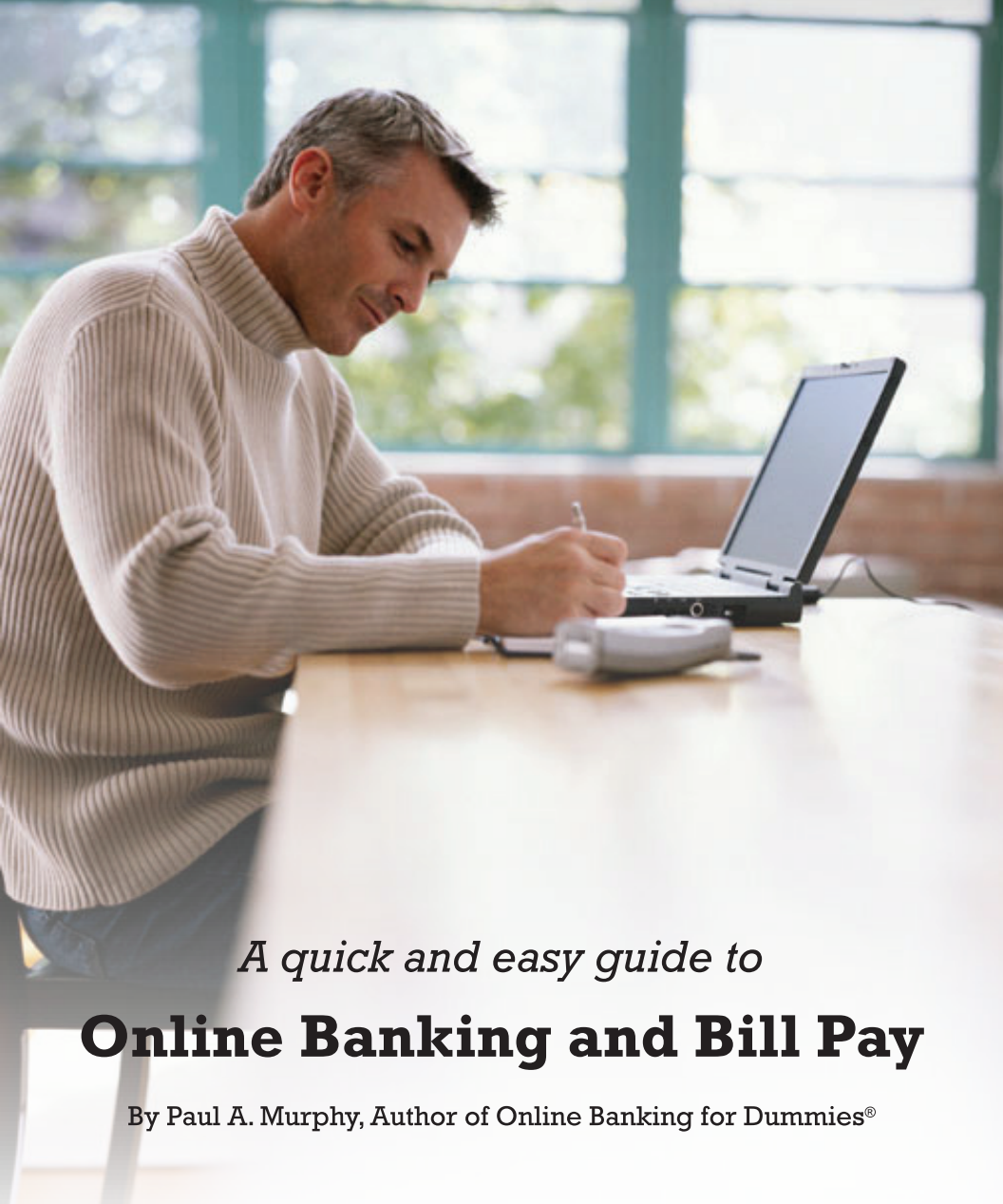




TRIAD BANK^{NA}



A quick and easy guide to

Online Banking and Bill Pay

By Paul A. Murphy, Author of *Online Banking for Dummies*[®]

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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

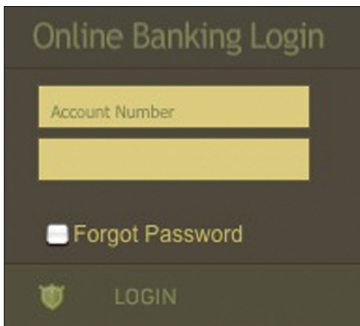
- > Do not open email attachments or click on a link from unsolicited sources.
- > Avoid completing email forms or messages that ask for personal or financial information.
- > Do not trust an email asking you to use a link for verification of login or account details.
- > Monitor your account transactions 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

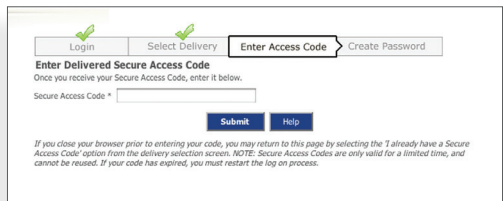
To sign up for Online Banking, go to our homepage and click Sign Up Now. Fill out the required fields regarding your contact information and accounts, then click Submit Enrollment. Once your enrollment is set up, you can sign in to your account.

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.



The image shows the 'Online Banking Login' screen. It features a dark background with yellow text and input fields. At the top, it says 'Online Banking Login'. Below that, there are two yellow input fields for 'Account Number' and 'Password'. A 'Forgot Password' link is visible below the password field. At the bottom, there is a shield icon and the word 'LOGIN'.



The image shows the 'Enter Delivered Secure Access Code' screen. It has a white background with a progress bar at the top containing four steps: 'Login', 'Select Delivery', 'Enter Access Code', and 'Create Password'. The 'Enter Access Code' step is currently active. Below the progress bar, the text reads 'Enter Delivered Secure Access Code' and 'Once you receive your Secure Access Code, enter it below.' There is a text input field for the 'Secure Access Code' and two buttons: 'Submit' and 'Help'. A small note at the bottom states: 'If you close your browser prior to entering your code, you may return to this page by selecting the "I already have a Secure Access Code" option from the delivery selection screen. NOTE: Secure Access Codes are only valid for a limited time, and cannot be reused. If your code has expired, you must restart the log on process.'

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.

The screenshot shows the 'Account Overview' page with a navigation bar at the top containing 'Accounts', 'Transactions', 'Commercial', 'Services', 'Preferences', and 'Sign Off'. Below the navigation bar, there is a section for 'Account Overview' with a sub-header and a note: 'This page provides an overview of your accounts by account type. Click on the account name to view history for a selected account. Accounts listed in bold and red with an asterisk indicate pending transactions against that account for today's date.' A notification bubble says 'You have 1 new message'. The main content area is divided into two sections: 'Checking Accounts' and 'Savings Accounts'. The 'Checking Accounts' section contains a table with columns for 'Account', 'Updated', 'Available Balance', and 'Current Balance'. The table lists several accounts, including 'General Account', 'Payroll Account', 'Petty Cash Account', 'Transportation Account', 'Employee Fund Account', and 'Postage Account'. A 'Subtotal' row is also present. The 'Savings Accounts' section contains a table with columns for 'Account', 'Updated', 'Current Balance', and 'Year-to-date interest amount', listing a 'Money Market Savings' account. A callout menu titled 'Primary Checking' is open, showing options: 'View History', 'Account Details', 'Pending Items', 'Transfer From', 'Transfer To', and 'Print'. The page footer shows 'Last Logon Date: 9/6/2013 12:00 AM' and 'Print' and 'Help' buttons.

Account	Updated	Available Balance	Current Balance
*General Account XXXX0027	8/22/2006 2:08:00 PM	\$300,363.07	\$326,663.27
*Payroll Account XXXX0038	8/22/2006 2:08:00 PM	\$153,868.27	\$154,663.27
*Petty Cash Account XXXX0003	8/22/2006 2:08:00 PM	\$2,076.55	\$1,276.55
Transportation Account XXXX0094	8/22/2006 2:08:00 PM	\$22,359.45	\$22,359.45
Employee Fund Account XXXX0370	8/22/2006 2:08:00 PM	\$1,605.48	\$1,605.48
Postage Account XXXX0086	8/22/2006 2:08:00 PM	\$50.00	\$50.00
Subtotal:		\$480,322.82	\$506,897.82

Account	Updated	Current Balance	Year-to-date interest amount
*Money Market Savings XXXX9393	8/22/2006 2:08:00 PM	\$13,079.44	\$34.44

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.

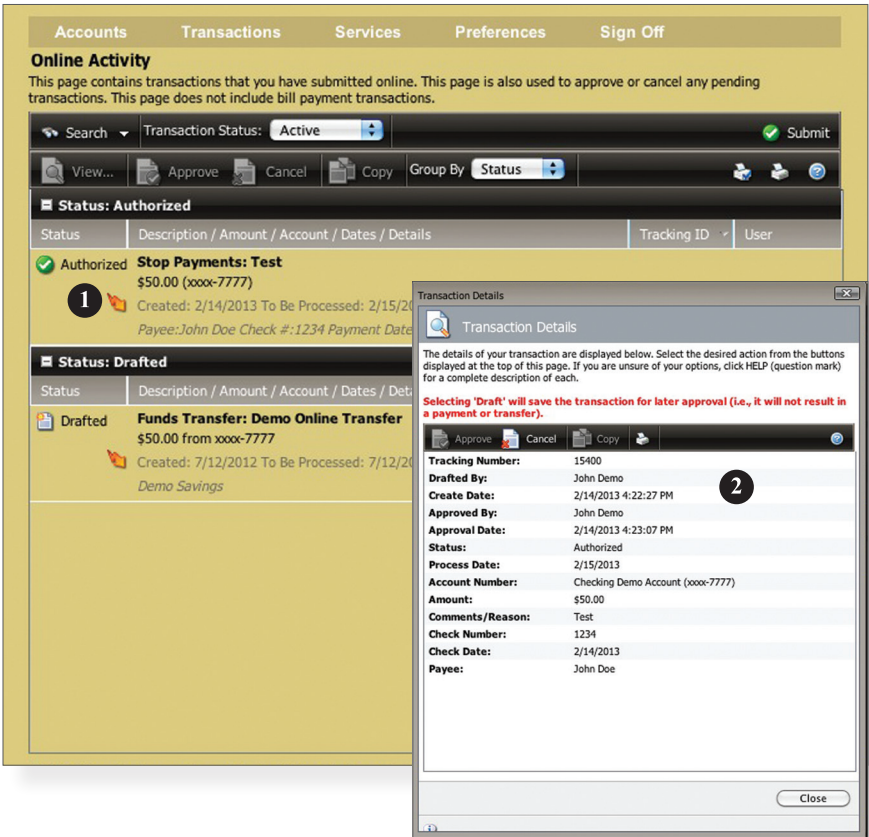


In the Accounts menu, select **Account History**.

- 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.

Online Activity

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.

Accounts **Transactions** **Commercial** **Services** **Preferences** **Sign Off**

Transfer Funds

Initiate a one-time or recurring funds transfer between two of your accounts.

All transfers requested after 3:00PM central time will be processed on the next business day. Fund transfers that are scheduled on a Saturday, Sunday or banking holiday will be processed on the next business day.

Enter Transfer Information

Enter your transfer values using the fields below.

From Account * 1

To Account * 1

Transfer Date *

Amount *

Description

Enter Transfer Frequency 2

Note: Fields marked with an asterisk are required fields that must be provided and at least one account must be selected.

Loan payments will be applied to normally scheduled payments that are currently due. Any additional funds will be applied according to your note agreement.

Prescheduled transfers must be submitted one day prior to starting date.

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.

Recurring Transfers

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.

The screenshot shows a web application interface for managing recurring transfers. At the top, there are navigation tabs: Accounts, Transactions, Commercial, Services, Preferences, and Sign Off. The main heading is "Transfer Funds", with a sub-heading "Initiate a one-time or recurring funds transfer between two of your accounts." Below this, a note states: "All transfers requested after 3:00PM central time will be processed on the next business day. Fund transfers that are scheduled on a Saturday, Sunday or banking holiday will be processed on the next business day." The "Enter Transfer Information" section prompts the user to "Enter your transfer values using the fields below." The fields are: "From Account *" (dropdown menu showing "xxxx-5555 : \$148,356.68" with a circled "1" next to it), "To Account *" (dropdown menu showing "Petty Cash : \$5,100.00"), "Transfer Date" (text input showing "9/19/2013"), "Amount *" (text input showing "\$40.00"), and "Description" (text input). Below the main form is a modal dialog titled "Enter Transfer Frequency" with a circled "2" in its top right corner. The dialog contains the instruction: "Choose the frequency that you wish to associate with this payment. If you choose to draft a recurring payment, you will be required to fill in the appropriate fields below." It has two radio buttons: "One-Time" (unselected) and "Recurring" (selected). The "Frequency" dropdown is set to "Weekly Payment" with a circled "2" next to it. Below this, there are radio buttons for "Initiate the payment every" followed by a text input "week(s)". Under "Recur By", there are checkboxes for "Sunday", "Monday" (checked), "Tuesday", "Wednesday", "Thursday", "Friday", and "Saturday". The "Start Date" is set to "9/19/2013". There are three radio buttons for ending the transfer: "No end date" (selected), "End after" (unselected) with a text input "payment(s)", and "End on" (unselected) with a date input "9/19/2013". At the bottom of the main form, there are "Submit" and "Help" buttons with a circled "3" next to the "Submit" button.

Begin just as you would with a one-time transfer by selecting **Funds Transfer** 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.

The screenshot shows a web interface for a "Payment Center". At the top, there are navigation tabs: "Payment Center", "Add A Bill", "Bill History", "Manage My Bills", "My Accounts", and "My Profile". Below this, a welcome message reads "Welcome John B Customer" 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" panel. This panel shows a "Pay From" field with the account number "*54321" and an "Available Balance" of "\$3,032.70". Below this is a table of bills:

Features	Billers Name	Amount	Pay Date
	ABC Mortgage *45678	\$	
	American Natural Gas *67890	\$	
	Credit First Visa *10987	\$	
	National Power Company *09876	\$	
	Western Auto Finance *5621	\$	
	Joe's Lawn Care *67512	\$	
	Kelly Thomas	\$	

At the bottom of the bill list is a "Make Payments" button. To the right of the bill list is a promotional banner for "View. Click. Done. E-Bills. The easiest way to pay your bills." with a "LEARN MORE >>>" link.

Below the banner are two sections: "Bill Reminders" and "Pending Payments".

Bill Reminders: Includes a "Set Up Bill Pay Reminders" link.

Pending Payments: Includes a table of pending payments:

Billers Name	Amount	Pay Date
National Power Company *09876	\$115.76	10/23
	Change	Cancel
Western Auto Finance *5621	\$361.92	10/15
		Processing

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.

Biller Setup

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!

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 tabs, 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 area is divided into two sections: 'Pay Bills' and 'Payment Assistant'. The 'Pay Bills' section shows a 'Pay From' field with the account number '*54321' and an 'Available Balance' of '\$3,032.70'. Below this is a table of billers with columns for 'Features', 'Biller Name', 'Amount', and 'Pay Date'. A red circle '1' highlights the first row, 'ABC Mortgage *45978'. The 'Payment Assistant' section shows details for 'ABC Mortgage', including the address '801-555-0000, PO Box 958744, Dallas, TX 30098', and a red circle '2' highlights the 'Update' link. Below this, there are sections for 'Pending Payments' (none listed) and 'Recent Payments' (07/01/08: \$962.49, 08/01/08: \$962.49, 09/01/08: \$962.49). At the bottom, there is a 'Pending Payments' table with columns for 'Biller Name', 'Amount', and 'Pay Date'. The table shows two entries: 'National Power Company *0948' with an amount of '\$115.76' and a pay date of '10/23', and 'Western Auto Finance *5821' with an amount of '\$361.92' and a pay date of '10/15'. The 'Processing' status is shown for the Western Auto Finance entry.

Features	Biller Name	Amount	Pay Date
	ABC Mortgage *45978	\$	
	American Natural Gas *56734	\$	
	Credit First Visa *1056	\$	
	National Power Company *0948	\$	
	Western Auto Finance *5821	\$	
	Joe's Lawn Care *67512	\$	
	Kelly Thomas	\$	

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

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!

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: **1**

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.

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.

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

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!

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 Available Balance: \$3,032.70

Pay From: *54321 Preferred Account

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

1

2 Make Payments

Payment Assistant

April 2011

S	M	T	W	T	F	S
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 Dates 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.

Automatic Payments

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!

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

1

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 begins processing. This convenient feature gives you the freedom to change the way you make your payments.

The screenshot shows a web interface for a Payment Center. At the top, there are navigation tabs: Payment Center, Add A Bill, Bill History, Manage My Bills, My Accounts, and My Profile. Below this, 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" panel. This panel shows a "Pay From" dropdown set to "*54321" and an "Available Balance" of \$3,032.70. Below this is a table of bills:

Features	Biller Name	Amount	Pay Date
	ABC Mortgage *45678	\$	
	American Natural Gas *56734	\$	
	Credit First Visa *1096	\$	
	National Power Company *0948	\$	
	Western Auto Finance *5821	\$	
	Joe's Lawn Care *67512	\$	
	Kelly Thomas	\$	

At the bottom of the "Pay Bills" panel is a "Make Payments" button.

To the right of the "Pay Bills" panel is a "View. Click. Done." banner for E-Bills with a "LEARN MORE>>" link. Below the banner is a "Bill Reminders" section with a "Set Up Bill Pay Reminders" link. At the bottom right is a "Pending Payments" section with a table:

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

Red circles with numbers 1 and 2 are overlaid on the "Change" and "Cancel" links in the Pending Payments table, respectively.

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.

Messages

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!

The screenshot displays the 'Secure Mailbox' interface. At the top, there are navigation tabs: Accounts, Transactions, Commercial, Services, Preferences, and Sign Off. Below the tabs, the 'Secure Mailbox' section provides instructions: 'To read a secure message, simply double click the message itself. You may have to click on the 'plus' sign to the left of a message to open it up and see the subject. Bold messages indicate that you have not read a message, while regular faced messages have been read.'

The message list includes:

- Received: 6/2/2010**
Sender / Subject: Customer Service
Account Alert Notification for XXXX9393
Received: 6/2/2010 9:24 AM
Expires On: 12/2/2010
- Received: 6/1/2010**
Sender / Subject: Customer Service
Account Alert Notification for XXXX9393
Received: 6/1/2010 9:23 AM
Expires On: 12/1/2010
- Received: 5/31/2010**
Sender / Subject: Customer Service
Account Alert Notification for XXXX9393
Received: 5/31/2010 9:23 AM
Expires On: 11/30/2010
- Received: 5/30/2010**
Sender / Subject: Customer Service
Account Alert Notification for XXXX9393
Received: 5/29/2010
Expires On: 11/29/2010
- Received: 5/28/2010**
Sender / Subject: Customer Service
Account Alert Notification for XXXX9393
Received: 5/28/2010
Expires On: 11/28/2010

A note at the bottom states: 'NOTE: There is a reminder link in the top right corner of mailbox.'

The detailed view of the selected message (dated 6/2/2010 9:24:06 AM) shows the following content:

Subject: Account Alert Notification for XXXX9393
Sender: Customer Service
Date: 6/2/2010 9:24:06 AM

This is your requested Available Balance alert notification. Your Available Balance is greater than your specified alert value of \$1,000.00 for your Money Market Savings account XXXX9393. As this is an automated reminder, please do not reply to this email.

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!

Accounts **Transactions** **Commercial** **Services** **Preferences** **Sign Off**

Change of Address Request

Complete and submit this form to change your contact information on one or more of your accounts. Changes submitted for each request will apply to all selected accounts.

Enter Updated Information
Enter your updated address information.

Street 1 * 125 Main St

Street 2

City * Austin

State * Texas

Postal Code * 78782-

Home Phone * (512) 654-2398

Work Phone (512) 763-2200 Ext.

Cell Phone

E-Mail johnQ@demoindustries.com

Choose Accounts
Apply the changes to these selected accounts.

- 2007 SEP (XXXX7160)
- Works Comp Ins (XXXX7546)
- General Account (XXXX0027)
- Money Market Savings (XXXX9393)
- Equipment Loan (XXXX4399)
- Payroll Account (XXXX0038)
- General Savings (XXXX9539)
- Petty Cash Account (XXXX0003)
- Transportation Account (XXXX0094)
- Employee Fund Account (XXXX0370)
- Postage Account (XXXX0086)

Select All Clear All

Submit Help

Note: Fields marked with an asterisk are required fields that must be provided and at least one account must be selected.

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.

Accounts Transactions Commercial Services Preferences Sign Off

Make a Stop Payment Request

****NOTE** You must come to bank to sign the Stop Payment form within 10 days to make if effective.**
If the "Stop Payment" Request Form is not signed, it will be null and void. Complete and submit this form to make a stop payment request on a selected account based on known payment information. If the information is incomplete or inaccurate, the bank will not be responsible for payments processed.

Enter Account Information
Select an account and enter a reason for the stop payment request.

Account * 2007 SEP : \$2,661.27 **1**

Reason *

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

Number *

Payee **2**

Amount * \$0.00

Date Written * 9/6/2013

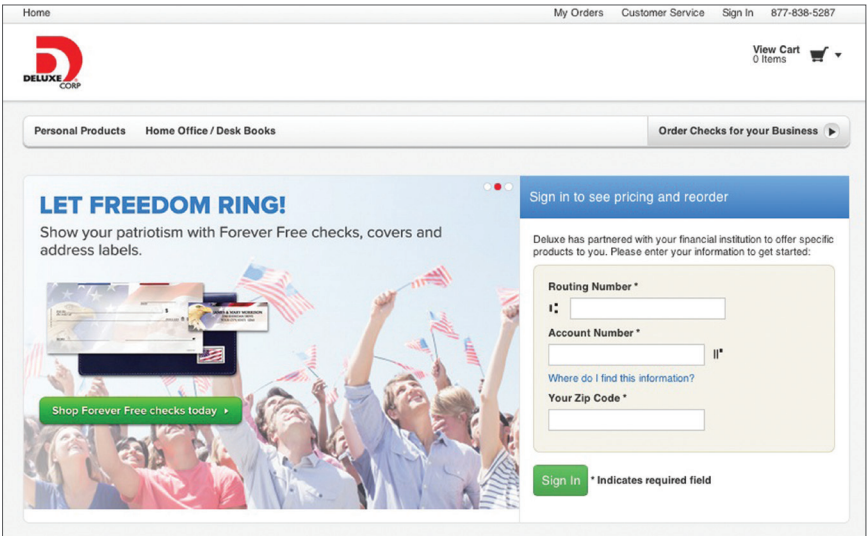
3 Submit Help

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.

Account Preferences

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”.

Account Preferences
This page contains your account-related preferences for online banking.

Display Preferences
Enter nicknames for your accounts that you can easily identify. These nicknames will be used throughout the online banking system only. The # and Type fields indicate the number of transactions or number of days of transactions that is loaded on the Account History page. The Order field will be used to determine the order in which the accounts appear on the page, subject to the grouping of accounts by the type of account.

4 Submit

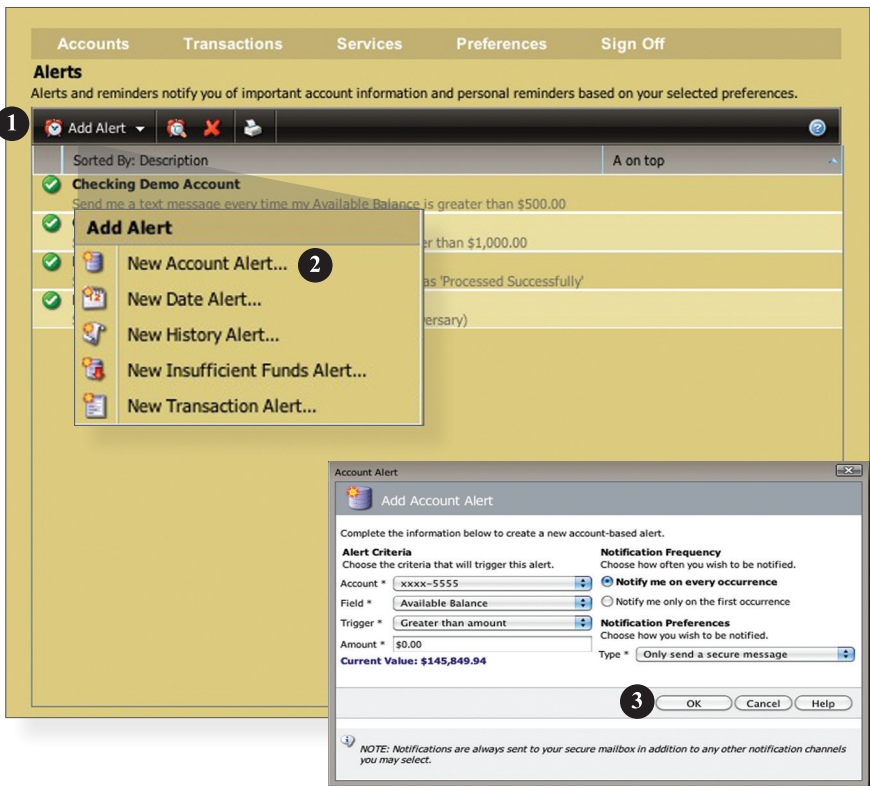
Order	Account	Description	Display Name	#	Type
0	XXXX7160	IRA	2007 SEP	10	Items
0	XXXX7546	Home Insurance	Works Comp Ins	50	Items
1	XXXX0027	Special Checking	General Account	50	Items
1	XXXX9393	Commercial	Money Market Savings	50	Items
1	XXXX4399	Interest Only	Equipment Loan	60	Days
2	XXXX0038	Special Checking	Payroll Account	50	Items
2	XXXX9539	Reg Savings	General Savings	50	Items
3	XXXX0003	Special Checking	Petty Cash Account	30	Days
4	XXXX0094	Special Checking	Transportation Account	25	Items
5	XXXX0370	Special Checking	Employee Fund Account	60	Days
6	XXXX0086	Special Checking	Postage Account	30	Days

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 | Choose 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.

The screenshot shows a web interface with a navigation bar at the top containing the following tabs: Accounts, Transactions, Commercial, Services, Preferences, and Sign Off. The 'Preferences' tab is selected. Below the navigation bar, the heading 'User Preferences' is displayed. A paragraph of text reads: 'Please update this online profile, as necessary, to ensure that we have accurate, up-to-date information. This information is important to us providing you the highest level of customer service.' The form is divided into two columns. The left column is titled 'Online Profile' and contains the instruction 'Enter your personal information.' followed by input fields for Title (with a dropdown menu showing 'Mr.' and a circled '1' next to it), First Name * (John), Middle Name (Q.), Last Name * (Owner), Suffix, SSN * (111-22-3333), and E-Mail * (johnQ@demoindustries.com). The right column is titled 'Online Contact Information' and contains the instruction 'Enter your contact information.' followed by input fields for Street 1 * (125 Main St), Street 2, City * (Austin), State * (Texas, shown as a dropdown menu), Postal Code * (78782-), Home Phone * ((512)654-2398), and Work Phone ((512)763-2200Ext.). At the bottom of the form, there are two buttons: 'Submit' (with a circled '2' next to it) and 'Help'.

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.



TRIAD BANK^{NA}