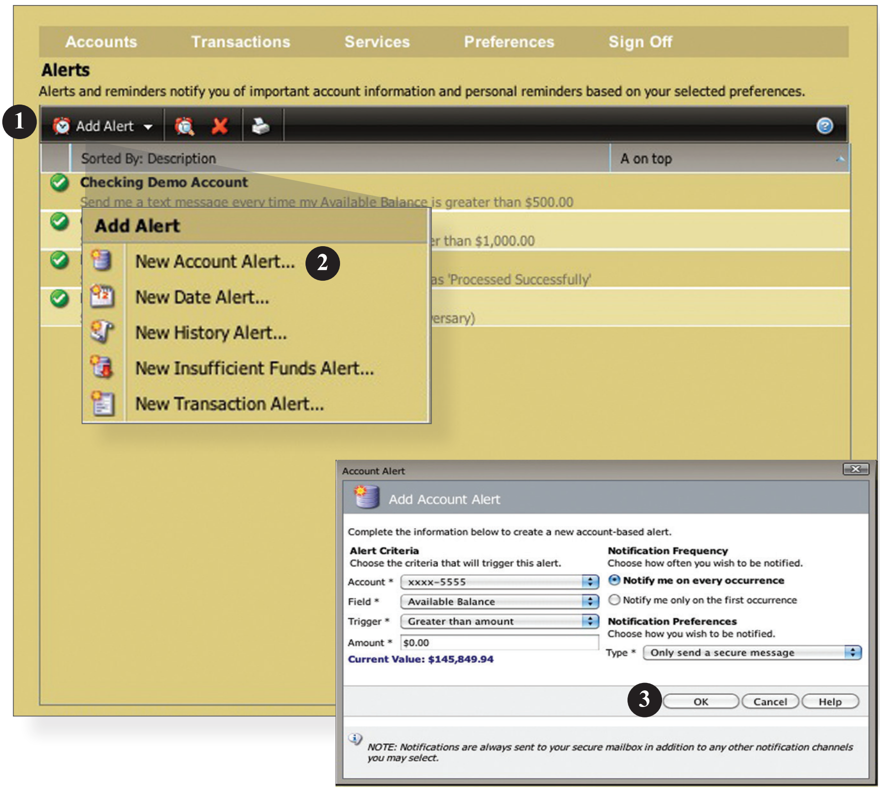
2 | Enter any “nicknames” or Display Names for your accounts.

3 | Choose how you’d prefer to view your account by choosing either history items or days and the amount of either.

4 | Click **Submit** when you are finished.

Alert Preferences

Alert Preferences allow you to be in-the-know with your account balances, transactions and a variety of other alerts. You can even be alerted when a transaction takes place at a specified retailer. Depending on your preference, we will send you an email, a text message, phone call or a secure message when the alerts you choose are triggered.



In the Preferences menu, select **Alerts**.

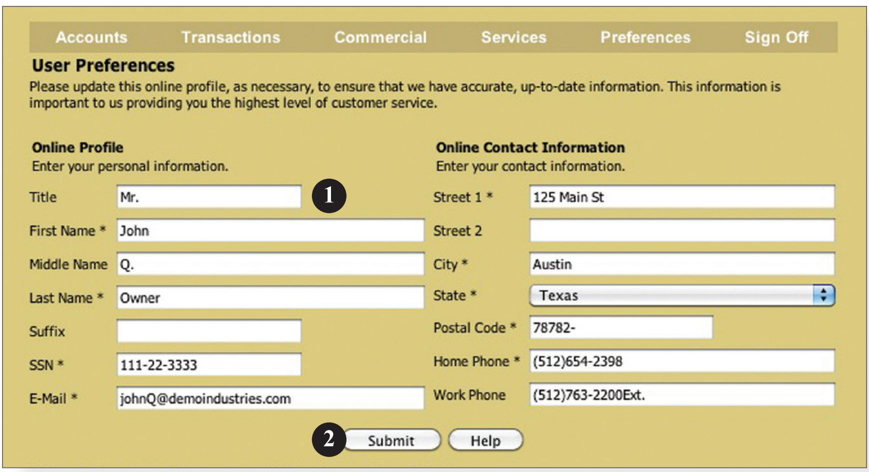
1 | Click the **New Account Alert** drop-down menu, then choose **New Account Alert**.

2 | Chose from the provided options and enter any information required.

3 | When finished, click **OK**.

User Preferences

The User Preferences feature allows you to update your online user profile. Where the Address Change feature will change your contact information at the account level, this will only update your information within your online user profile.



In the Preferences menu, select **User**.

1 | Enter your information in the fields provided. Fields marked with an asterisk are required fields.

2 | When finished, click **Submit**.

Member FDIC

Locations

Triad Center

7666 E. 61st Street, Suite 150
Tulsa, OK 74133
918-254-1444
Open Mon-Fri, 9:00 a.m. – 5:00 p.m.

Southern Hills Branch

5951 S. Lewis Avenue
Tulsa, OK 74105
918-749-1000
Open Mon-Fri, 9:00 a.m. – 5:00 p.m.
Drive Thru open Mon-Fri, 7:30 a.m. – 6:00 p.m.

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