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.

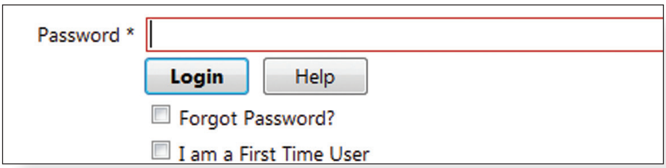
Identity Theft
It is important that our customers are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit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

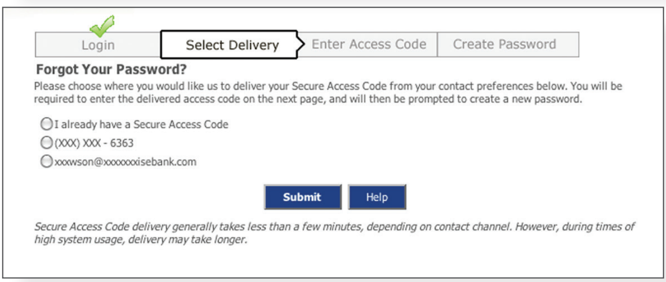
Fraud Prevention Tips

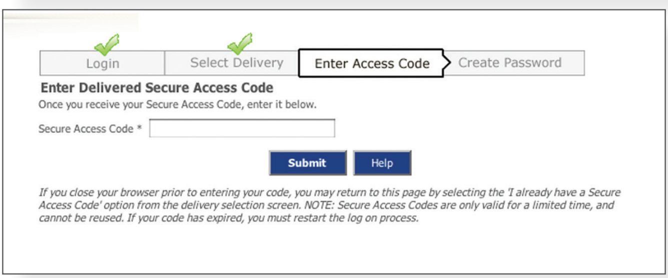
- Do not open email attachments or click on a link from unsolicited sources.
- Avoid completing email forms or messages that ask for personal or financial information.
- Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for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

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.



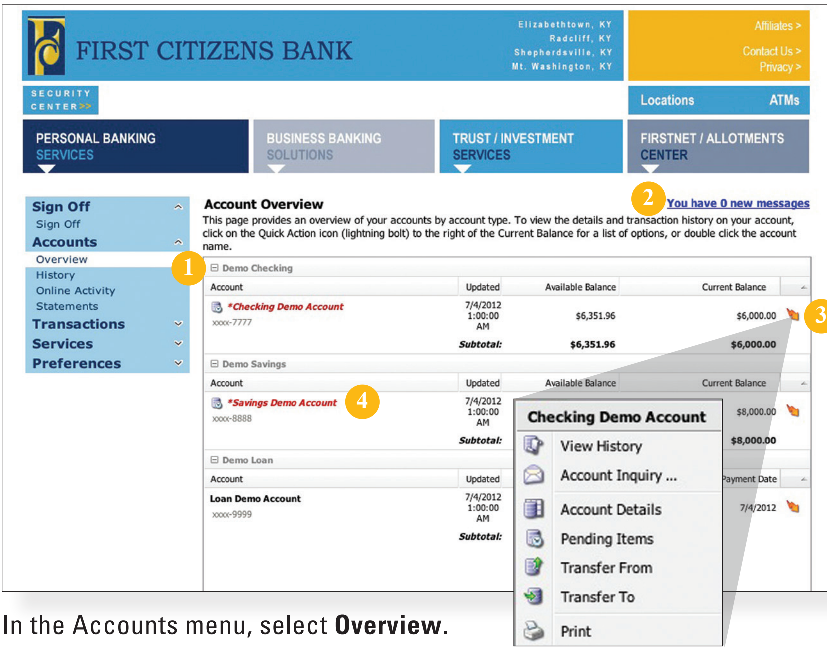




What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are 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.



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.

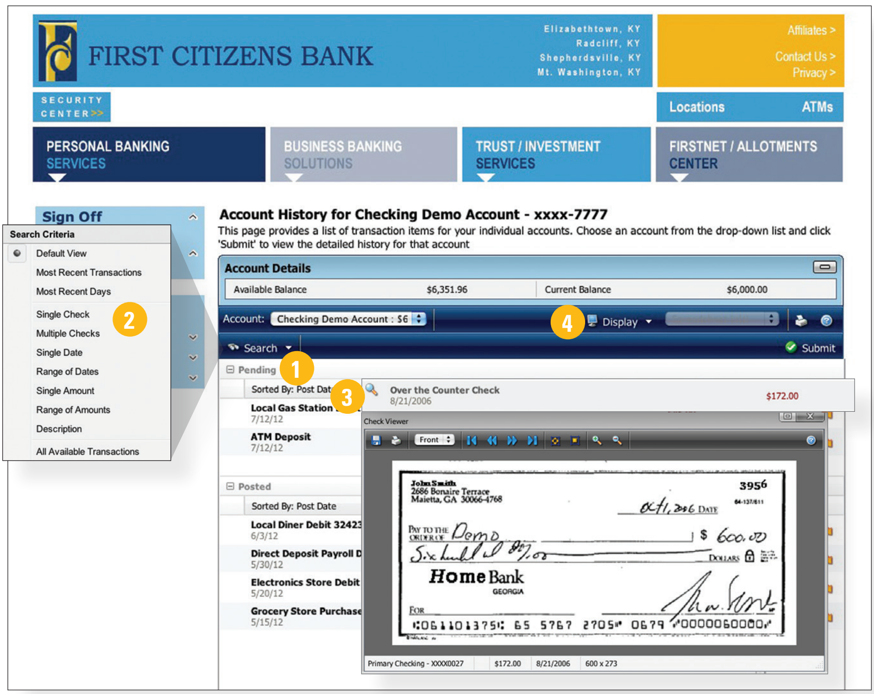
3 | Hover over the Quick Action Icon next to your account to view a variety of standard options.

- **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.



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

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

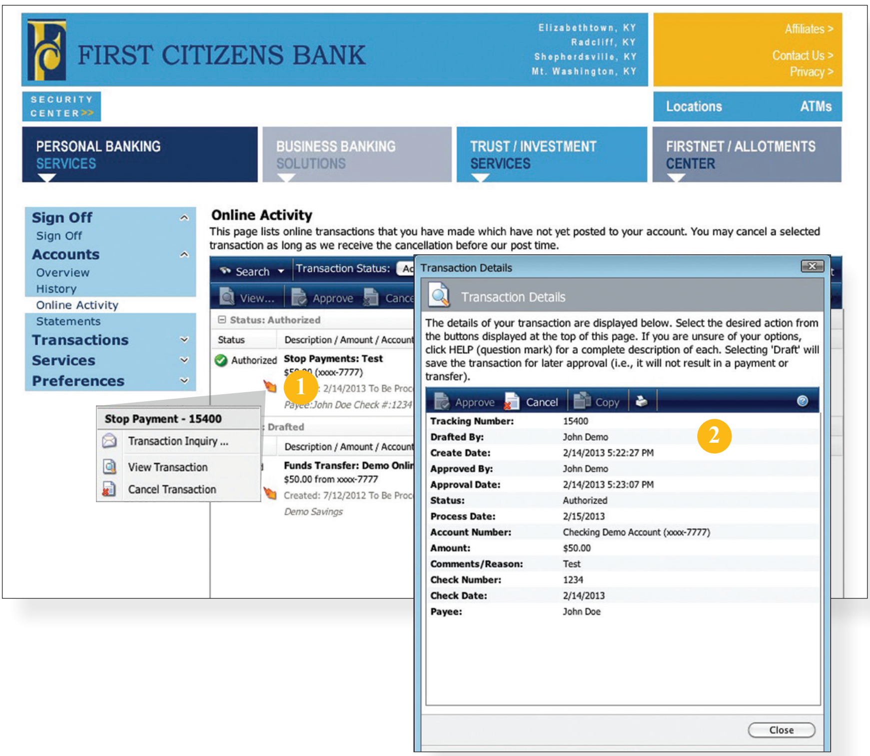
2 | Change the way you view your Account History from the options available in the Search drop-down menu. You may also search for transactions by check number, date, amount or even description!

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.



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

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

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

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

Active: Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.

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

Authorized: When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the Authorized category in Online Activity. Authorized indicates that you are ready for your financial institution to process the transaction.

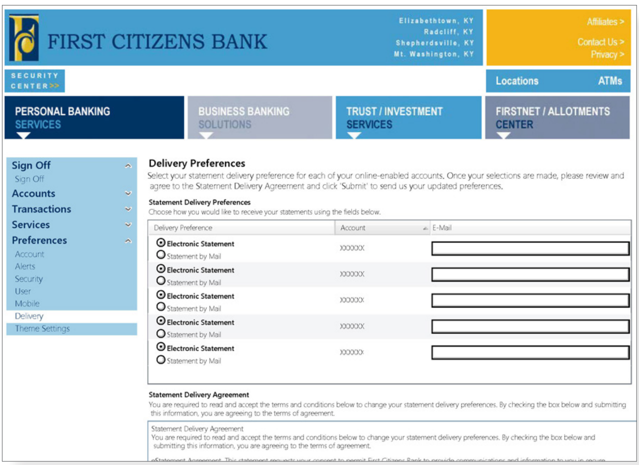
Cancelled: When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the cancelled category in Online Activity.

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

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

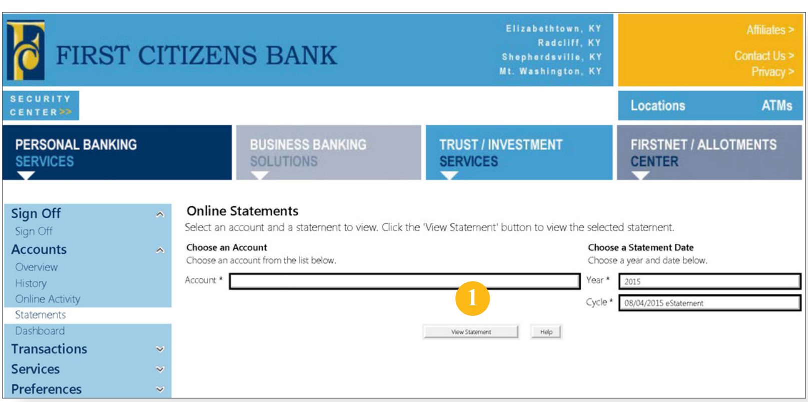
Statements

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.



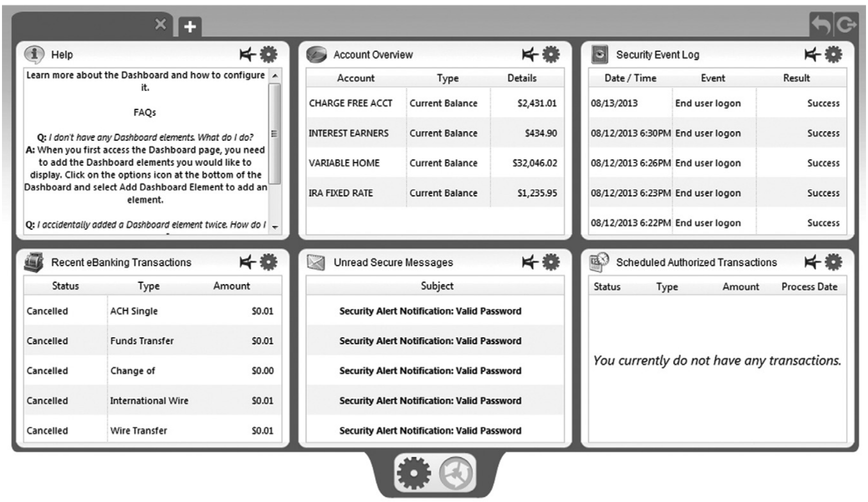
In the Accounts menu, select **Statements**.

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!



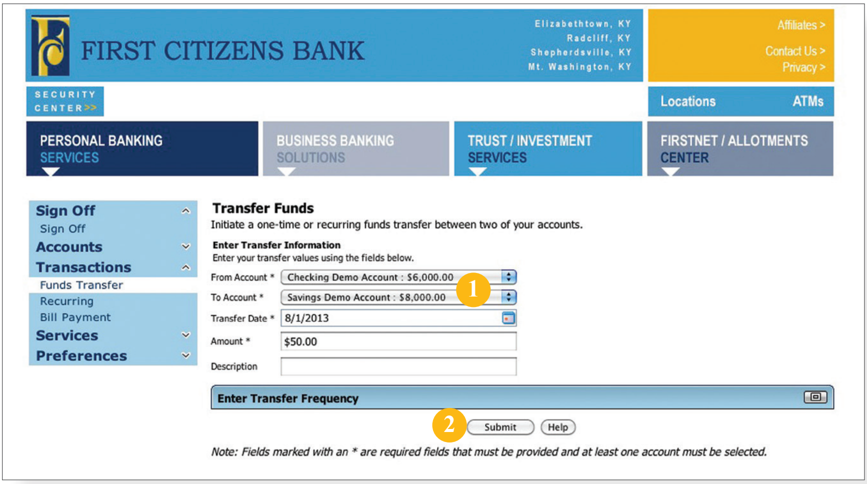
In the Transactions menu, select **Dashboard.**

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.



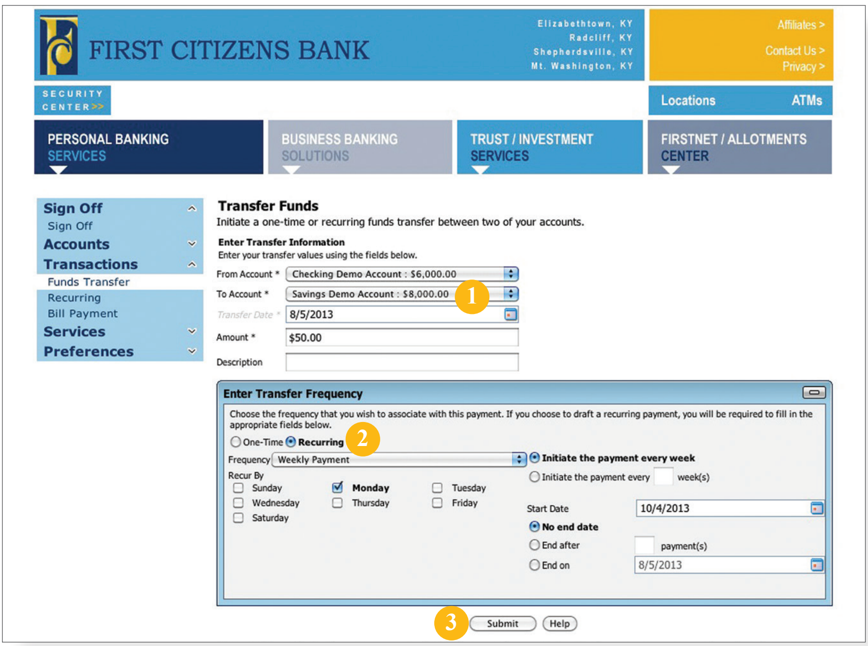
In the Transactions menu, select **Funds Transfer**.

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.



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

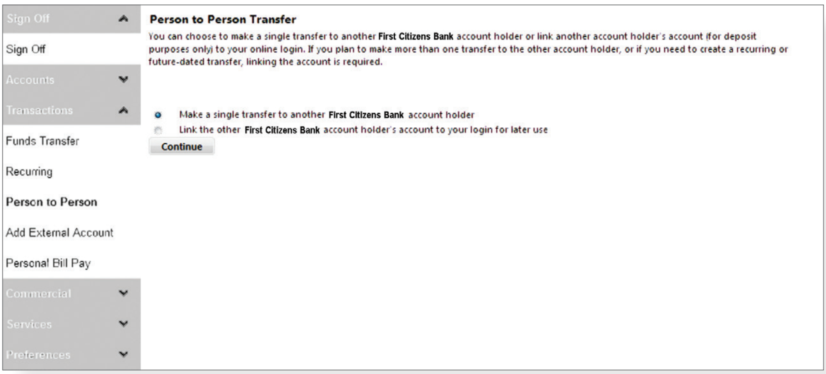
1 | Fill out the required fields regarding your account.

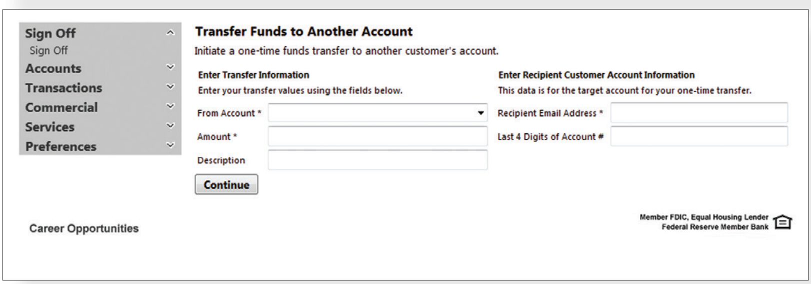
2 | Click the box in the top right corner of the Enter Transfer Frequency box. Next, select the details for your recurring transfer, including **Frequency** and **Start Date**.

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.





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**.

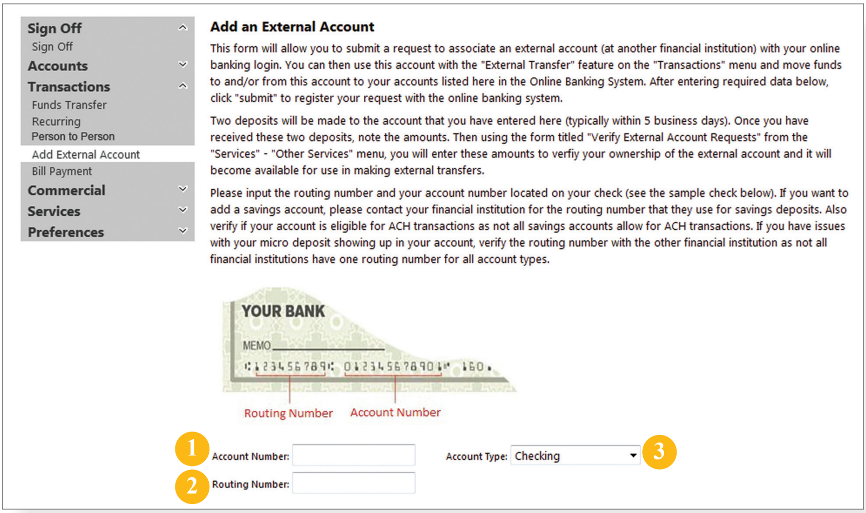
2 | Select which account to draw from by using the **From Account** drop-down menu, then enter the **Amount**.

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.



Sign Off
Sign Off
Accounts
Transactions
Funds Transfer
Recurring
Person to Person
Add External Account
Bill Payment
Commercial
Services
Preferences

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 verfiy 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.

YOUR BANK
MEMO
⑆123456789⑆ 01234567890⑈ 150
Routing Number
Account Number

1 Account Number:
Account Type: Checking 3
2 Routing Number:

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

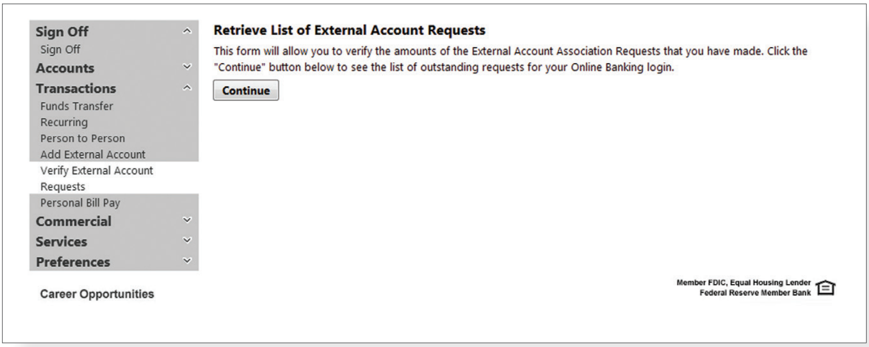
1 | Enter the **Account Number**.

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.



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:** 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).

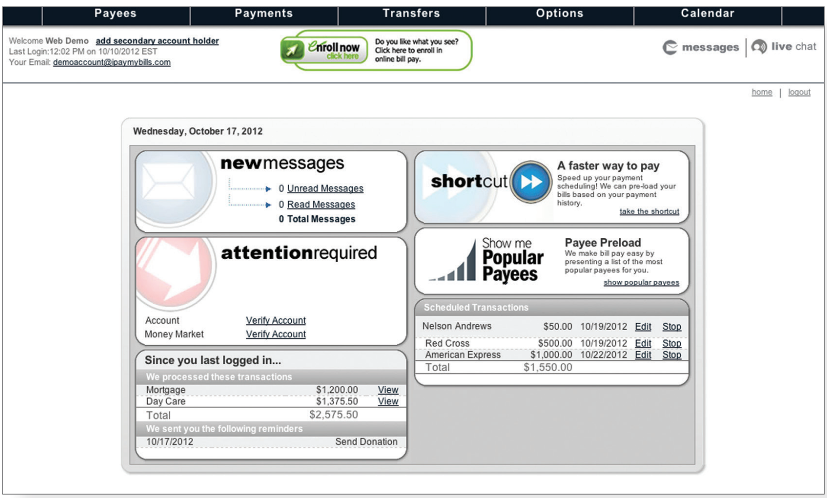
3 | **Transfers:** Quickly and safely move funds between accounts.

4 | **Options:** Update information and personal settings.

5 | **Calendar:** Set up important dates and reminders.

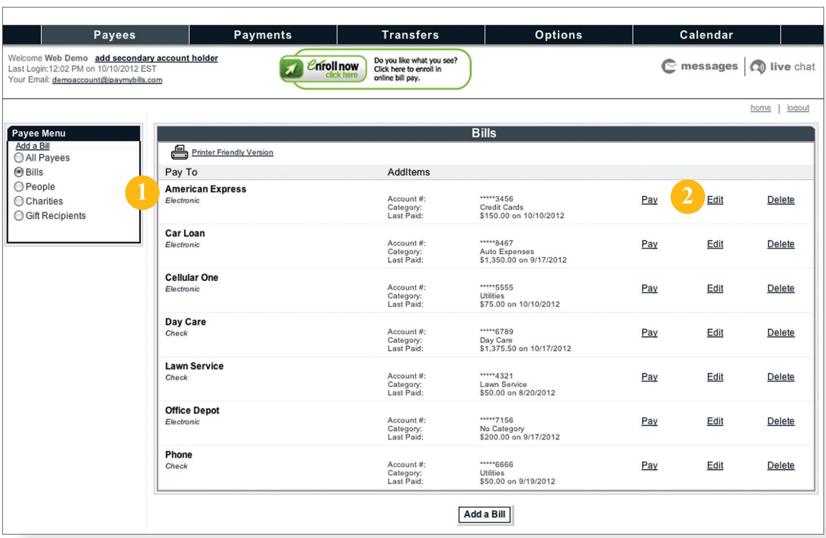
Personal Bill Pay Overview

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.



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!



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

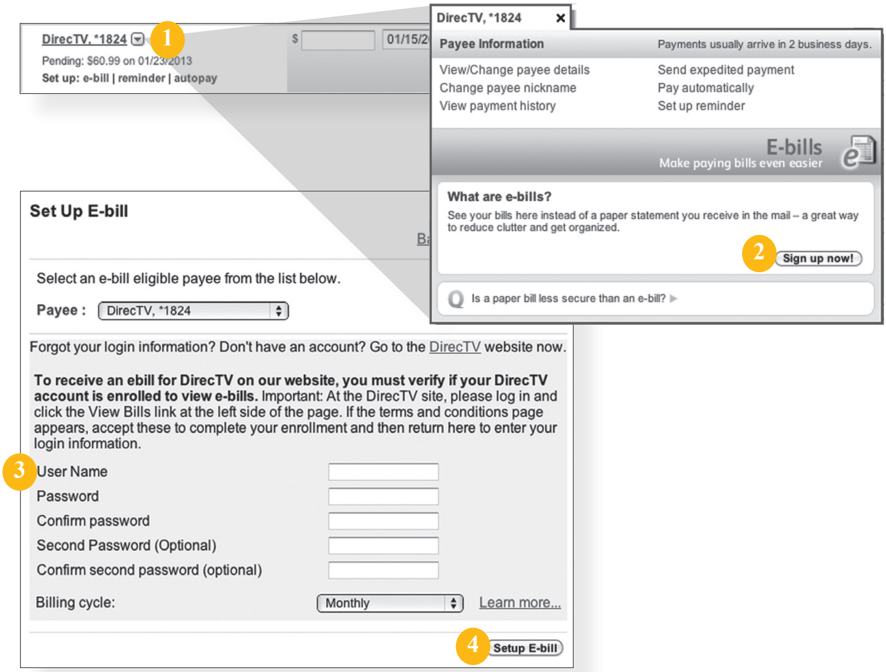
1 | Payees are listed by name and account number.

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.



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

1 | First, click the drop-down menu located next to the biller name.

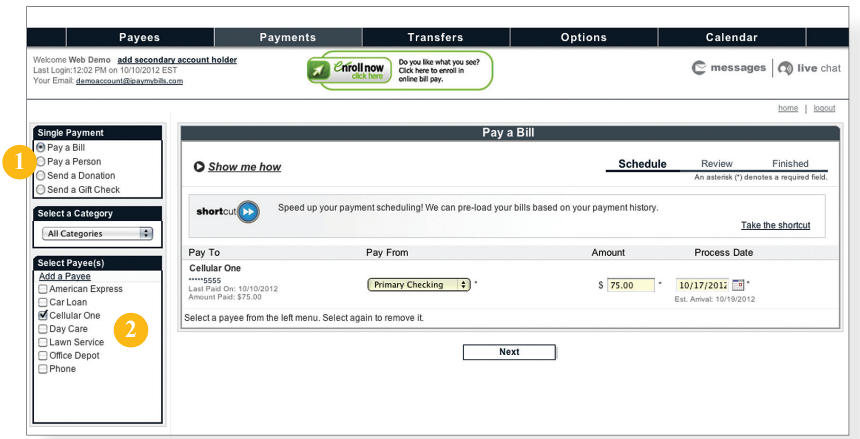
2 | Click the **Sign up now!** button.

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!



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.

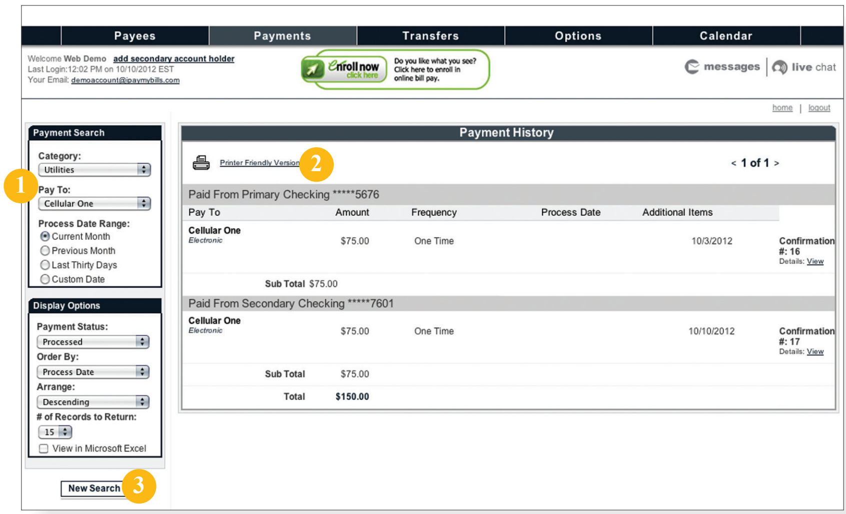
2 | Choose the payee.

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.



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

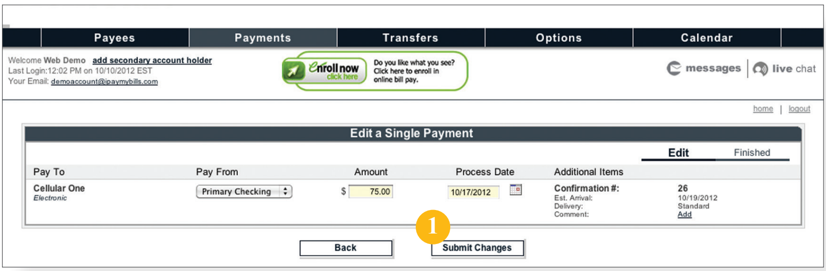
1 | Narrow down your search using the provided drop-down menus and options.

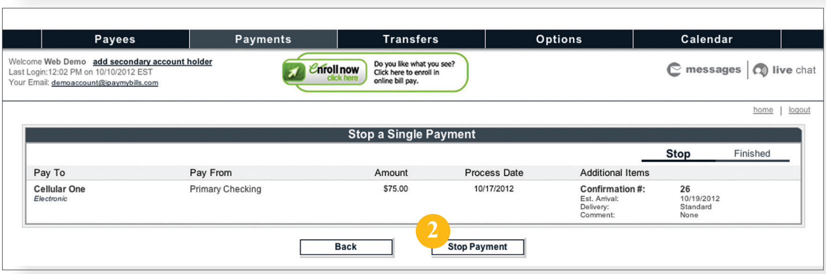
2 | To print the search results for your records, click here.

3 | Click **New Search** to view additonal 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.





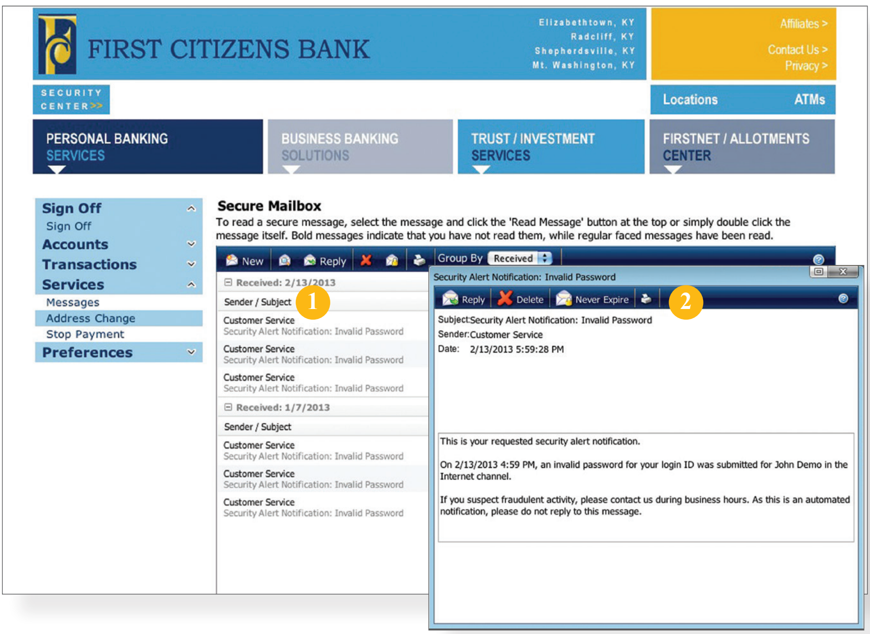
In the Payments menu, select **Change & Cancel Payments**.

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!



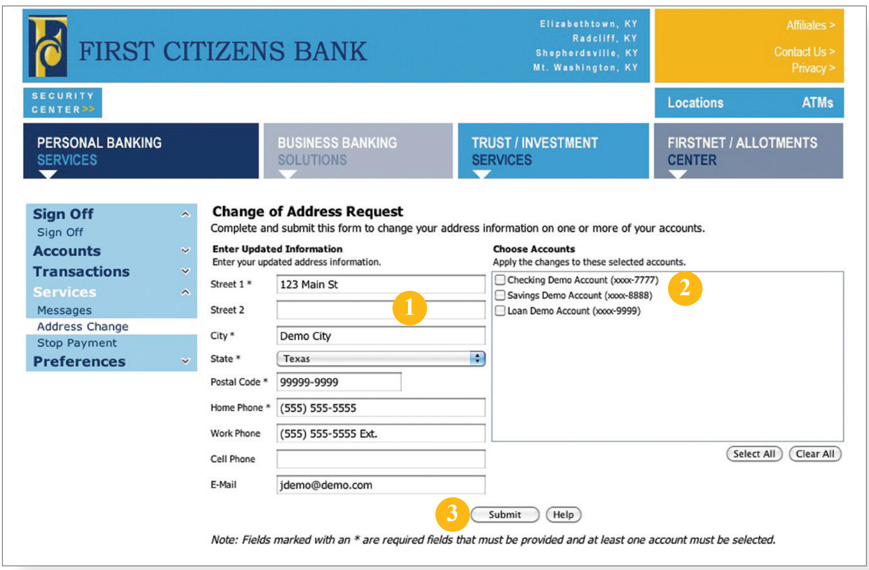
In the Services menu, select **Messages**.

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!



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

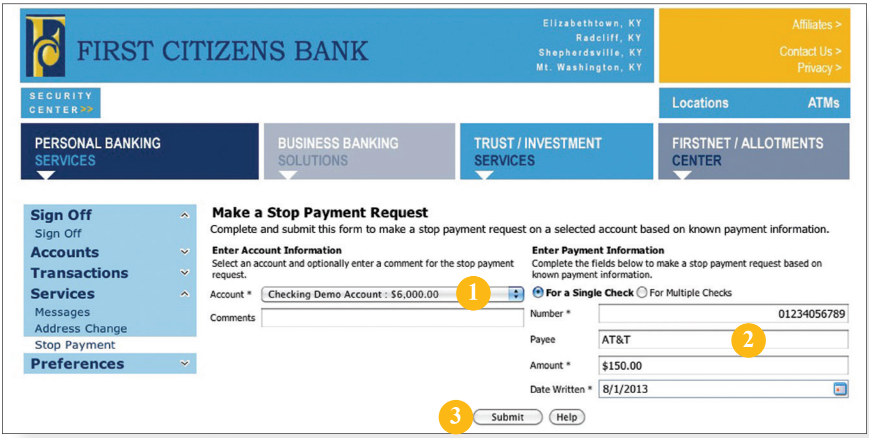
1 | Enter your information in the provided fields.

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.



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

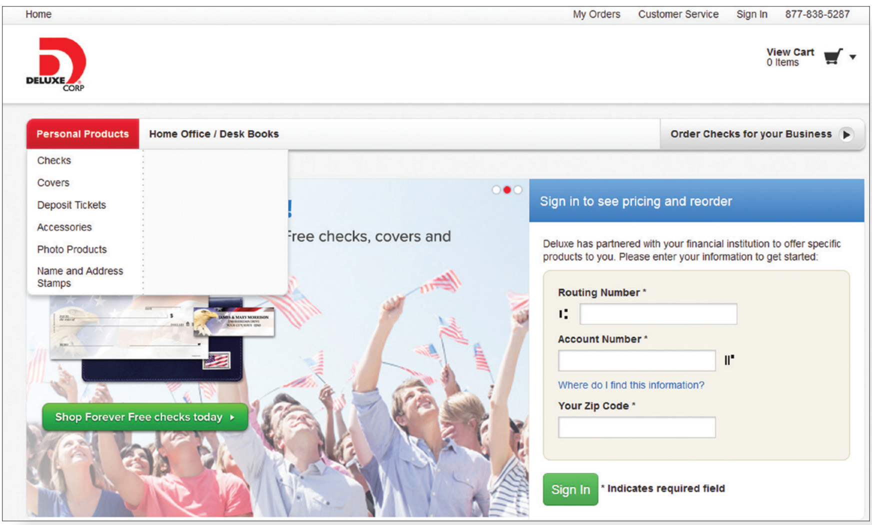
1 | Choose the **Account** for which the Stop Payment should be made.

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.

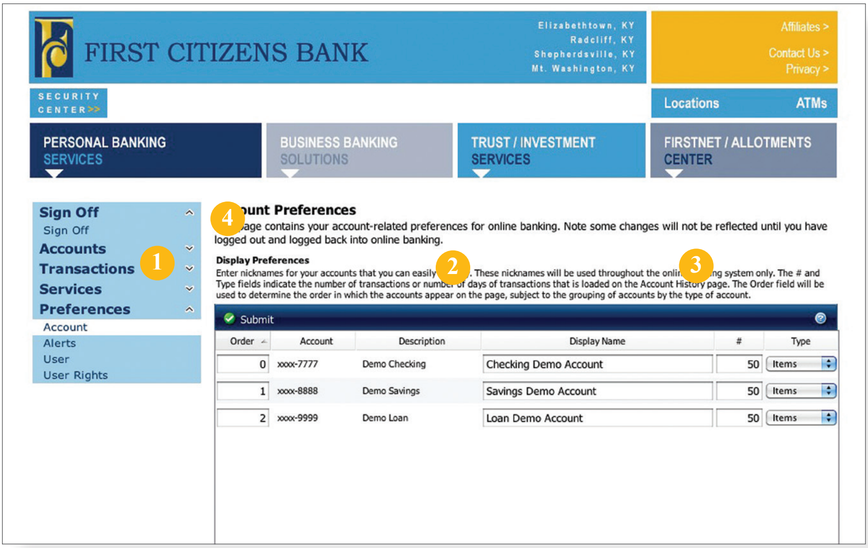


In the Services menu, select **Check Reorder.**

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".



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.

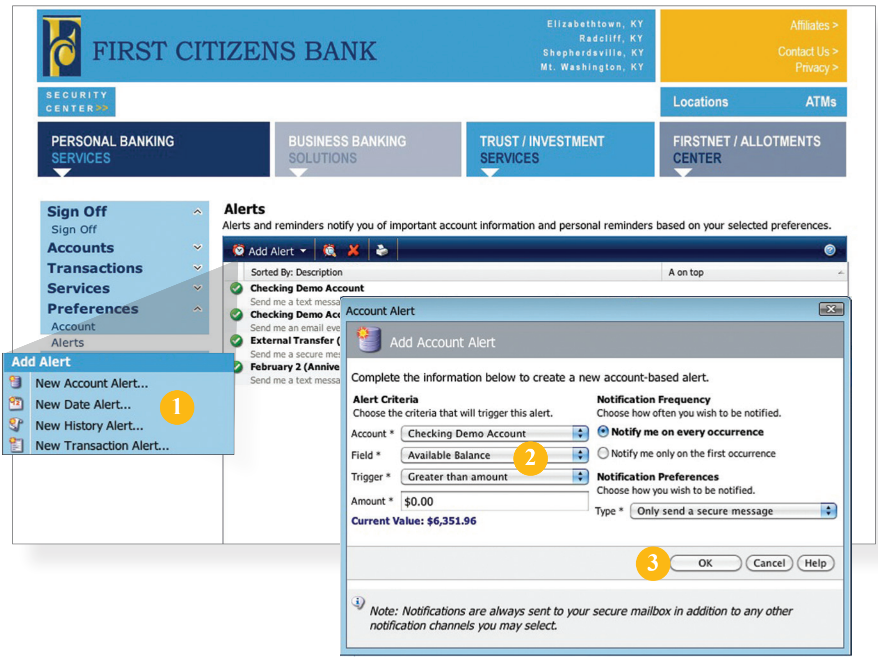
2 | Enter any "nicknames" or Display Names for your accounts.

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.



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

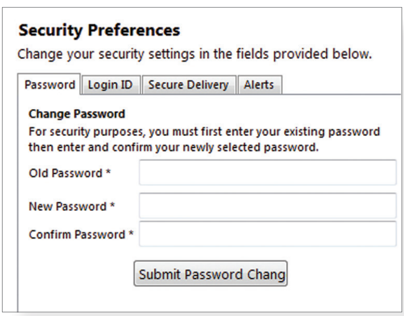
1 | Click the **Add Alert** drop-down menu, then choose **New Account Alert**.

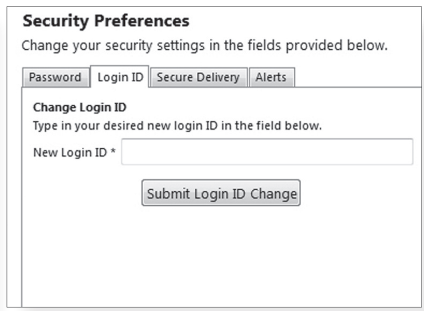
2 | Chose from the provided options and enter any information required.

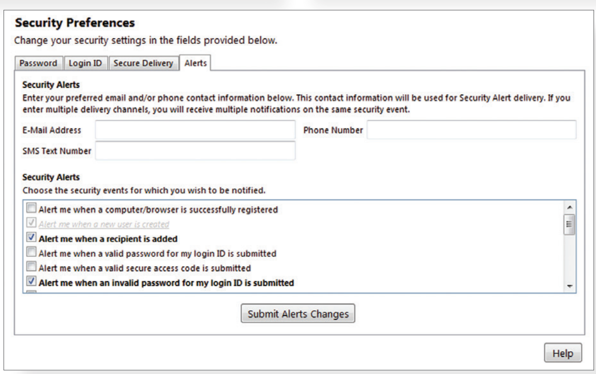
3 | When finished, click **OK**.

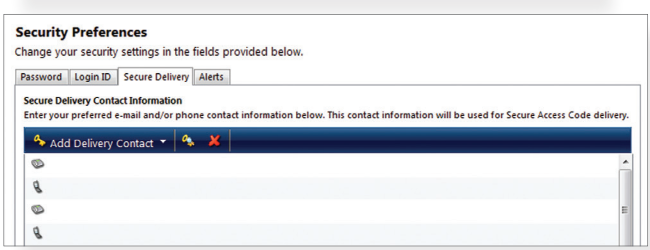
Security

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.

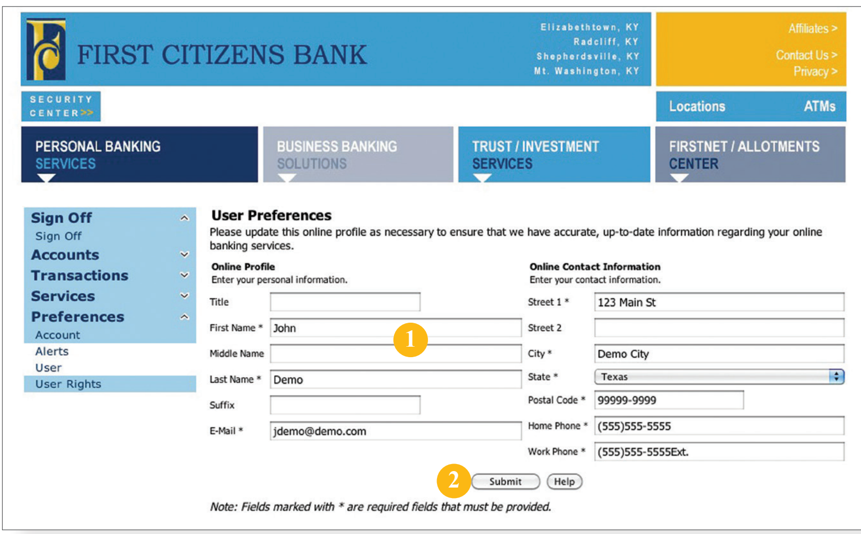








The User Preferences feature allows you to update your online user profile. Where the Address Change feature will change your contact information at the account level, this will only update your information within your online user profile. This will not change your *mailing* address that we have on file; please contact your branch office if you have changes to your mailing address.



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

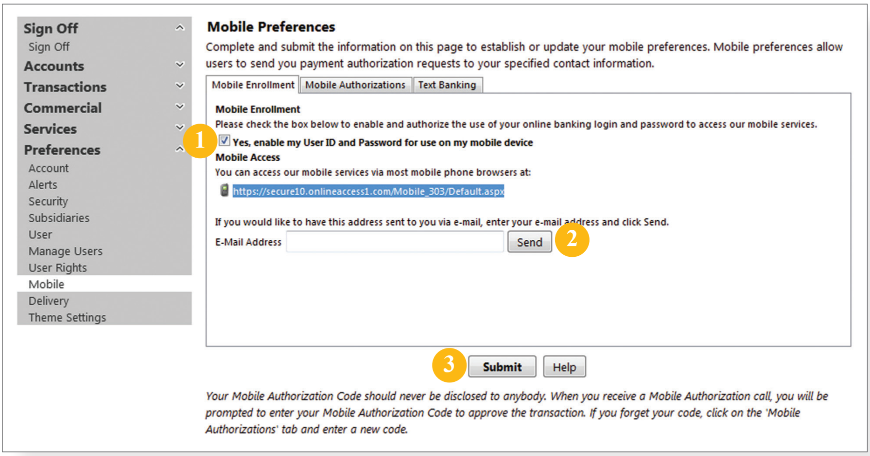
1 | Enter your information in the fields provided. Fields marked with an asterisk are required.

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.



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.

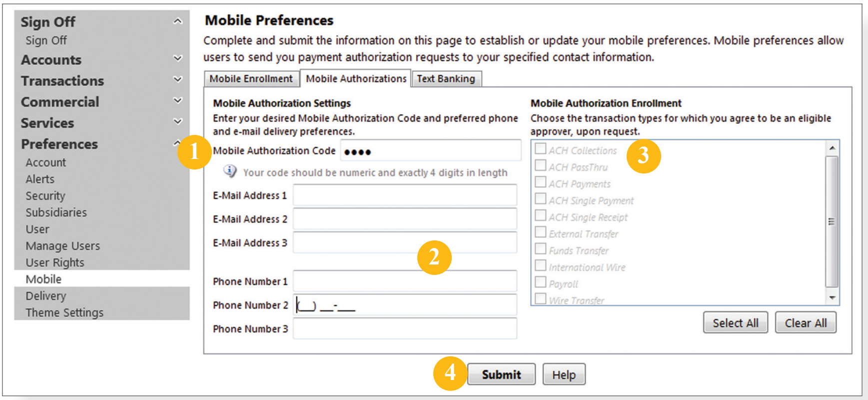
2 | For mobile web users only, enter your email address, then click **Send**.

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.



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.

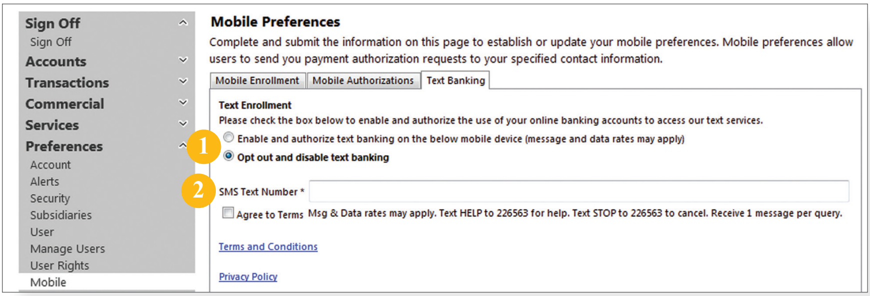
2 | If you would like to confirm transactions via email or mobile phone, please list the phone number or email account here.

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**.

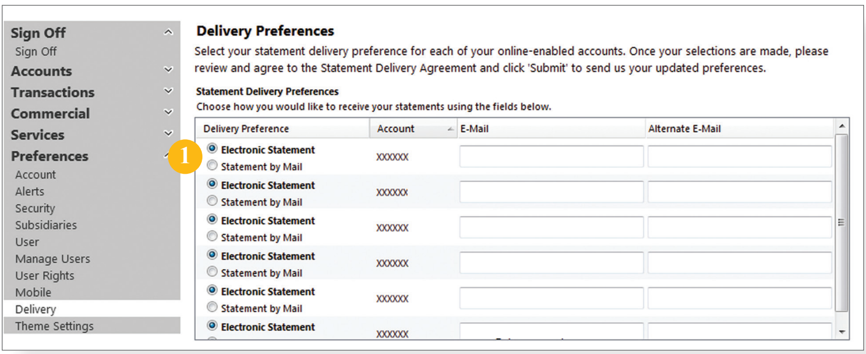
2 | Enter your **SMS Text Number** (if you are using a cell phone, this will be your phone number) and choose **Agree to Terms**.

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)

Delivery

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.



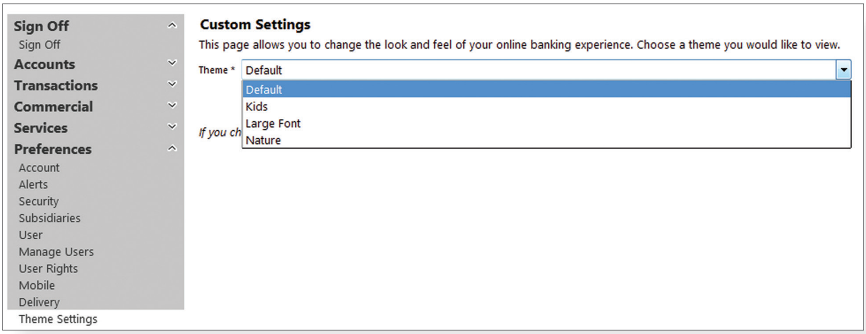
In the Preferences menu, select **Delivery**.

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.



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