ILLINOIS
BANK & TRUST™

A Quick and Easy Guide to

Online Banking & Bill Pay

EQUAL HOUSING LENDER

Member FDIC

Table of Contents

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Security

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/Username or password with anyone. Make sure your password is complex by including numbers and letters. Do not use personal information such as you birth date, pet's name or other obvious choices.

Secure Sockets Layer Encryption (SSL)

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

Browser Registration

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

Online Banking Safety Tips

- Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
- Memorize your passwords.
- Log off of your Online Banking session when finished and close the browser window.
- 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 asking for personal information, please report the incident to Customer Service as soon as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

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

Identity Theft

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

Fraud Prevention Tips

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

Enrollment for New Users

1 Go to the Online Banking Login box on the Home Page, click **Enroll**.

2 This opens the Online Banking New Enrollment Account Verification screen. Choose whether you are enrolling for a Personal or Business account and enter all the required information to proceed. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit**. If you need to update your contact information, please call us.

3 A new browser window will open congratulating you for having successfully enrolled in Online Banking. Make note of your temporary password, you will need it to log in to Online Banking to complete the enrollment process. Follow the **Click Here** link instructions to go to the Home Page again.

4 Enter your newly created Login ID and temporary password. Click **Login**.

5 You will be directed to a page where you are to select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone or text message option that will enable the bank to reach you immediately with your one-time Secure Access Code.

6 When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit**. The Secure Access Code is valid for only 15 minutes. If it expires, you must request a new one.

7 Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, you will not have to generate a new Secure Access Code when you use that device in the future.

8 Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking **I Accept**.

9 A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed Online Banking, you will be able to use the My Info screen to make corrections. Click **Submit** then **OK** to continue.

10 Now you can change your password. Use your temporary password as your old password. For your protection, you will need to create a password that meets the stated security requirements. Click **Submit**. When the pop-up window appears, click **OK** to confirm.

11 Congratulations, you are now logged into Online Banking!

Logging In

Once you have enrolled as a new user, follow these steps for subsequent logins.

1 From the website Online Banking Login, enter your User ID and password.

2 When finished, login.

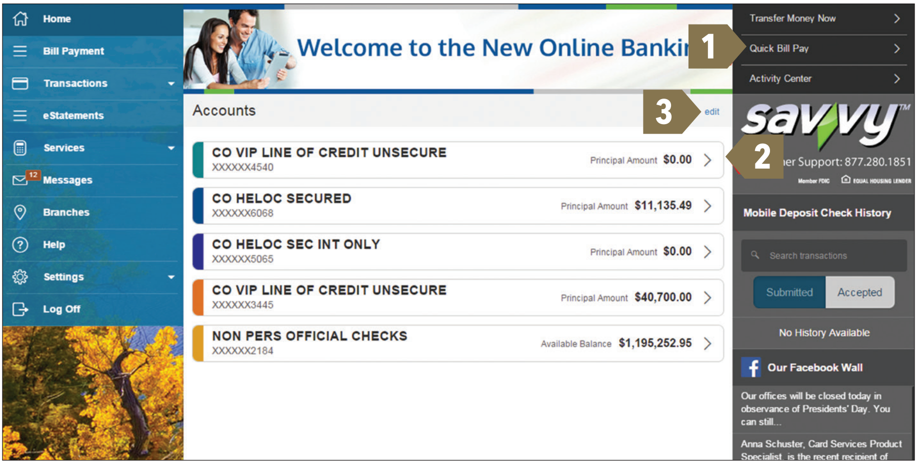
3 Forgot your password? Simply click **Forgot password?** and select where you would like to receive you Secure Access Code, then follow the instructions to re-establish a password.

What is a Secure Access Code?
You need a Secure Access Code the first time you login to our Online Banking system, and each time your login using a different device or browser. It is delivered to you via phone call or SMS text message. If you delete the security certificate or “cookie” that activates your computer for later use, or if you log in from a new computer, you will need another Secure Access Code.

Should I register my device?
If this device is “private”, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device.

Home

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



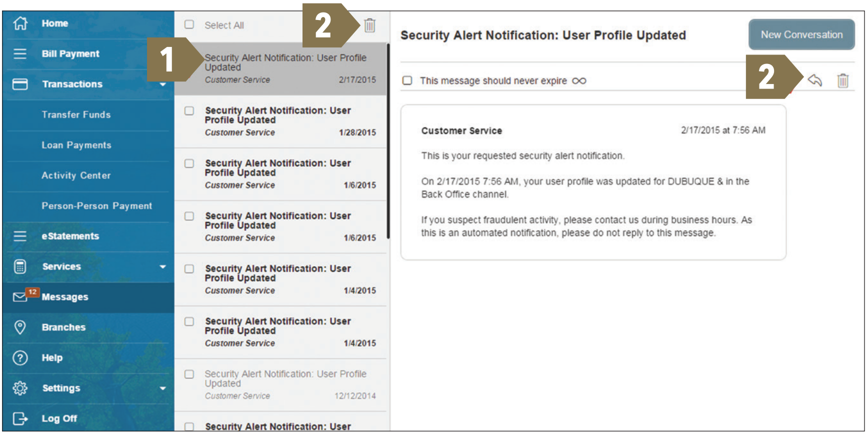
1 Quick links are available for **Transfer Money Now**, **Quick Bill Pay**, and **Activity Center**.

2 For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking "+" next to the transaction. Select **Show Filters** for search options.

3 It is important for you to nickname your accounts before getting started. To rename your accounts, click **edit** shown above your upper most account balance, or go to Settings, Account Preferences. More information can be found on page 26 of this guide.

Messages

Our message center allows you to communicate securely with customer support. Messages can be saved by topic for easy reference. Check here for new message alerts, and replies to your inquiries from Customer Support.



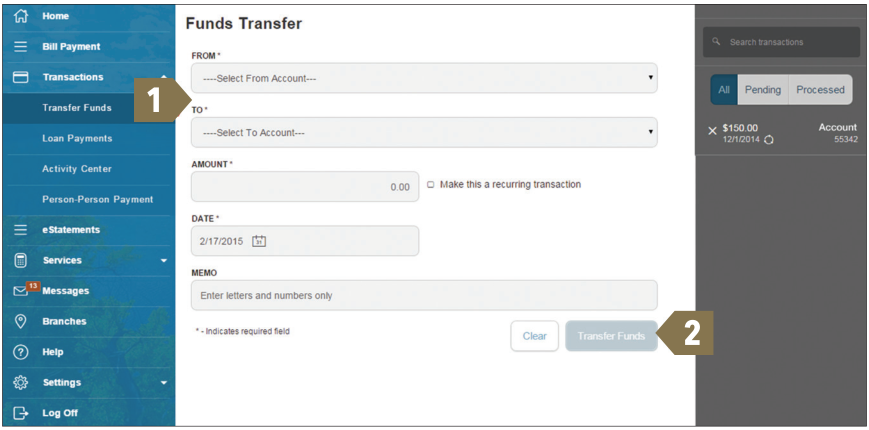
1 Messages are displayed at the right side of the navigation.

2 You can delete, reply or send a new message from the top right of your screen.

Note: Messages will expire after six months.

Transactions: Transfer Funds

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



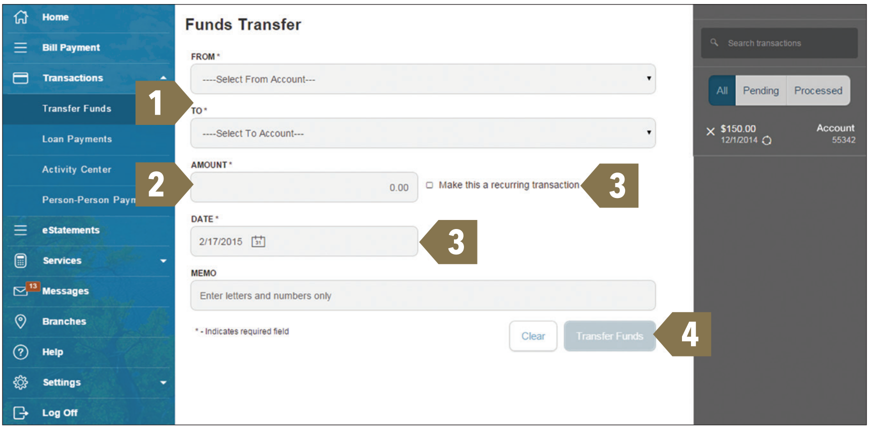
1 Select the accounts you wish to transfer funds "From" and "To" using the drop-down menus.

2 Enter the dollar amount to be transferred. For a one-time transfer, click **Transfer Funds**.

Note: You have the option to create a recurring transfer (see page 9).

Transactions: Recurring Transfer

Making regular savings account deposits is a great financial habit, but it's easy to forget. Increasing your savings is simple when you automate it by scheduling recurring transfers.



1 Select the accounts you wish to transfer funds "From" and "To" using the drop-down menus.

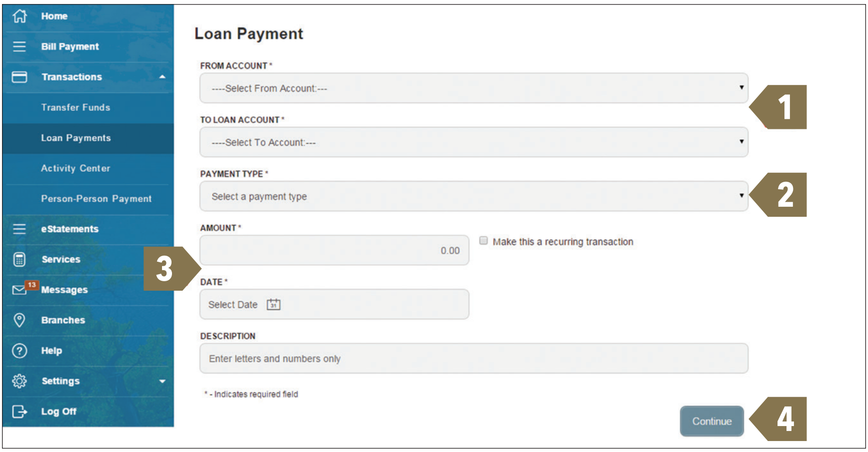
2 Enter the dollar amount to be transferred.

3 To schedule a recurring transaction, click **Make this a recurring transaction**, enter how often the transaction should repeat and when it should stop, and click **Save**.

4 Click **Transfer Funds**.

Transactions: Loan Payment

To set up a one-time or recurring loan payment, choose Loan Payments from the Transactions section and your bank loans will be visible in the drop down.



1 Use the drop down menus to choose an account that funds will be taken from, and the loan account which the funds will be paid to.

2 Next, select the payment type.

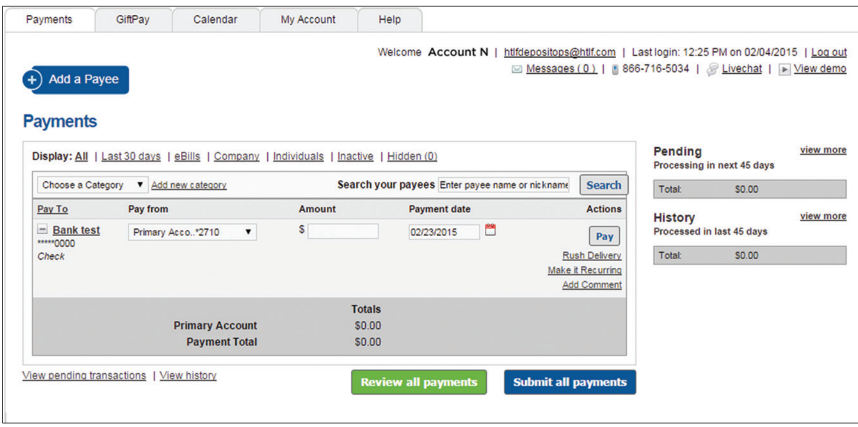
3 Enter the amount and payment date you wish for the loan payment to take place.

4 You may also enter an optional memo for future use. To proceed, click **Continue**.

Transactions: Pay Bills

With the Pay Bills feature, you can receive and pay your bills 24 hours a day, 7 days a week wherever you have internet access.

- Free for personal accounts and no limit on the number of bills paid each month
- Easy access through Online Banking and Mobile Apps
- Receive bills online (E-bills) and set up automatic payments
- Schedule one-time or recurring payments
- View your payment history

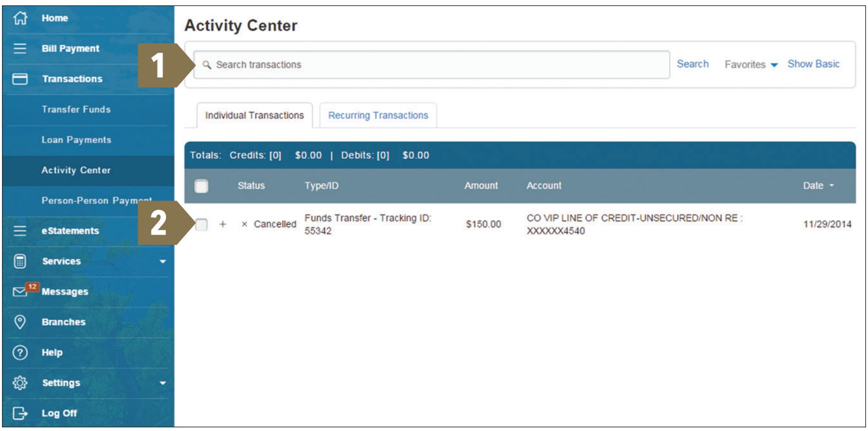


From the full Bill Pay site you can:

- Add a payee
- Add accounts
- Update personal information
- Add a person
- Set up recurring payment

Transactions: Activity Center

The Activity Center shows your Online Banking activity only. It details individual or recurring transactions, debits/credits and the status, the type of transaction, the account, and the date of the activity. You can also review and cancel unprocessed transactions depending on the account and access.



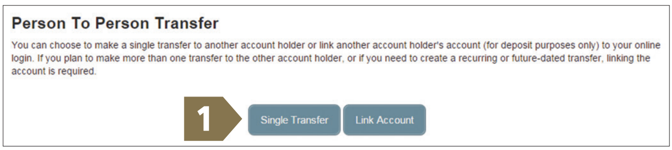
1 To locate transactions using the search method, simply enter pertinent transaction information within the space provided and click **Search**. You may also review the list provided under the tabs Individual Transactions and Recurring Transactions.

2 Transaction details will be displayed here for additional information.

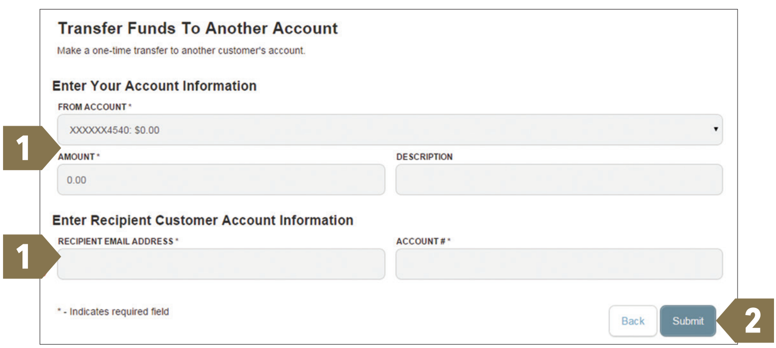
Transactions: Person-to-Person Payments

With our Person-to-Person Payments feature, you can choose to make a single payment to another customer or link another customer's account (for deposit purposes only). If you plan to make more than one payment to the other customer, or if you need to create a recurring or future-dated payment, linking the account is required.

Note: Person-to-Person Payments require the recipient to share their account number and email address with you.

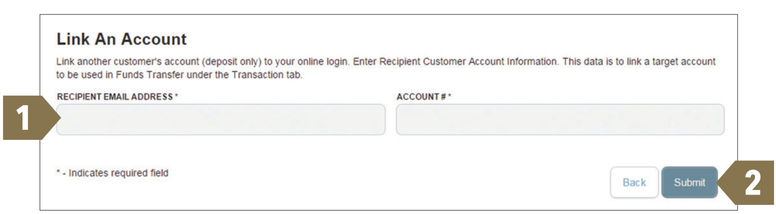


1 Choose **Make a single transfer to another customer** if you are planning on this being your only transfer to this customer. Choose **Link the other customer's account to your login for later use** and add a nickname to easily identify the account if you plan to make other transfers to this customer in the future.



1 Enter Your Account Information and Recipient Customer Account Information.

2 Click **Submit** to proceed.

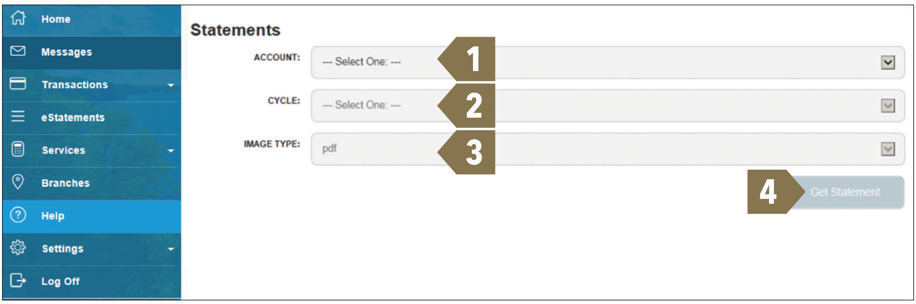


1 Enter Recipient Email Address and Account Number.

2 Click **Submit** to proceed.

View eStatements

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.



1 Select an account from the drop-down menu from which you would like to begin viewing your statement.

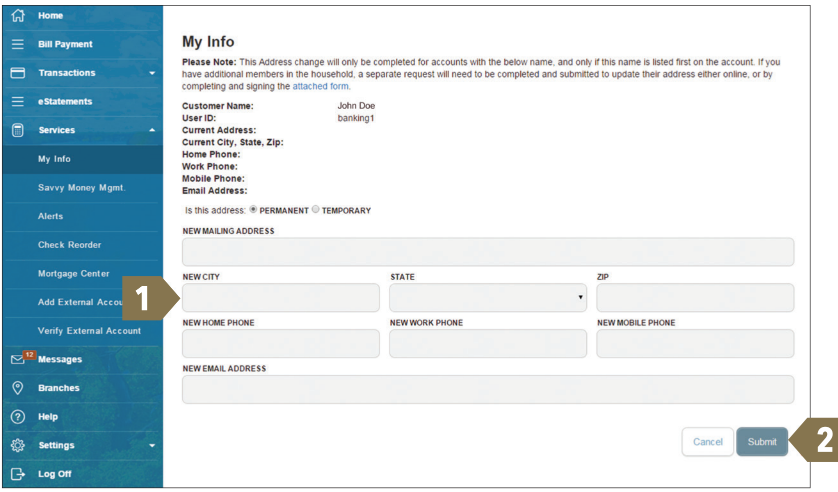
2 Select the cycle.

3 Select the type of image you would like to view.

4 Click **Get Statement** to display your statement information.

Services: My Info

In order to communicate important information to you and ensure delivery of your monthly statements, it's vital that we have your current contact information. Updating your address, phone number and email address is easy with our secure online form.

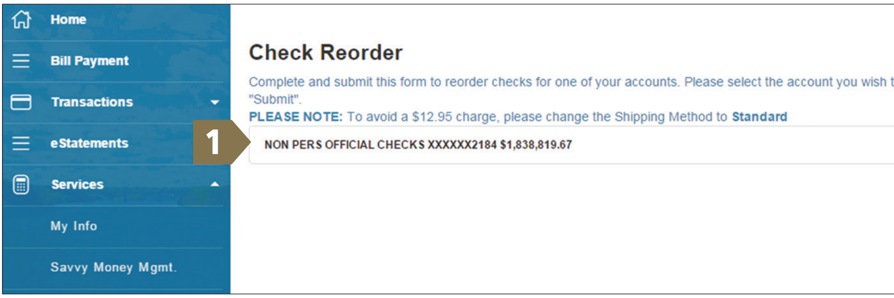


1 Enter your information in the provided fields.

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

Services: Check Reorder

Conveniently order checks online anytime. View a complete catalog of checking products and prices during the online ordering process or by visiting any branch.

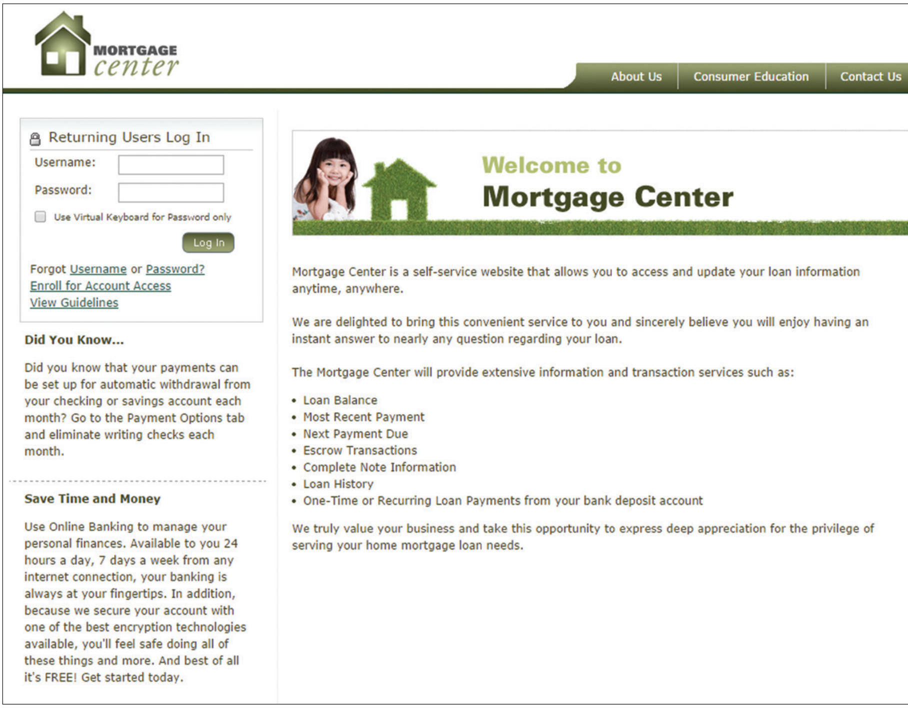


1 Select the account you want to reorder checks for. You will be redirected to your check provider's website.

Note: Pop-ups must be allowed on this page to access the provider's website.

Services: Mortgage Center

Mortgage Center is a self-service website that allows you to access and update your loan information anytime, anywhere.



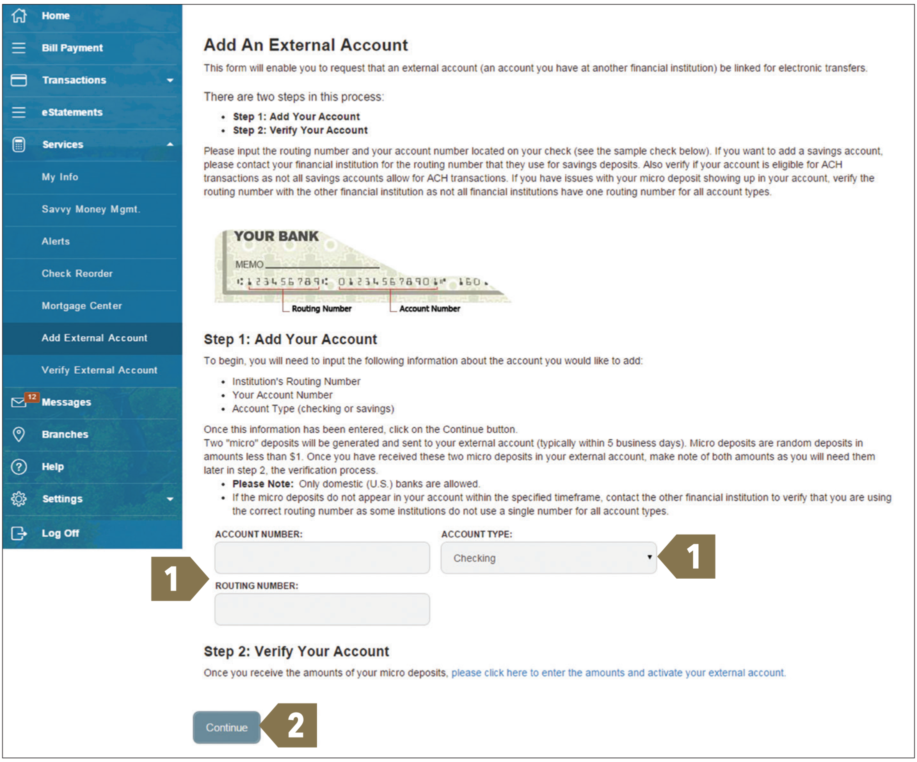
We are delighted to bring this convenient service to you, and sincerely believe you will enjoy having an instant answer to nearly any question regarding your loan. The Mortgage Center will provide extensive information and transaction services such as:

- Loan Balance
- Most Recent Payment
- Next Payment Due
- Escrow Transactions
- Complete Note Information
- Loan History
- One-Time or Recurring Loan Payments from your bank deposit account

We truly value your business and take this opportunity to express deep appreciation for the privilege of serving your home mortgage loan needs.

Services: Add External Account

In order to transfer funds between your bank account and an outside account (from another bank), you must first add the external account. You can use this account with the “Transfer Funds” feature to move your funds to and from this account to your accounts listed in Online Banking.

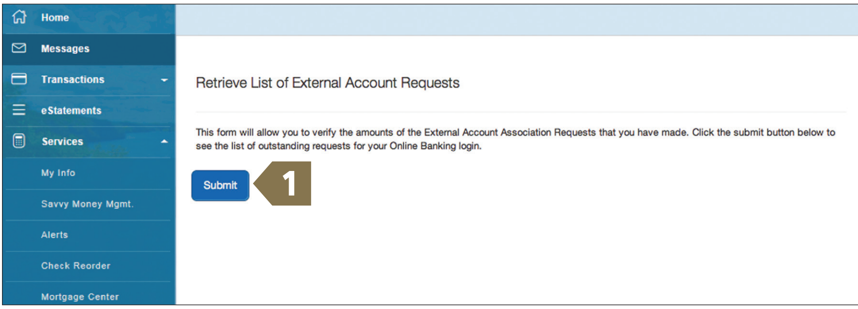


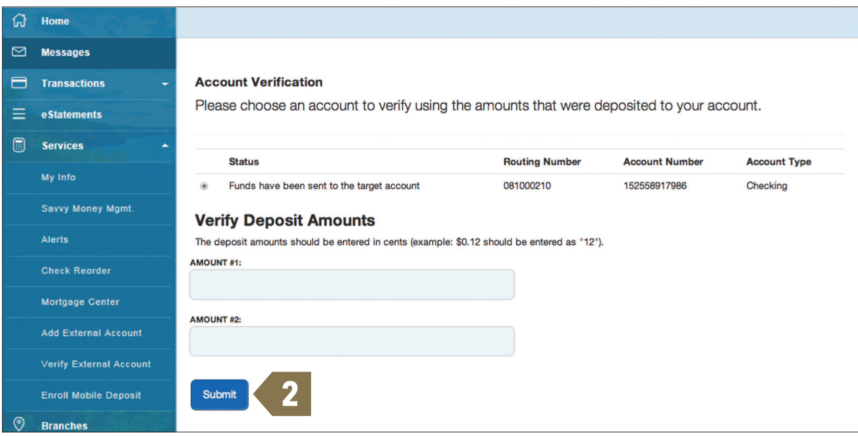
1 To begin adding an external account, enter the Account Number and the financial institution’s Routing Number in the spaces provided. For reference, these numbers can be located towards the bottom of a paper check. Next, from the drop-down menu, choose the **Checking** or **Savings**.

2 Click **Continue**. Within five business days, you should receive micro deposits in the added account to show the process has been initialized. Once you receive the amounts of your micro deposits, go to Verify External Account to enter the amounts and activate your external account.

Services: Verify External Account

Once you have completed the Add External Account process and you have received the micro deposits in your External Account, it's time to verify the funds.





1 Click **Submit**. This will allow you to retrieve a list of external account requests.

2 Enter the information for the correct request if more than one request has been made. Enter the micro deposit amounts using ***whole numbers***, then click **Submit**. After clicking **Submit**, a confirmation notice will be displayed if the amounts you entered were correct.

After you receive confirmation that your External Account has been added to Online Banking, please log out and then log back in to make the account available for transactions using Funds Transfer. You will now be able to transfer funds from your Online Banking accounts to any External Account available in your Funds Transfer page.

For instructions on making a Funds Transfer, refer to page 8 of this guide.

Deposit Check

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

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

1 Choose the account where you wish to make a deposit and enter the amount of the check. Then click the **Capture Image** button.

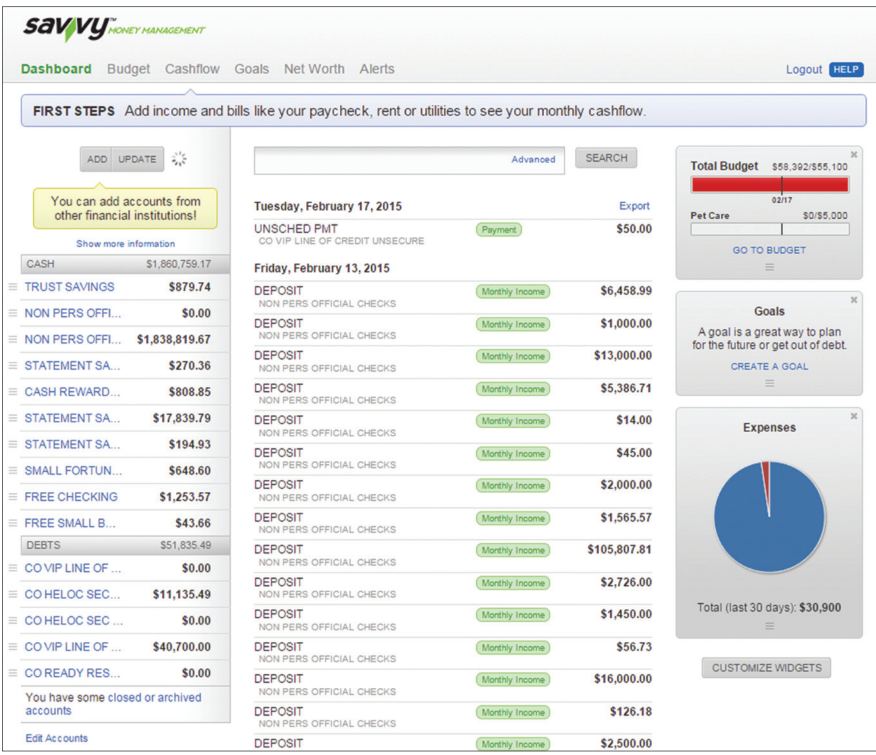
2 Verify that the front and back images show all four corners of the check and are legible.

3 Make sure the endorsement on the back of the check is on the left side of the image.

Savvy Money Management

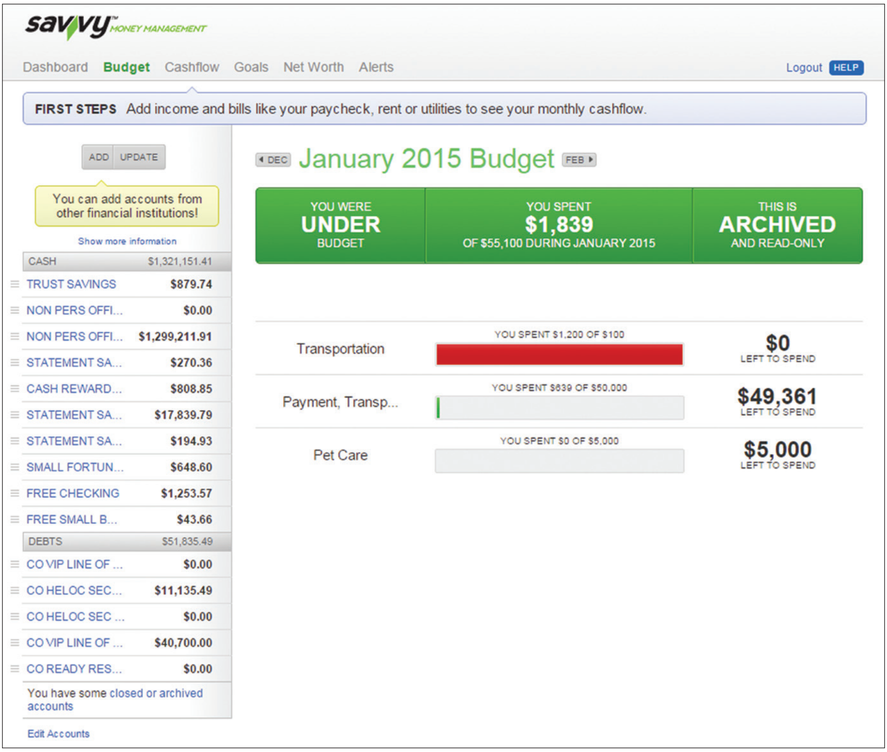
Savvy Money Management allows you to manage your money from your Online Banking account. Easily create budgets, categorize and track spending habits, and tag your transactions to see where and how you spend your money. View your investment, mortgage, credit card and account balances and transactions in one place, regardless of where you have your accounts. Access Savvy Money Management under **Services** and start taking control of your finances today.

Dashboard: The Savvy Money Management system is a powerful tool to help you monitor finances, track your budget and set financial goals.



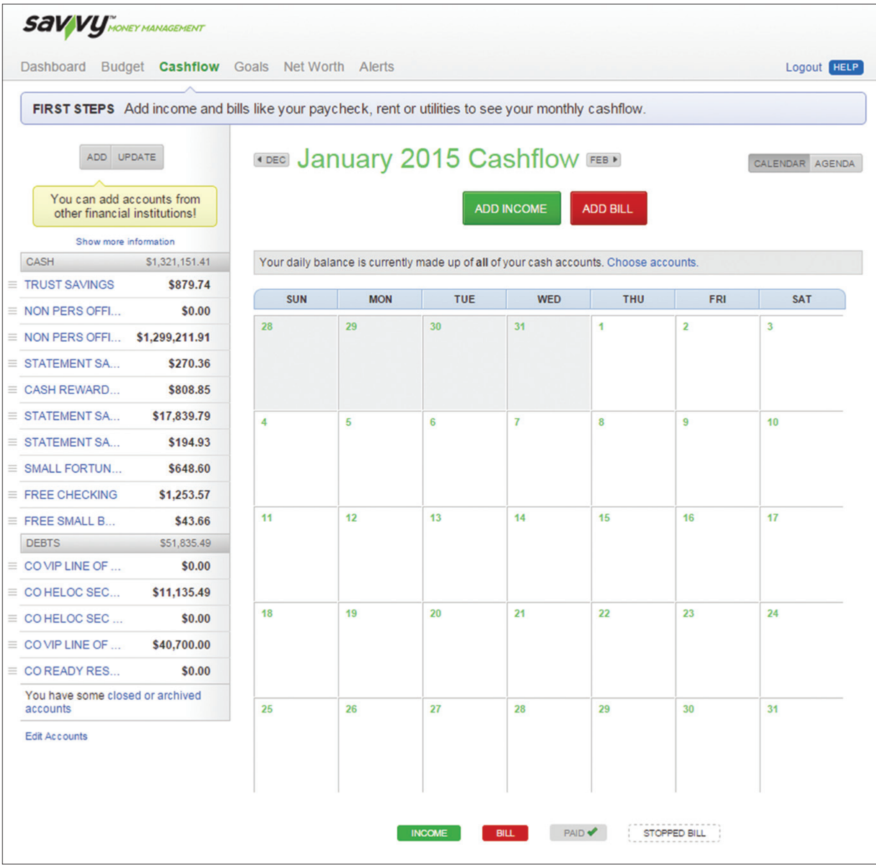
Savvy Money Management

Budget: Create spending targets and monitor spending trends under the Budget tab.



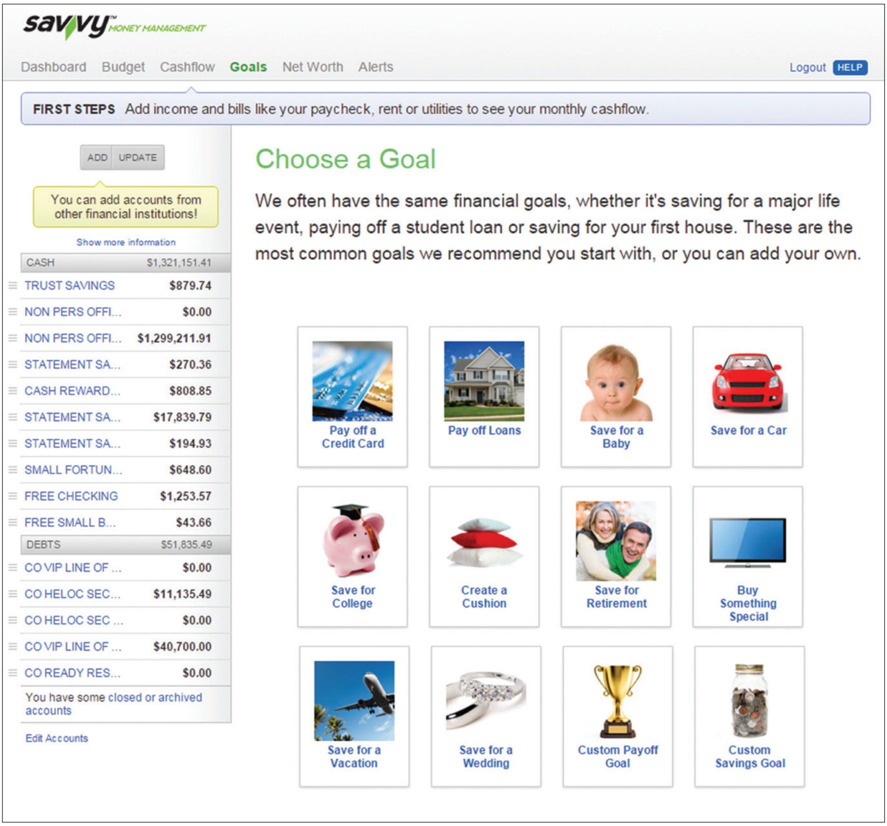
Savvy Money Management

Cashflow: Accurately forecast your income and expenses under the Cashflow tab.



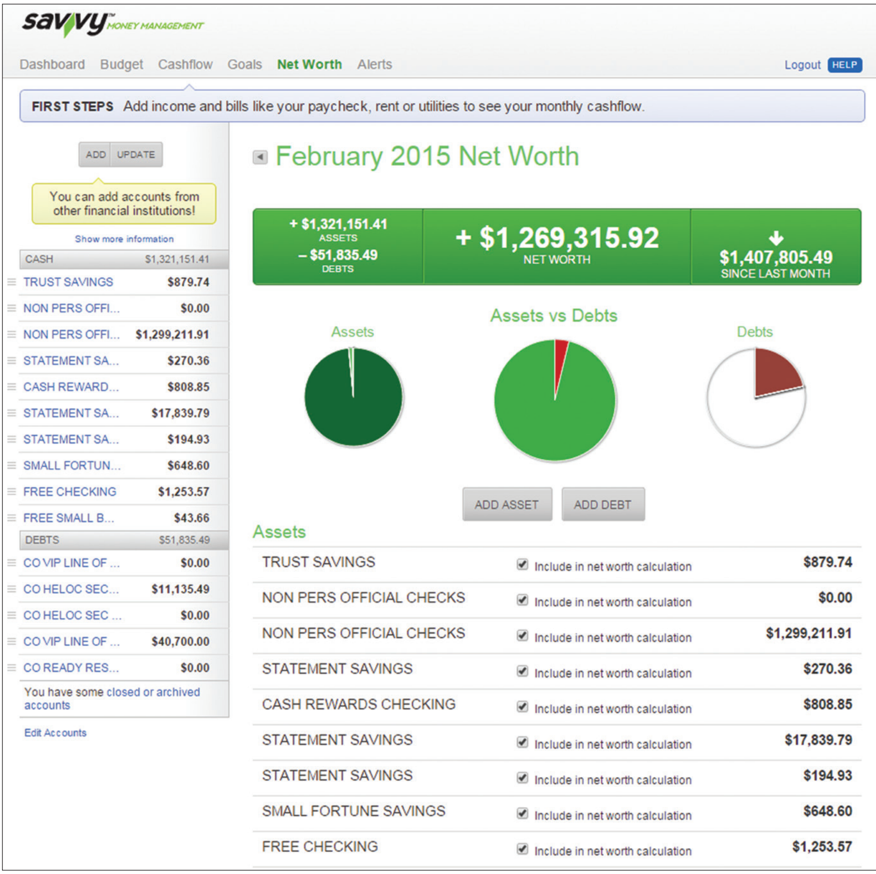
Savvy Money Management

Goals: Whether you're saving for a vacation or working toward paying off a debt, the Goals dashboard is the place to start.



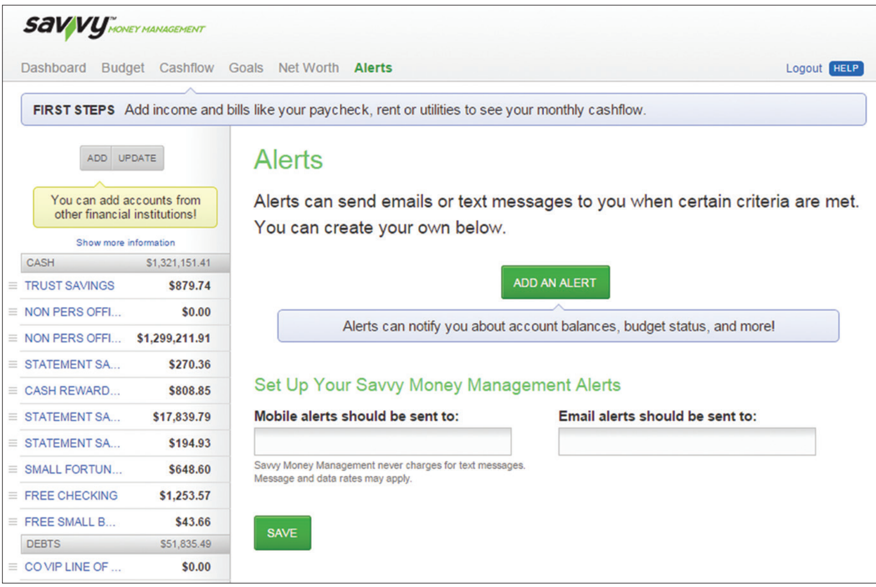
Savvy Money Management

Net Worth: Monitor your current assets and debts in the Net Worth section.



Savvy Money Management

Alerts: You can create customized notifications under the Alerts section. Alerts will always show at the top of the Dashboard, but you may also choose to receive alerts via text or email.

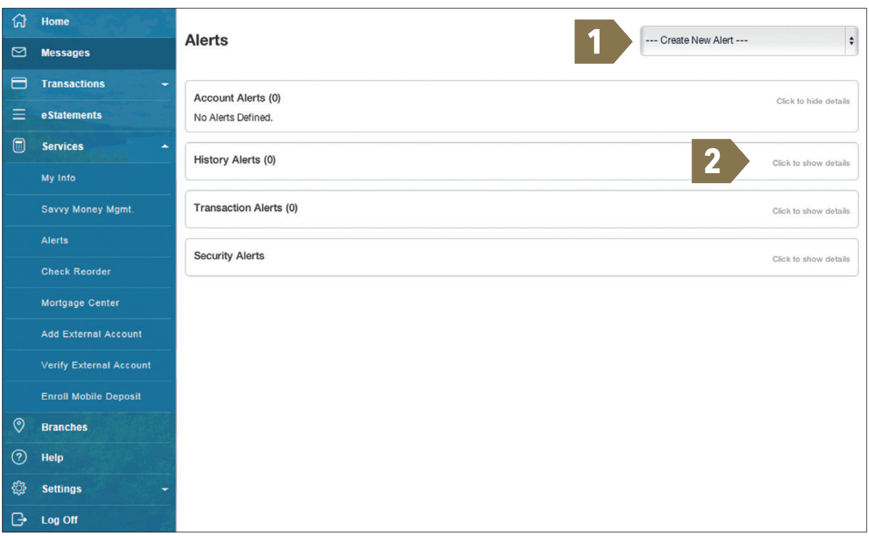


Services: Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. You can also edit specific Account, History and Transaction alert preferences found in Alerts under the Settings menu. Delivery preferences include:

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

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

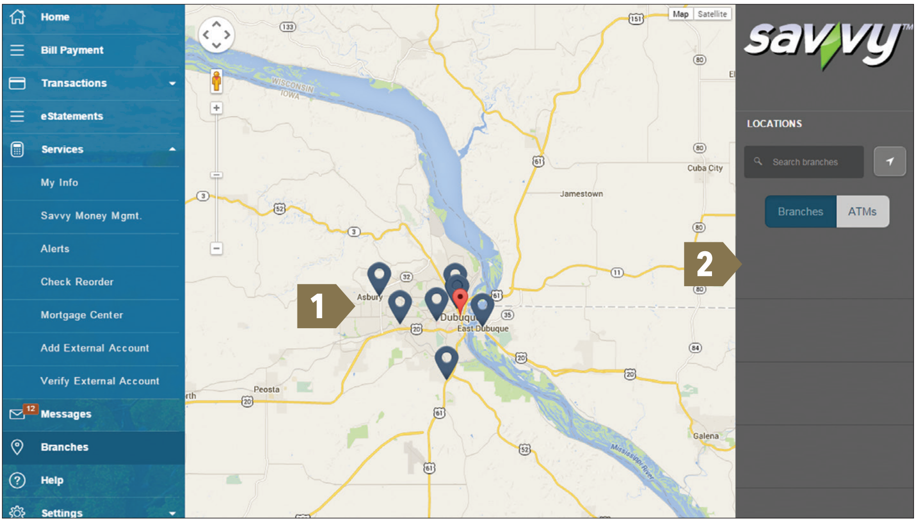


1 To create an alert, click the **Create New Alert** button.

2 To view details of an already existing alert, choose the **Click to show details** link, on the right of the alert.

Branches

Using your current location, you can click on the Branches or ATMs buttons to locate the nearest branch or ATM.

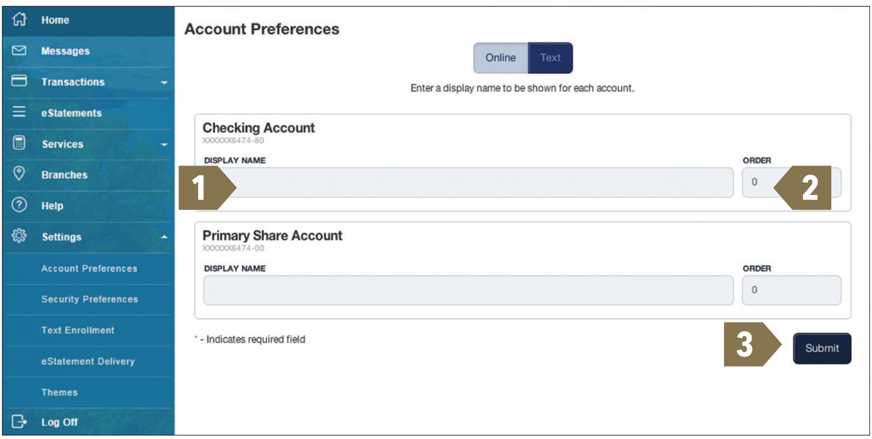


1 A map displaying branch locations will be visible as shown.

2 The right-hand side of the screen provides a search bar and options to locate branches and/or ATMs, as well as address information.

Settings: Account Preferences

Account Preferences allows you to select name and viewing preferences for your Online and Text Banking accounts. When selecting Online, customize your account display name in Online Banking and choose the order preference for viewing. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check "enabled." Customize a five character account nickname to display and choose the order preference for viewing.



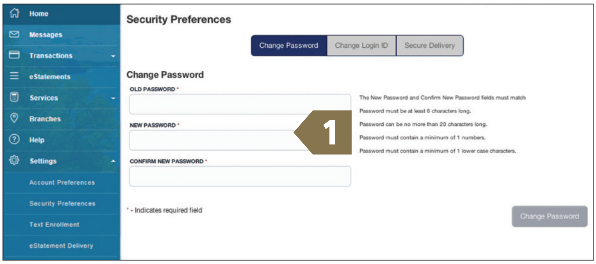
1 To begin changing the display name of any online account, enter the new name in the space provided.

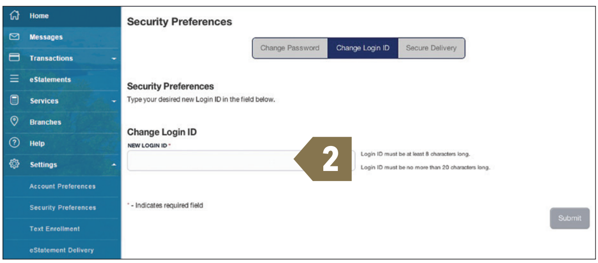
2 In the second space provided, enter the way in which you would like your accounts to be displayed in numerical order.

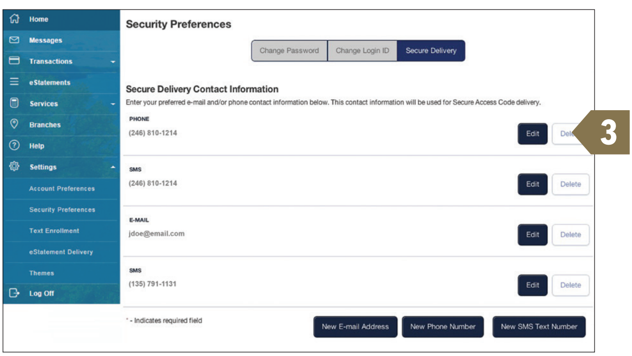
3 Click **Submit** when finished.

Settings: Security Preferences

In Security Preferences, you can change your password, Login ID and update contact options for delivery of your Secure Access Code. Simply choose Security Preferences under the Settings menu.







1 When changing your password, follow the provided guidelines to create a strong password.

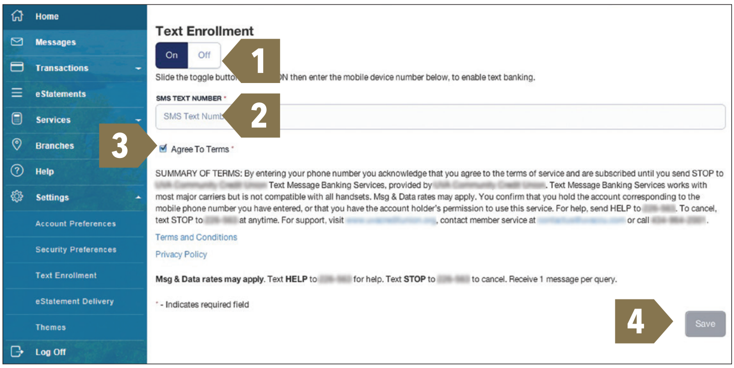
2 When changing your Login ID, follow the provided guidelines.

3 Edit or delete your preferred contact information; phone number or SMS text number, that will be used to deliver your Secure Access Code.

Note: For more information regarding the security measures in place for your Online Banking sessions, please refer to page three and four.

Settings: Text Enrollment

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



1 The first step, turn the Text Enrollment button from **OFF** to **ON**.

2 Enter your **phone/SMS text number**.

3 Read the terms and conditions and check the **Agree to Terms** box.

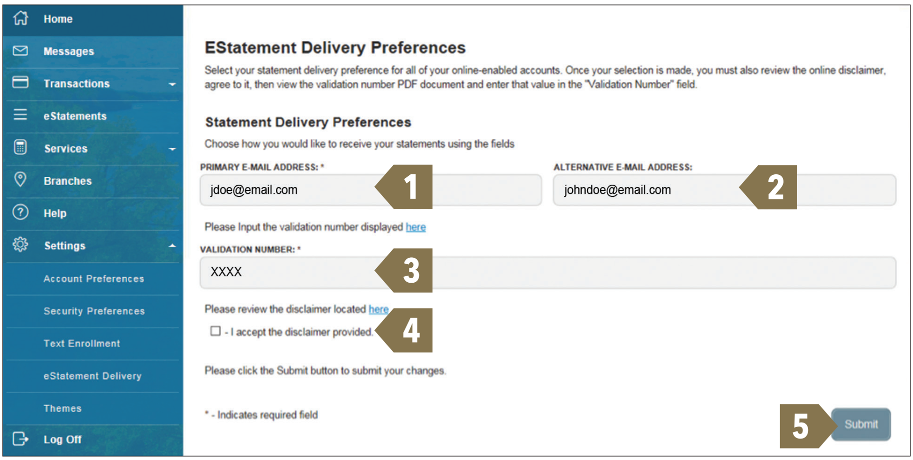
4 Click **Save** to complete enrollment.

5 To enable your account to be viewed in Text Banking, visit Account Preferences under the settings menu. Check **enabled**, customize a five character account nickname to display and choose the order preference for viewing.

Text Command Options To 226563 For The Following Information: **(Make sure to save this number in your contacts)**	
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)

Settings: eStatement Delivery

You can save paper and efficiently organize your banking records by having your statement notifications sent via email. Signing up for eStatements will allow you to view your account statements online and it is good for the environment.



1. To begin receiving your statements electonically, enter your primary email address within the required field.

2. Next, enter an optional alternative email address.

3. Click the link **Please Input the validation number displayed here** to reveal the number that must be entered within the required field below the link.

4. Check **I accept..** once you have reviewed the disclaimer message located in the link above the checkbox.

5. Click **Submit**.

Notes

Notes

Visit Our Website

www.illinoisbank.com

Customer Service

815.637.7019

Toll Free

877.280.1853