



FIRST
CITIZENS
BANK

A Quick and Easy Guide to Online Banking & Bill Pay



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A Quick and Easy Guide to **Online Banking & Bill Pay**

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 Online Banking & Bill Pay can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to pay your bills online. After becoming an Online Banking & Bill Pay 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 Online Banking & Bill Pay.

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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

You will enter your Access ID on the homepage of our website.

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 displays three sequential screenshots of the online banking login interface. The first screenshot shows a 'Password *' input field with a red border, a 'Login' button, a 'Help' button, and two checkboxes: 'Forgot Password?' and 'I am a First Time User'. The second screenshot shows a progress bar with four steps: 'Login', 'Select Delivery', 'Enter Access Code', and 'Create Password'. The 'Select Delivery' step is active. Below the progress bar is the heading 'Forgot Your Password?' followed by instructions and three radio button options: 'I already have a Secure Access Code', '(XXX) XXX - 6363', and 'xxxxxson@xxxxxxxxxsebank.com'. There are 'Submit' and 'Help' buttons. A note at the bottom states: 'Secure Access Code delivery generally takes less than a few minutes, depending on contact channel. However, during times of high system usage, delivery may take longer.' The third screenshot shows the 'Enter Delivered Secure Access Code' step. The progress bar now has 'Enter Access Code' as the active step. Below it is the heading 'Enter Delivered Secure Access Code' and instructions: 'Once you receive your Secure Access Code, enter it below.' There is a 'Secure Access Code *' input field and 'Submit' and 'Help' buttons. A 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 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 on 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.









Account Overview
This page provides an overview of your accounts by account type. To view the details and transaction history on your account, click on the Quick Action icon (lightning bolt) to the right of the Current Balance for a list of options, or double click the account name.

Account	Updated	Available Balance	Current Balance
Demo Checking			
*Checking Demo Account xxxxx-7777	7/4/2012 1:00:00 AM	\$6,351.96	\$6,000.00
Subtotal:		\$6,351.96	\$6,000.00
Demo Savings			
*Savings Demo Account xxxxx-8888	7/4/2012 1:00:00 AM		\$8,000.00
Subtotal:			\$8,000.00
Demo Loan			
Loan Demo Account xxxxx-9999	7/4/2012 1:00:00 AM		
Subtotal:			

Checking Demo Account

- View History
- Account Inquiry ...
- Account Details
- Pending Items
- Transfer From
- Transfer To
- Print

In the Accounts menu, select **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 Inquiry:** Send a message to inquire about 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.

The screenshot shows the First Citizens Bank online banking interface. At the top, there is a navigation bar with the bank's logo and name, and several menu options: SECURITY CENTER, PERSONAL BANKING SERVICES, BUSINESS BANKING SOLUTIONS, TRUST / INVESTMENT SERVICES, and FIRSTNET / ALLOTMENTS CENTER. On the right, there are links for Affiliates, Contact Us, Privacy, Locations, and ATMs. The main content area is titled "Account History for Checking Demo Account - xxxx-7777". Below the title, there is a search criteria dropdown menu with options like "Default View", "Most Recent Transactions", "Single Check", "Multiple Checks", "Single Date", "Range of Dates", "Range of Amounts", "Description", and "All Available Transactions". The account details section shows an available balance of \$6,351.96 and a current balance of \$6,000.00. A list of transactions is displayed, including "Over the Counter Check" for \$172.00, "Local Gas Station", "ATM Deposit", "Local Diner Debit", "Direct Deposit Payroll", "Electronics Store Debit", and "Grocery Store Purchase". A magnifying glass icon is used to view a check image, which is shown in a separate window. The check is from Home Bank, Georgia, dated 8/21/2006, for \$600.00, payable to "Demo Six hundred \$/100".

In the Accounts menu, select **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 and click **Submit**. Prefer to print? Simply click the printer icon!

Online Activity

Online Activity quickly organizes all transactions you originated online. 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 cannot be cancelled.

The screenshot displays the First Citizens Bank Online Activity interface. At the top, the bank's logo and name are visible, along with regional office locations (Elizabethtown, KY; Radcliff, KY; Shepherdsville, KY; Mt. Washington, KY) and links for Affiliates, Contact Us, and Privacy. Below this is a navigation bar with categories: SECURITY CENTER, PERSONAL BANKING SERVICES, BUSINESS BANKING SOLUTIONS, TRUST / INVESTMENT SERVICES, and FIRSTNET / ALLOTMENTS CENTER. The main content area is titled 'Online Activity' and includes a search bar and transaction status filters. A list of transactions is shown, with a 'Stop Payment - 15400' transaction highlighted. A 'Transaction Details' pop-up window is open, displaying the following information:

Tracking Number:	15400
Drafted By:	John Demo
Create Date:	2/14/2013 5:22:27 PM
Approved By:	John Demo
Approval Date:	2/14/2013 5:23:07 PM
Status:	Authorized
Process Date:	2/15/2013
Account Number:	Checking Demo Account (xxxx-7777)
Amount:	\$50.00
Comments/Reason:	Test
Check Number:	1234
Check Date:	2/14/2013
Payee:	John Doe

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.

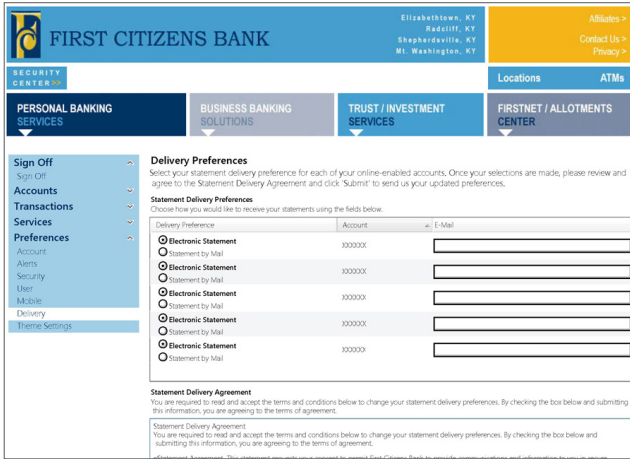
Online Activity

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.

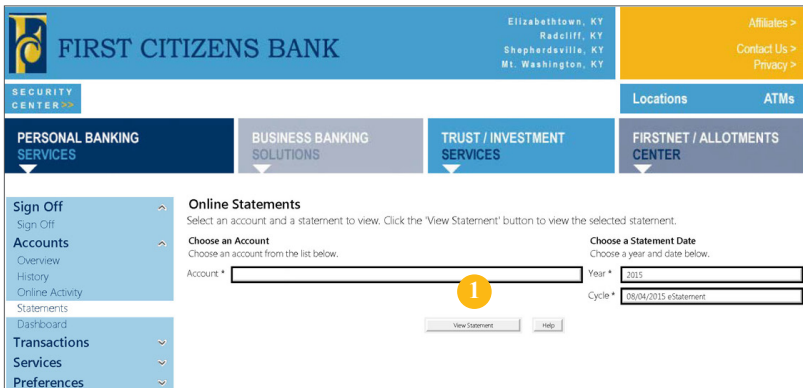
Statements

The eStatements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. To enroll in the eStatement feature, navigate to Preferences, to Delivery. There you can select which accounts should have eStatements.



In the Accounts menu, select **Statements**.

1 | Select the **Account** you'd like to view, choose the **Year** and **Cycle**, then click **View Statement**. You can even save and print your statement!



Dashboard

With the Dashboard feature, you can configure your own optional landing page of online banking features!

The screenshot displays a banking dashboard with six main widgets:

- Help:** Contains a FAQ section with questions and answers regarding dashboard configuration.
- Account Overview:** A table listing accounts and their current balances.
- Security Event Log:** A table showing login events with dates, times, and results.
- Recent eBanking Transactions:** A table showing transaction status, type, and amount.
- Unread Secure Messages:** A list of security alert notifications.
- Scheduled Authorized Transactions:** A table with a message indicating no current transactions.

Account	Type	Details
CHARGE FREE ACCT	Current Balance	\$2,431.01
INTEREST EARNERS	Current Balance	\$434.90
VARIABLE HOME	Current Balance	\$32,046.02
IRA FIXED RATE	Current Balance	\$1,235.95

Date / Time	Event	Result
08/13/2013	End user logon	Success
08/12/2013 6:30PM	End user logon	Success
08/12/2013 6:26PM	End user logon	Success
08/12/2013 6:23PM	End user logon	Success
08/12/2013 6:22PM	End user logon	Success

Status	Type	Amount
Cancelled	ACH Single	\$0.01
Cancelled	Funds Transfer	\$0.01
Cancelled	Change of	\$0.00
Cancelled	International Wire	\$0.01
Cancelled	Wire Transfer	\$0.01

Subject
Security Alert Notification: Valid Password
Security Alert Notification: Valid Password
Security Alert Notification: Valid Password
Security Alert Notification: Valid Password
Security Alert Notification: Valid Password

Status	Type	Amount	Process Date
You currently do not have any transactions.			

In the Transactions menu, select **Dashboard**.

1 | Click the (+) symbol to begin adding dashboard elements and configuring your Dashboard layout.

Note: Additional settings are provided to further customize your landing page.

Funds Transfer

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

The screenshot displays the First Citizens Bank online banking interface. At the top, the bank's logo and name are visible, along with a list of locations: Elizabethtown, KY; Radcliff, KY; Shepherdsville, KY; and Mt. Washington, KY. There are links for Affiliates, Contact Us, and Privacy. Below the header, there are navigation tabs for SECURITY CENTER, PERSONAL BANKING SERVICES, BUSINESS BANKING SOLUTIONS, TRUST / INVESTMENT SERVICES, and FIRSTNET / ALLOTMENTS CENTER. The main content area is titled "Transfer Funds" and includes instructions: "Initiate a one-time or recurring funds transfer between two of your accounts." Under "Enter Transfer Information", it says "Enter your transfer values using the fields below." The form fields are: "From Account *" (dropdown menu showing "Checking Demo Account : \$6,000.00" with a circled 1), "To Account *" (dropdown menu showing "Savings Demo Account : \$8,000.00" with a circled 1), "Transfer Date *" (calendar icon showing "8/1/2013"), "Amount *" (text input field showing "\$50.00"), and "Description" (text input field). Below the form is a "Enter Transfer Frequency" section with a "Submit" button and a "Help" button. A note at the bottom states: "Note: Fields marked with an * are required fields that must be provided and at least one account must be selected." A circled 2 is placed over the Submit button.

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 displays the First Citizens Bank website interface. At the top, the bank's logo and name are visible, along with contact information for various locations. The main navigation menu includes 'PERSONAL BANKING SERVICES', 'BUSINESS BANKING SOLUTIONS', 'TRUST / INVESTMENT SERVICES', and 'FIRSTNET / ALLOTMENTS CENTER'. The 'Transfer Funds' section is active, showing fields for 'From Account', 'To Account', 'Transfer Date', and 'Amount'. A pop-up window titled 'Enter Transfer Frequency' is open, showing options for 'One-Time' or 'Recurring' transfers. The 'Recurring' option is selected, and the frequency is set to 'Monday'. The 'Start Date' is set to '10/4/2013' and the 'End Date' is set to '8/5/2013'. A 'Submit' button is visible at the bottom of the pop-up window.

Begin just as you would with a one-time transfer, and select **Funds Transfer** from the Transactions menu.

- 1 | Fill out the required fields regarding your account.
- 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.

Person to Person Transfers

If you need to send money to another customer who banks with us, use our Person to Person Transfer feature. The deposit is made to their account immediately.

The screenshot shows a banking interface with a left-hand navigation menu and a main content area. The navigation menu includes: Sign Off, Accounts, Transactions, Funds Transfer, Recurring, Person to Person, Add External Account, Personal Bill Pay, Commercial, Services, and Preferences. The 'Person to Person' option is selected, and the main content area displays the 'Person to Person Transfer' section. It contains a heading, a descriptive paragraph, and two radio button options: 'Make a single transfer to another First Citizens Bank account holder' (which is selected) and 'Link the other First Citizens Bank account holder's account to your login for later use'. A 'Continue' button is located below the options.

The screenshot shows the 'Transfer Funds to Another Account' form. The left-hand navigation menu is visible, with 'Transactions' selected. The main content area has a heading and a sub-heading. Below the sub-heading, there are two columns of information. The left column is titled 'Enter Transfer Information' and contains fields for 'From Account *', 'Amount *', and 'Description'. The right column is titled 'Enter Recipient Customer Account Information' and contains fields for 'Recipient Email Address *' and 'Last 4 Digits of Account #'. A 'Continue' button is located at the bottom left of the form. At the bottom right, there is a logo for 'Member FDIC, Equal Housing Lender, Federal Reserve Member Bank'.

In the Transactions menu, select **Person to Person Transfer**.

For a one-time transfer:

- 1 | Choose **Make a single transfer to another First Citizens Bank account holder**, then click **Continue**.
- 2 | Select which account to draw from by using the **From Account** drop-down menu, then enter the **Amount**.
- 3 | Enter the **Recipient's Email Address** and the **Last 4 Digits of Account #**, then click **Continue**.

To link to another account:

- 1 | Choose **Link the other First Citizens Bank account holder's account to your login for later use**, then click **Continue**.
- 2 | Enter the **To Account Number** along with the **Last 4 Digits of Account #**, then click **Continue**.

Add External Account

Sign Off ^
Sign Off v

Accounts v

Transactions ^
Funds Transfer
Recurring
Person to Person

Add External Account

Bill Payment

Commercial Services v


Preferences v

Add an External Account

This form will allow you to submit a request to associate an external account (at another financial institution) with your online banking login. You can then use this account with the "External Transfer" feature on the "Transactions" menu and move funds to and/or from this account to your accounts listed here in the Online Banking System. After entering required data below, click "submit" to register your request with the online banking system.

Two deposits will be made to the account that you have entered here (typically within 5 business days). Once you have received these two deposits, note the amounts. Then using the form titled "Verify External Account Requests" from the "Services" - "Other Services" menu, you will enter these amounts to verify your ownership of the external account and it will become available for use in making external transfers.

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



Routing Number Account Number

1 Account Number: Account Type: 3

2 Routing Number:

In the Transactions menu, select **Add External Account**.







1 | Enter the **Account Number**.

2 | Enter the **Routing Number**.

3 | Select the **Account Type** using the drop-down menu.

Verify External Account Requests


Need to review your External Account Requests? No problem. Simply go to Verify External Account Requests under the Transactions menu and click Continue to see a list of the External Account Association Requests that you have made.

- Sign Off**  Sign Off
- Accounts** 
- Transactions** 
 - Funds Transfer
 - Recurring
 - Person to Person
 - Add External Account
 - Verify External Account Requests
- Commercial** 
- Services** 
- Preferences** 

Career Opportunities

Retrieve List of External Account Requests

This form will allow you to verify the amounts of the External Account Association Requests that you have made. Click the "Continue" button below to see the list of outstanding requests for your Online Banking login.

Member FDIC, Equal Housing Lender
Federal Reserve Member Bank 

Personal Bill Pay Overview

With online bill pay, it's safe, fast and easy to manage your finances on your own terms. Now you can do everything you need to from home, work or anywhere you have internet access. Plus, you're not limited to business hours—online bill pay is open 24 hours a day, 7 days a week!

With Online Bill Pay, You Can:

- > Receive, view, manage and pay bills all on one convenient website.
- > Set up alerts for electronic bill arrivals.
- > Schedule automatic payment rules for each biller.
- > Review bill history and, for some payees, payment posting information.
- > Use multiple funding accounts to pay bills.

1

Payees

2

Payments

3

Transfers

4

Options

5

Calendar

- 1 | Payees:** Roll over this menu option to add or view a payee(s).
- 2 | Payments:** Schedule a one-time payment or schedule multiple payments for the selected payee(s).
- 3 | Transfers:** Quickly and safely move funds between accounts.
- 4 | Options:** Update information and personal settings.
- 5 | Calendar:** Set up important dates and reminders.

Personal 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 dashboard for Personal Bill Pay. At the top, there are navigation tabs: Payees, Payments, Transfers, Options, and Calendar. Below the tabs, a welcome message reads: "Welcome Web Demo add secondary account holder", "Last Login: 12:02 PM on 10/10/2012 EST", and "Your Email: demoaccount@beavermills.com". There are also links for "messages" and "live chat". A "Crifollow" logo is present with a call to action: "Do you like what you see? Click here to enroll in online bill pay."

The main content area is dated "Wednesday, October 17, 2012" and contains several widgets:

- newmessages**: Shows 0 Unread Messages, 0 Read Messages, and 0 Total Messages.
- attentionrequired**: Includes links for "Account Verify Account" and "Money Market Verify Account".
- Shortcut**: Promotes a "faster way to pay" by speeding up payment scheduling and pre-loading bills based on payment history. Includes a "take the shortcut" link.
- Show me Popular Payees**: Promotes "Payee Preload" which makes bill pay easy by presenting a list of popular payees. Includes a "show popular payees" link.
- Scheduled Transactions**: A table listing transactions with columns for payee, amount, date, and actions (Edit, Stop).
- Since you last logged in...**: A table showing processed transactions with columns for transaction type, amount, and a View link.
- We sent you the following reminders**: A table showing reminders with columns for date and reminder text.

Payee	Amount	Date	Edit	Stop
Nelson Andrews	\$50.00	10/19/2012	Edit	Stop
Red Cross	\$500.00	10/19/2012	Edit	Stop
American Express	\$1,000.00	10/22/2012	Edit	Stop
Total	\$1,550.00			

Transaction	Amount	View
Mortgage	\$1,200.00	View
Day Care	\$1,375.50	View
Total	\$2,575.50	

Date	Reminder
10/17/2012	Send Donation

Click Personal Bill Pay under the Transactions menu to begin managing your bills online. You'll then be directed to a payment center where you will be able to view new messages and alerts, as well as previous activity and scheduled transactions.

The person or company to whom you are sending funds is known as the payee. A payee 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 payees 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 a web application interface for managing payees. At the top, there are navigation tabs: Payees, Payments, Transfers, Options, and Calendar. Below the tabs, there is a header area with user information: 'Welcome Web Demo add secondary account holder', 'Last Login: 12:02 PM on 10/10/2012 EST', and 'Your Email: demosecaccount@qamvbills.com'. There are also links for 'messages' and 'live chat'. A 'Payees Menu' is located on the left side, with options: 'Add a Bill', 'All Payees', 'Bills', 'People', 'Charities', and 'Gift Recipients'. The main content area is titled 'Bills' and contains a table of bills. The table has columns for 'Pay To', 'Additens', and actions. The bills listed are: American Express, Car Loan, Cellular One, Day Care, Lawn Service, Office Depot, and Phone. Each bill entry includes the payee name, type, account number, category, last paid date, and amount. The 'Pay' action is highlighted with a yellow circle and the number '2'. The 'Add a Bill' button is at the bottom of the table.

Pay To	Additens			
American Express Electronic	Account #: *****3456 Category: Credit Cards Last Paid: \$150.00 on 10/10/2012	Pay	Edit	Delete
Car Loan Electronic	Account #: *****8467 Category: Auto Expenses Last Paid: \$1,350.00 on 9/17/2012	Pay	Edit	Delete
Cellular One Electronic	Account #: *****5555 Category: Utilities Last Paid: \$75.00 on 10/10/2012	Pay	Edit	Delete
Day Care Check	Account #: *****6789 Category: Day Care Last Paid: \$1,375.50 on 10/17/2012	Pay	Edit	Delete
Lawn Service Check	Account #: *****4321 Category: Lawn Service Last Paid: \$50.00 on 8/20/2012	Pay	Edit	Delete
Office Depot Electronic	Account #: *****7156 Category: No Category Last Paid: \$200.00 on 9/17/2012	Pay	Edit	Delete
Phone Check	Account #: *****6666 Category: Utilities Last Paid: \$50.00 on 9/19/2012	Pay	Edit	Delete

In the Payees menu, select **View Payees**.

1 | Payees are listed by name and account number.

2 | Click **Edit** to update payee information. Click **Pay** to make a payment to this payee or **Delete** to remove this payee from your account

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

ebills

ebills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version of your bill, the option to set up an ebill will be available under the biller name. After activating a biller with ebills, 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.

The screenshot shows a web interface for setting up e-bills. At the top, a dropdown menu for 'DirecTV, *1824' is highlighted with a red circle '1'. Below it, a 'Payee Information' panel lists options like 'View/Change payee details' and 'Send expedited payment'. A 'Sign up now!' button is highlighted with a red circle '2'. The main section is titled 'Set Up E-bill' and contains a 'Payee' dropdown set to 'DirecTV, *1824'. Below this, there is a warning about verifying the account and a form with fields for 'User Name', 'Password', 'Confirm password', 'Second Password (Optional)', and 'Confirm second password (optional)'. A 'Billing cycle' dropdown is set to 'Monthly'. A 'Setup E-bill' button is highlighted with a red circle '4'.

To set up an ebill, begin from the Make Payments screen.

- 1 | First, click the drop-down menu located next to the biller name.
- 2 | Click the **Sign up now!** button.
- 3 | Follow the instructions for logging into your biller's site to verify the availability of ebills. Next, enter and confirm your **User Name** and **Password** from your biller site account in the spaces provided.
- 4 | Click **Setup E-bill**.

Payments, Scheduled and Automatic

It may be convenient to set up a payee 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 quick payment option, you can remain confident that your bills can be paid in no time!

The screenshot displays a web portal interface for managing payments. At the top, there are navigation tabs: Payees, Payments, Transfers, Options, and Calendar. Below the navigation, a welcome message and user information are shown. A green callout box highlights a 'Sign In' button. The main content area is titled 'Pay a Bill' and includes a 'Show me how' link, a 'Schedule' tab, and a 'Review' tab. A 'shortcuts' section offers a 'Take the shortcut' link. The 'Pay a Bill' form is divided into sections: 'Pay To' (Cellular One), 'Pay From' (Primary Checking), 'Amount' (\$ 75.00), and 'Process Date' (10/17/2012). A 'Next' button is located at the bottom of the form.

In the Payments menu, select **Single Payment**. If you desire to set up automatic payments, choose **Recurring Payment**. You will then be directed to enter the payment information, along with the payment frequency.

- 1 | Select the type of payment to be made.
- 2 | Choose the payee.
- 3 | From the drop-down menu, choose the account from which the payment will be made. Next, enter the **Amount** and **Process Date**. You may use the calendar feature for added ease.
- 4 | Click **Next** to proceed.

View Bill History

View and print bill history and details by entering the appropriate search criteria.

Welcome Web Demo [add secondary account holder](#)
Last Login: 12:02 PM on 10/10/2012 EST
Your Email: demoaccount@seaymbills.com

[Enroll now](#) click here Do you like what you see? [Click here to enroll in online bill pay.](#)

messages | live chat

home | logout

Payment Search

Category:

Pay To:

Process Date Range:

Current Month
 Previous Month
 Last Thirty Days
 Custom Date

Display Options

Payment Status:

Order By:

Arrange:

of Records to Return:

View in Microsoft Excel

New Search

Payment History < 1 of 1 >

[Print Friendly Version](#)

Paid From Primary Checking *****5676

Pay To	Amount	Frequency	Process Date	Additional Items
Cellular One Electronic	\$75.00	One Time	10/3/2012	Confirmation #: 16 Details: View
Sub Total \$75.00				

Paid From Secondary Checking *****7601

Pay To	Amount	Frequency	Process Date	Additional Items
Cellular One Electronic	\$75.00	One Time	10/10/2012	Confirmation #: 17 Details: View
Sub Total \$75.00				
Total \$150.00				

In the Payments menu, select **Payment History**.

1 | Narrow down your search using the provided drop-down menus and options.

2 | To print the search results for your records, click here.

3 | Click **New Search** to view additional payment history.

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.

Welcome Web Demo **add secondary account holder**
Last Login: 12:02 PM on 10/10/2012 EST
Your Email: damaaccount@psymv.com

Enroll now [click here](#) Do you like what you see? [Click here to enroll in online bill pay.](#)

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Edit a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Edit	Finished
Cellular One Electronic	Primary Checking	\$ 75.00	10/17/2012	Confirmation #: Est. Amnt: Delivery: Comment:	26 10/19/2012 Standard Add	

Back Submit Changes

Welcome Web Demo **add secondary account holder**
Last Login: 12:02 PM on 10/10/2012 EST
Your Email: damaaccount@psymv.com

Enroll now [click here](#) Do you like what you see? [Click here to enroll in online bill pay.](#)

messages | live chat

home | logout

Stop a Single Payment

Pay To	Pay From	Amount	Process Date	Additional Items	Stop	Finished
Cellular One Electronic	Primary Checking	\$75.00	10/17/2012	Confirmation #: Est. Amnt: Delivery: Comment:	26 10/19/2012 Standard None	

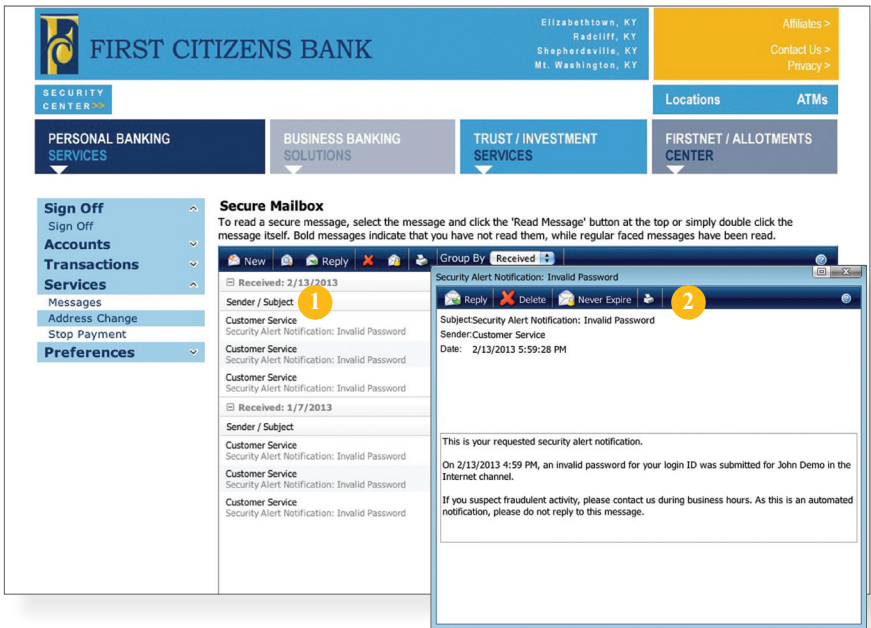
Back Stop Payment

In the Payments menu, select **Change & Cancel Payments**.

- 1 | Once you have selected to edit a payment, you will be directed to a window from which you can revise the information. Click **Submit Changes** to proceed.
- 2 | If you choose to cancel a payment, you will be directed to review the payment information. Click **Stop Payment** to complete the process.

Secure Message

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 Services 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!

FIRST CITIZENS BANK
Elizabethtown, KY
Radcliff, KY
Shepherdsville, KY
Mt. Washington, KY

SECURITY CENTER

PERSONAL BANKING SERVICES
BUSINESS BANKING SOLUTIONS
TRUST / INVESTMENT SERVICES
FIRSTNET / ALLOTMENTS CENTER

Affiliates >
Contact Us >
Privacy >

Locations
ATMs

Sign Off
Sign Off
Accounts
Transactions
Services
Messages
Address Change
Stop Payment
Preferences

Change of Address Request
Complete and submit this form to change your address information on one or more of your accounts.

Enter Updated Information
Enter your updated address information.

Street 1 * 123 Main St
Street 2
City * Demo City
State * Texas
Postal Code * 99999-9999
Home Phone * (555) 555-5555
Work Phone (555) 555-5555 Ext.
Cell Phone
E-Mail jdemo@demo.com

Choose Accounts
Apply the changes to these selected accounts.

Checking Demo Account (xxxx-7777)
 Savings Demo Account (xxxx-8888)
 Loan Demo Account (xxxx-9999)

Select All Clear All

Submit Help

*Note: Fields marked with an * 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 your information was entered correctly, then click **Submit**.

Stop Payments

Placing a Stop Payment for individual or multiple checks is an option with your financial institution. 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.

FIRST CITIZENS BANK
Elizabethtown, KY
Radcliff, KY
Shepherdsville, KY
Mt. Washington, KY

SECURITY CENTER

PERSONAL BANKING SERVICES
BUSINESS BANKING SOLUTIONS
TRUST / INVESTMENT SERVICES
FIRSTNET / ALLOTMENTS CENTER

Sign Off
Accounts
Transactions
Services
Preferences

Make a Stop Payment Request

Complete and submit this form to make a stop payment request on a selected account based on known payment information.

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

Account * 1
Comments

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

For a Single Check For Multiple Checks

Number *
Payee 2
Amount *
Date Written *

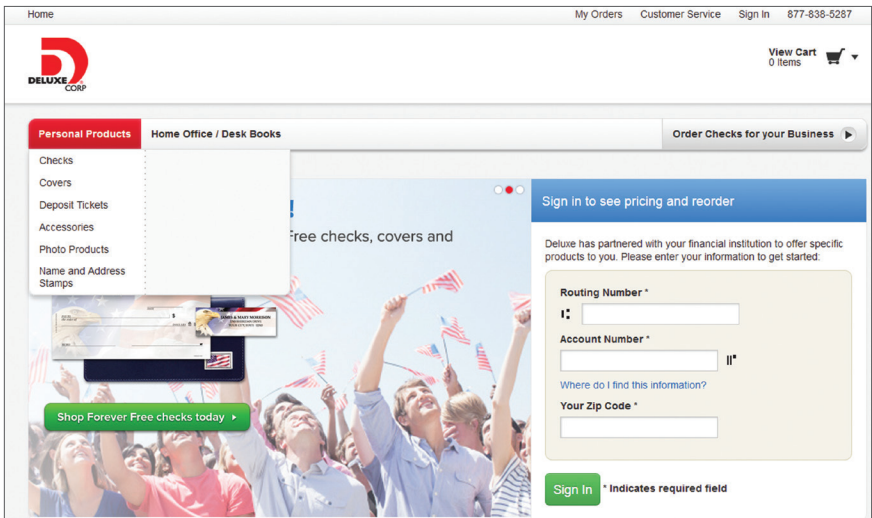
3

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

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.

Order	Account	Description	Display Name	#	Type
0	xxxx-7777	Demo Checking	Checking Demo Account	50	Items
1	xxxx-8888	Demo Savings	Savings Demo Account	50	Items
2	xxxx-9999	Demo Loan	Loan Demo Account	50	Items

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 and place a notification in your secure mailbox when alerts you choose are triggered.

The screenshot displays the First Citizens Bank website interface. At the top, the bank's logo and name are visible, along with contact information for various locations in Kentucky. Below the navigation bar, there are links for 'PERSONAL BANKING SERVICES', 'BUSINESS BANKING SOLUTIONS', 'TRUST / INVESTMENT SERVICES', and 'FIRSTNET / ALLOTMENTS CENTER'. A 'Sign Off' menu is open on the left, showing options like 'Accounts', 'Transactions', 'Services', and 'Preferences'. The 'Alerts' section is highlighted, and the 'Add Alert' dropdown menu is open, showing options: 'New Account Alert...', 'New Date Alert...', 'New History Alert...', and 'New Transaction Alert...'. The 'New Account Alert...' option is selected, and a dialog box titled 'Add Account Alert' is displayed. The dialog box contains the following information:

- Alert Criteria:** Choose the criteria that will trigger this alert.
 - Account *
 - Field *
 - Trigger *
 - Amount *
 - Current Value: \$6,351.96
- Notification Frequency:** Choose how often you wish to be notified.
 - Notify me on every occurrence
 - Notify me only on the first occurrence
- Notification Preferences:** Choose how you wish to be notified.
 - Type *

At the bottom of the dialog box, there are 'OK', 'Cancel', and 'Help' buttons. A note at the bottom states: "Note: Notifications are always sent to your secure mailbox in addition to any other notification channels you may select."

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

1 | Click the **Add 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**.

Security

To access the Security Features within Online Banking, choose Security under the Preferences menu. This will allow you to change your password, enter a phishing phrase that will verify you're on our site, set up security alerts and add your secure delivery contact options. Setting up security alerts is an excellent way to prevent fraud and keep informed of changes to your account and online profile. You can navigate Security Preferences by using the navigation tabs at the top.

Security Preferences
Change your security settings in the fields provided below.

Password | **Login ID** | Secure Delivery | Alerts

Change Password
For security purposes, you must first enter your existing password then enter and confirm your newly selected password.

Old Password *

New Password *

Confirm Password *

Security Preferences
Change your security settings in the fields provided below.

Password | Login ID | **Secure Delivery** | Alerts

Change Login ID
Type in your desired new login ID in the field below.

New Login ID *

Security Preferences
Change your security settings in the fields provided below.

Password | Login ID | **Secure Delivery** | Alerts

Security Alerts
Enter your preferred email and/or phone contact information below. This contact information will be used for Security Alert delivery. If you enter multiple delivery channels, you will receive multiple notifications on the same security event.

E-Mail Address Phone Number

SMS Text Number

Security Alerts
Choose the security events for which you wish to be notified.

- Alert me when a computer/browser is successfully registered
- Alert me when a new user is created
- Alert me when a recipient is added
- Alert me when a valid password for my login ID is submitted
- Alert me when a valid secure access code is submitted
- Alert me when an invalid password for my login ID is submitted

Security Preferences
Change your security settings in the fields provided below.

Password | Login ID | **Secure Delivery** | Alerts

Secure Delivery Contact Information
Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

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. This will not change your *mailing* address that we have on file; please contact your branch office if you have changes to your mailing address.

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Radcliff, KY
Shepherdsville, KY
Mt. Washington, KY

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BUSINESS BANKING SOLUTIONS
TRUST / INVESTMENT SERVICES
FIRSTNET / ALLOTMENTS CENTER

Affiliates >
Contact Us >
Privacy >
Locations
ATMs

Sign Off

Sign Off
Accounts
Transactions
Services
Preferences
Account
Alerts
User
User Rights

User Preferences

Please update this online profile as necessary to ensure that we have accurate, up-to-date information regarding your online banking services.

Online Profile
Enter your personal information.

Title
First Name * John
Middle Name
Last Name * Demo
Suffix
E-Mail * jdemo@demo.com

Online Contact Information
Enter your contact information.

Street 1 * 123 Main St
Street 2
City * Demo City
State * Texas
Postal Code * 99999-9999
Home Phone * (555)555-5555
Work Phone * (555)555-5555Ext.

Submit Help

Note: Fields marked with * are required fields that must be provided.

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

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

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

Mobile Enrollment

We go where you go. With Mobile Banking you can access your accounts in just moments. Any web-enabled device with internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.

The Mobile Enrollment feature allows you to sync your mobile device to your bank account, for quick and user-friendly access to your account(s). Mobile Enrollment is your first step to Mobile Banking.

Sign Off
Sign Off

Accounts

Transactions

Commercial

Services

Preferences

Account

Alerts

Security

Subsidiaries

User

Manage Users

User Rights

Mobile

Delivery

Theme Settings

Mobile Preferences

Complete and submit the information on this page to establish or update your mobile preferences. Mobile preferences allow users to send you payment authorization requests to your specified contact information.

Mobile Enrollment | Mobile Authorizations | Text Banking

Mobile Enrollment

Please check the box below to enable and authorize the use of your online banking login and password to access our mobile services.

Yes, enable my User ID and Password for use on my mobile device

Mobile Access

You can access our mobile services via most mobile phone browsers at:

https://secure10.onlineaccess1.com/Mobile_303/Default.aspx

If you would like to have this address sent to you via e-mail, enter your e-mail address and click Send.

E-Mail Address

Your Mobile Authorization Code should never be disclosed to anybody. When you receive a Mobile Authorization call, you will be prompted to enter your Mobile Authorization Code to approve the transaction. If you forget your code, click on the 'Mobile Authorizations' tab and enter a new code.

In the Preferences menu, select **Mobile** and click on the Mobile Enrollment tab.

- 1 | Check **Yes, enable my User ID and Password** for use with my mobile device.
- 2 | For mobile web users only, enter your email address, then click **Send**.
- 3 | When finished, click **Submit**.
- 4 | Activate your mobile device on the next page.

Mobile Authorizations

Mobile Activation is an extra security measure to ensure nobody but you is accessing your account.

The screenshot shows the 'Mobile Preferences' page. On the left is a navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The 'Preferences' menu is expanded, showing options like Account, Alerts, Security, Subsidiaries, User, Manage Users, User Rights, Mobile, Delivery, and Theme Settings. The main content area is titled 'Mobile Preferences' and contains two tabs: 'Mobile Enrollment' and 'Mobile Authorizations'. The 'Mobile Authorizations' tab is active. Below the tabs are two sections: 'Mobile Authorization Settings' and 'Mobile Authorization Enrollment'. The 'Mobile Authorization Settings' section includes a 'Mobile Authorization Code' field (marked with a red circle 1), a note that the code should be numeric and 4 digits long, and three 'E-Mail Address' fields (marked with a red circle 2) and three 'Phone Number' fields. The 'Mobile Authorization Enrollment' section has a list of transaction types with checkboxes (marked with a red circle 3): ACH Collections, ACH PassThru, ACH Payments, ACH Single Payment, ACH Single Receipt, External Transfer, Funds Transfer, International Wire, Payroll, and Wire Transfer. At the bottom of the form are 'Select All' and 'Clear All' buttons, and a 'Submit' button (marked with a red circle 4) next to a 'Help' button.

In the Preferences menu, select **Mobile** and click on the Mobile Authorization tab.

- 1 | Enter any 4 digit code. You will need this code to make transfers and approve transactions using your mobile device.
- 2 | If you would like to confirm transactions via email or mobile phone, please list the phone number or email account here.
- 3 | In this area, select the feature you would like to enable for mobile confirmation.
- 4 | Click **Submit** when finished.

Text Banking

The final step in setting up your Mobile Banking access is to complete the Text Banking options which will access our text services.

In the Preferences menu, select **Mobile** and click on the Text Banking tab.

- 1 | Choose **Enable and authorize text banking on the below mobile device**.
- 2 | Enter your **SMS Text Number** (if you are using a cell phone, this will be your phone number) and choose **Agree to Terms**.
- 3 | When finished, click **Submit**.

Text Command Options To ##### 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)

You are in control of how you receive your statements. Under Delivery Preferences you have the ability to select a preferred method for each of your online-enabled accounts. Whether it be an Electronic Statement or a Statement by Mail, the choice is yours.

Sign Off ^
Sign Off
Accounts v
Transactions v
Commercial v
Services v
Preferences 1
Account
Alerts
Security
Subsidiaries
User
Manage Users
User Rights
Mobile
Delivery
Theme Settings

Delivery Preferences
Select your statement delivery preference for each of your online-enabled accounts. Once your selections are made, please review and agree to the Statement Delivery Agreement and click 'Submit' to send us your updated preferences.

Statement Delivery Preferences
Choose how you would like to receive your statements using the fields below.

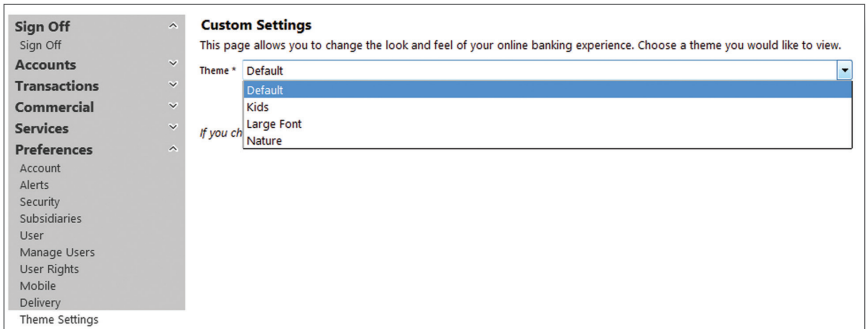
Delivery Preference	Account	E-Mail	Alternate E-Mail
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXXXXXX		
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXXXXXX		
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXXXXXX		
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXXXXXX		
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXXXXXX		
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXXXXXX		
<input checked="" type="radio"/> Electronic Statement <input type="radio"/> Statement by Mail	XXXXXXXX		

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

- 1 | Here you will see a list of your accounts. Select your preferred method for each of your accounts.
- 2 | Review the Delivery Preferences you indicated, and make sure you agree to the terms of the Statement Delivery Agreement before you click **Submit**.

Themes

Our online banking system offers a few different looks, a combination of fonts, colors and menus, that we call “themes.” Aside from the default theme that uses our colors, we offer a Large Font theme that features a larger font and a simpler set up. We also offer a Kids theme and a Nature theme.



The screenshot displays the 'Custom Settings' section of an online banking interface. On the left is a vertical navigation menu with categories: Sign Off, Accounts, Transactions, Commercial, Services, and Preferences. The Preferences section is expanded, listing options like Account, Alerts, Security, Subsidiaries, User, Manage Users, User Rights, Mobile, and Delivery. The main content area is titled 'Custom Settings' and includes a descriptive sentence: 'This page allows you to change the look and feel of your online banking experience. Choose a theme you would like to view.' Below this is a 'Theme' dropdown menu currently set to 'Default'. A tooltip is visible over the dropdown, listing the available themes: Default, Kids, Large Font, and Nature. The text 'if you ch' is partially visible to the left of the dropdown.



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