



A Quick and Easy Guide to
Online Banking
& Bill Pay



Member FDIC

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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 your 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?

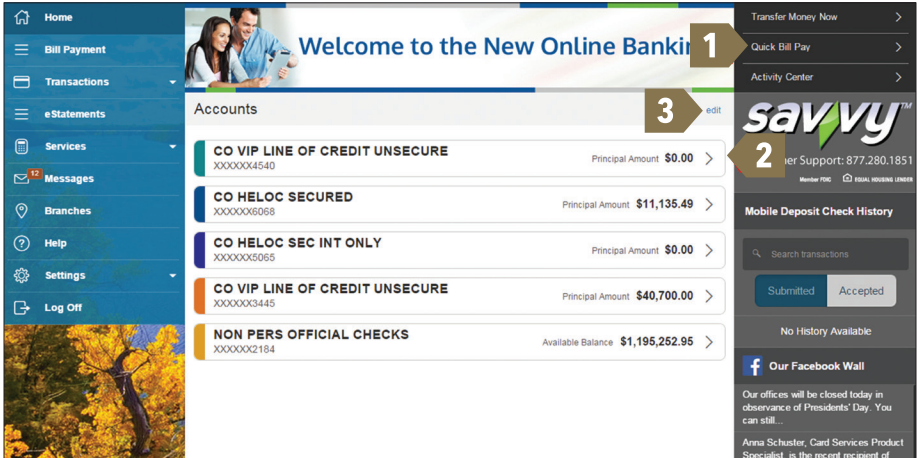
You need a Secure Access Code the first time you login to our Online Banking system, and each time your login using a different device or browser. It is delivered to you via phone call or SMS text message. If you delete the security certificate or "cookie" that activates your computer for later use, 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

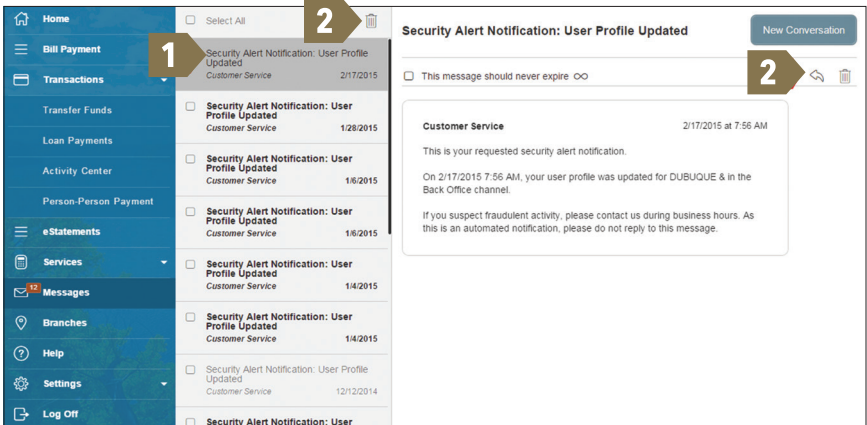
The Home screen will give you an overview of all of your Online Banking accounts displayed in a comprehensive list with available balances.



- 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.

The screenshot shows the 'Funds Transfer' form in an online banking interface. The form is titled 'Funds Transfer' and is located in the 'Transactions' section of the navigation menu. The form includes the following fields and options:

- FROM***: A dropdown menu with the placeholder text '---Select From Account---'. A callout '1' points to this field.
- TO***: A dropdown menu with the placeholder text '---Select To Account---'.
- AMOUNT***: A text input field containing '0.00'. To its right is a checkbox labeled 'Make this a recurring transaction'.
- DATE***: A date input field containing '2/17/2015'.
- MEMO**: A text input field with the placeholder text 'Enter letters and numbers only'.
- Buttons**: A 'Clear' button and a 'Transfer Funds' button. A callout '2' points to the 'Transfer Funds' button.

The interface also features a left-hand navigation menu with options like Home, Bill Payment, Transactions, Transfer Funds, Loan Payments, Activity Center, Person-Person Payment, eStatements, Services, Messages, Branches, Help, Settings, and Log Off. A right-hand sidebar shows a search bar for transactions and a summary of a transaction: '\$150.00' on '12/1/2014' for 'Account 55342'.

- 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.

The screenshot displays the 'Funds Transfer' interface. On the left is a blue sidebar menu with options: Home, Bill Payment, Transactions (selected), Transfer Funds, Loan Payments, Activity Center, Person-Person Paym, eStatements, Services, Messages (13), Branches, Help, Settings, and Log Off. The main area is titled 'Funds Transfer' and contains the following fields: 'FROM*' (dropdown menu), 'TO*' (dropdown menu), 'AMOUNT*' (text input with '0.00' and a checkbox 'Make this a recurring transaction'), 'DATE*' (calendar icon and '2/17/2015'), and 'MEMO' (text input with 'Enter letters and numbers only'). Below the MEMO field is a note: '* - Indicates required field'. At the bottom right are 'Clear' and 'Transfer Funds' buttons. A top right panel shows a search bar and filters: 'All', 'Pending', 'Processed'. Below the filters, it shows '\$150.00' and 'Account 55342'.

- 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.

Loan Payment

FROM ACCOUNT*
----Select From Account----

TO LOAN ACCOUNT*
----Select To Account----

PAYMENT TYPE*
Select a payment type

AMOUNT* 0.00 Make this a recurring transaction

DATE*
Select Date [12]

DESCRIPTION
Enter letters and numbers only

* - Indicates required field

Continue

- 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

Payments | GiftPay | Calendar | My Account | Help

Welcome **Account N** | <http://depositions@nhmf.com> | Last login: 12:25 PM on 02/04/2015 | [Log out](#)
[Messages \(0\)](#) | 866-716-5034 | [Livechat](#) | [View demo](#)

[+ Add a Payee](#)

Payments

Display: [All](#) | [Last 30 days](#) | [eBills](#) | [Company](#) | [Individuals](#) | [Inactive](#) | [Hidden \(0\)](#)

Choose a Category | [Add new category](#) | Search your payees (Enter payee name or nickname) | [Search](#)

Pay To	Pay from	Amount	Payment date	Actions
Bank test ****0000 Check	Primary Accto.*2710	\$	02/23/2015	Pay Rush Delivery Make it Recurring Add Comment

Primary Account Totals
Payment Total \$0.00
 \$0.00

[View pending transactions](#) | [View history](#)

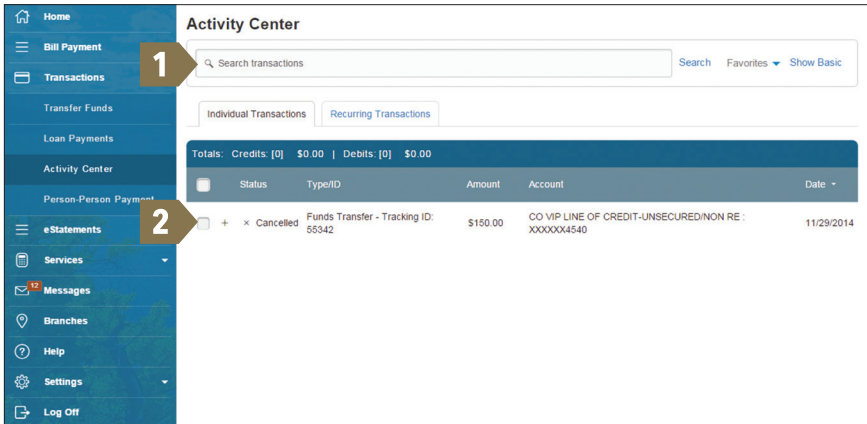
[Review all payments](#) | [Submit all payments](#)

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.

Person To Person Transfer

You can choose to make a single transfer to another account holder or link another account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

1

- 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.

Transfer Funds To Another Account

Make a one-time transfer to another customer's account.

Enter Your Account Information

FROM ACCOUNT*
XXXXXXXX4540: \$0.00

1 AMOUNT* 0.00 DESCRIPTION

Enter Recipient Customer Account Information

RECIPIENT EMAIL ADDRESS* ACCOUNT #*

* - Indicates required field

2

- 1 Enter Your Account Information and Recipient Customer Account Information.
- 2 Click **Submit** to proceed.

Link An Account

Link another customer's account (deposit only) to your online login. Enter Recipient Customer Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.

RECIPIENT EMAIL ADDRESS* ACCOUNT #*

1

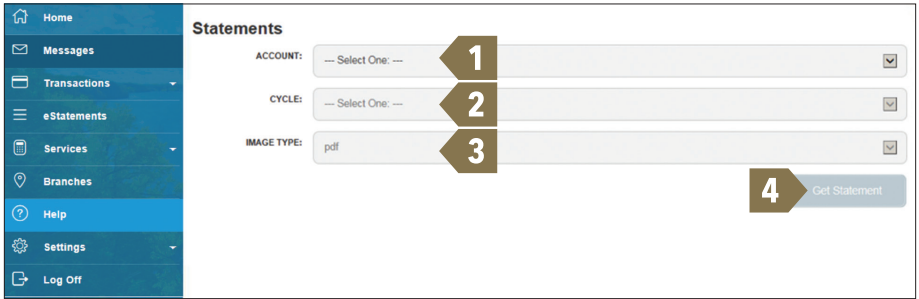
* - Indicates required field

2

- 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.

My Info

Please Note: This Address change will only be completed for accounts with the below name, and only if this name is listed first on the account. If you have additional members in the household, a separate request will need to be completed and submitted to update their address either online, or by completing and signing the attached form.

Customer Name: John Doe
User ID: banking1

Current Address:
Current City, State, Zip:
Home Phone:
Work Phone:
Mobile Phone:
Email Address:

Is this address: PERMANENT TEMPORARY

NEW MAILING ADDRESS

NEW CITY **STATE** **ZIP**

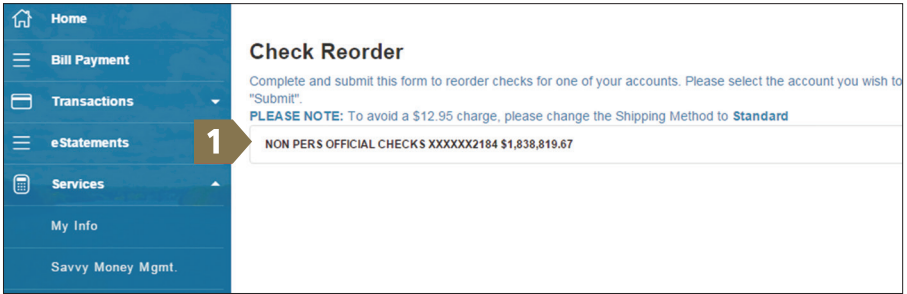
NEW HOME PHONE **NEW WORK PHONE** **NEW MOBILE PHONE**

NEW EMAIL ADDRESS

- 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.

MORTGAGE center

About Us Consumer Education Contact Us

Returning Users Log In

Username:

Password:

Use Virtual Keyboard for Password only

Log In

[Forgot Username or Password?](#)
[Enroll for Account Access](#)
[View Guidelines](#)

Did You Know...

Did you know that your payments can be set up for automatic withdrawal from your checking or savings account each month? Go to the Payment Options tab and eliminate writing checks each month.

Save Time and Money

Use Online Banking to manage your personal finances. Available to you 24 hours a day, 7 days a week from any internet connection, your banking is always at your fingertips. In addition, because we secure your account with one of the best encryption technologies available, you'll feel safe doing all of these things and more. And best of all it's FREE! Get started today.

Welcome to 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.

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: 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.

Home

Messages

Transactions

eStatements

Services

My Info

Savvy Money Mgmt.

Alerts

Check Reorder

Mortgage Center

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 submit button below to see the list of outstanding requests for your Online Banking login.

Submit 1

Home

Messages

Transactions

eStatements

Services

My Info

Savvy Money Mgmt.

Alerts

Check Reorder

Mortgage Center

Add External Account

Verify External Account

Enroll Mobile Deposit

Branches

Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

Status	Routing Number	Account Number	Account Type
Funds have been sent to the target account	081000210	152558917986	Checking

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.12 should be entered as '12').

AMOUNT #1:

AMOUNT #2:

Submit 2

- 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.

The screenshot displays the Savvy Money Management dashboard. At the top, there are navigation tabs for Dashboard, Budget, Cashflow, Goals, Net Worth, and Alerts. A 'FIRST STEPS' banner prompts the user to add income and bills. The left sidebar shows account balances for CASH, TRUST SAVINGS, NON PERS OFFI..., STATEMENT SA..., CASH REWARD..., STATEMENT SA..., SMALL FORTUN..., FREE CHECKING, FREE SMALL B..., DEBTS, CO VIP LINE OF..., CO HELOC SEC..., CO HELOC SEC..., CO VIP LINE OF..., and CO READY RES... A central table lists transactions for Tuesday, February 17, 2015 and Friday, February 13, 2015, including UNSCHED PMT, DEPOSIT, and NON PERS OFFICIAL CHECKS. On the right, there are three widgets: 'Total Budget' showing a progress bar for Pet Care, 'Goals' with a description and a 'CREATE A GOAL' button, and 'Expenses' with a pie chart and a total of \$30,900 for the last 30 days.

Dashboard Budget Cashflow Goals Net Worth Alerts Logout **HELP**

FIRST STEPS Add income and bills like your paycheck, rent or utilities to see your monthly cashflow.

ADD UPDATE

You can add accounts from other financial institutions!

Show more information

CASH	\$1,860,759.17
TRUST SAVINGS	\$879.74
NON PERS OFFI...	\$0.00
NON PERS OFFI...	\$1,838,819.67
STATEMENT SA...	\$270.36
CASH REWARD...	\$808.85
STATEMENT SA...	\$17,839.79
STATEMENT SA...	\$194.93
SMALL FORTUN...	\$648.60
FREE CHECKING	\$1,253.57
FREE SMALL B...	\$43.66
DEBTS	\$51,835.49
CO VIP LINE OF ...	\$0.00
CO HELOC SEC...	\$11,135.49
CO HELOC SEC ...	\$0.00
CO VIP LINE OF ...	\$40,700.00
CO READY RES...	\$0.00

You have some closed or archived accounts

Edit Accounts

Advanced SEARCH

Tuesday, February 17, 2015 Export

UNSCHEM PMT	Payment	\$50.00
CO VIP LINE OF CREDIT UNSECURE		

Friday, February 13, 2015

DEPOSIT	Monthly Income	\$6,458.99
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$1,000.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$13,000.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$5,386.71
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$14.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$45.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$2,000.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$1,565.57
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$105,807.81
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$2,726.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$1,450.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$56.73
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$16,000.00
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$126.18
NON PERS OFFICIAL CHECKS		
DEPOSIT	Monthly Income	\$2,500.00
NON PERS OFFICIAL CHECKS		

Total Budget \$58,392/\$55,100

02/17

Pet Care \$0/\$5,000

GO TO BUDGET

Goals

A goal is a great way to plan for the future or get out of debt.

CREATE A GOAL

Expenses

Total (last 30 days): \$30,900

CUSTOMIZE WIDGETS

Savvy Money Management

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

The screenshot shows the 'Budget' tab in the Savvy Money Management application. The interface is divided into several sections:

- Navigation:** Dashboard, Budget (selected), Cashflow, Goals, Net Worth, Alerts. Logout and HELP links are in the top right.
- First Steps:** A banner提示: "Add income and bills like your pay:check, rent or utilities to see your monthly cashflow."
- Account Management:**
 - Buttons: ADD, UPDATE
 - Message: "You can add accounts from other financial institutions!"
 - Link: Show more information
 - Table of accounts:

CASH	\$1,321,151.41
TRUST SAVINGS	\$879.74
NON PERS OFFL...	\$0.00
NON PERS OFFL...	\$1,299,211.91
STATEMENT SA...	\$270.36
CASH REWARD...	\$808.85
STATEMENT SA...	\$17,839.79
STATEMENT SA...	\$194.93
SMALL FORTUN...	\$648.60
FREE CHECKING	\$1,253.57
FREE SMALL B...	\$43.66
DEBTS	\$51,835.49
CO VIP LINE OF ...	\$0.00
CO HELOC SEC...	\$11,135.49
CO HELOC SEC ...	\$0.00
CO VIP LINE OF ...	\$40,700.00
CO READY RES...	\$0.00
 - Message: "You have some closed or archived accounts"
 - Link: Edit Accounts
- Budget Summary (January 2015):**
 - YOU WERE **UNDER** BUDGET
 - YOU SPENT **\$1,839** OF \$55,100 DURING JANUARY 2015
 - THIS IS **ARCHIVED** AND READ-ONLY
- Category Breakdown:**
 - Transportation: YOU SPENT \$1,200 OF \$100. **\$0** LEFT TO SPEND.
 - Payment, Transp...: YOU SPENT \$639 OF \$50,000. **\$49,361** LEFT TO SPEND.
 - Pet Care: YOU SPENT \$0 OF \$5,000. **\$5,000** LEFT TO SPEND.

Savvy Money Management

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

savvy MONEY MANAGEMENT

Dashboard Budget **Cashflow** Goals Net Worth Alerts Logout **HELP**

FIRST STEPS Add income and bills like your paycheck, rent or utilities to see your monthly cashflow.

ADD UPDATE

You can add accounts from other financial institutions!

Show more information

CASH	\$1,321,151.41
TRUST SAVINGS	\$879.74
NON PERS OFFI...	\$0.00
NON PERS OFFI...	\$1,299,211.91
STATEMENT SA...	\$270.36
CASH REWARD...	\$808.85
STATEMENT SA...	\$17,839.79
STATEMENT SA...	\$194.93
SMALL FORTUN...	\$648.60
FREE CHECKING	\$1,253.57
FREE SMALL B...	\$43.66
DEBTS	\$51,835.49
CO VIP LINE OF ...	\$0.00
CO HELOC SEC...	\$11,135.49
CO HELOC SEC ...	\$0.00
CO VIP LINE OF ...	\$40,700.00
CO READY RES...	\$0.00

You have some closed or archived accounts
Edit Accounts

January 2015 Cashflow

ADD INCOME ADD BILL

Your daily balance is currently made up of all of your cash accounts. Choose accounts.

SUN	MON	TUE	WED	THU	FRI	SAT
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

INCOME BILL PAID STOPPED BILL

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

Dashboard Budget Cashflow **Goals** Net Worth Alerts Logout **HELP**

FIRST STEPS Add income and bills like your pay:check, rent or utilities to see your monthly cashflow.

ADD UPDATE

You can add accounts from other financial institutions!

Show more information

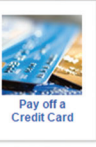
CASH	\$1,321,151.41
TRUST SAVINGS	\$879.74
NON PERS OFFI...	\$0.00
NON PERS OFFI...	\$1,299,211.91
STATEMENT SA...	\$270.36
CASH REWARD...	\$808.85
STATEMENT SA...	\$17,839.79
STATEMENT SA...	\$194.93
SMALL FORTUN...	\$648.60
FREE CHECKING	\$1,253.57
FREE SMALL B...	\$43.66
DEBTS	\$51,835.49
CO VIP LINE OF ...	\$0.00
CO HELOC SEC...	\$11,135.49
CO HELOC SEC ...	\$0.00
CO VIP LINE OF ...	\$40,700.00
CO READY RES...	\$0.00

You have some closed or archived accounts

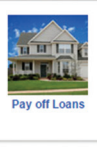
Edit Accounts

Choose a Goal


We often have the same financial goals, whether it's saving for a major life event, paying off a student loan or saving for your first house. These are the most common goals we recommend you start with, or you can add your own.




Pay off a Credit Card




Pay off Loans




Save for a Baby



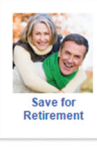
Save for a Car




Save for College



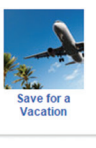
Create a Cushion




Save for Retirement



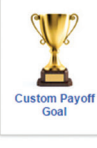
Buy Something Special



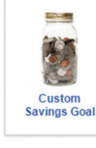
Save for a Vacation



Save for a Wedding



Custom Payoff Goal



Custom Savings Goal

Savvy Money Management

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

savvy MONEY MANAGEMENT
Dashboard Budget Cashflow Goals **Net Worth** Alerts
Logout [HELP](#)

FIRST STEPS Add income and bills like your paycheck, rent or utilities to see your monthly cashflow.

ADD UPDATE

You can add accounts from other financial institutions!

[Show more information](#)

CASH	\$1,321,151.41
TRUST SAVINGS	\$879.74
NON PERS OFFL...	\$0.00
NON PERS OFFL...	\$1,299,211.91
STATEMENT SA...	\$270.36
CASH REWARD...	\$808.85
STATEMENT SA...	\$17,839.79
STATEMENT SA...	\$194.93
SMALL FORTUN...	\$648.60
FREE CHECKING	\$1,253.57
FREE SMALL B...	\$43.66
DEBTS	\$51,835.49
CO VIP LINE OF ...	\$0.00
CO HELOC SEC...	\$11,135.49
CO HELOC SEC ...	\$0.00
CO VIP LINE OF ...	\$40,700.00
CO READY RES...	\$0.00

You have some closed or archived accounts
[Edit Accounts](#)

February 2015 Net Worth

+ \$1,321,151.41
ASSETS

+ \$1,269,315.92
NET WORTH

\$1,407,805.49
SINCE LAST MONTH

Assets

Assets vs Debts

Debts

ADD ASSET
ADD DEBT

Assets

TRUST SAVINGS	<input checked="" type="checkbox"/>	\$879.74
NON PERS OFFICIAL CHECKS	<input checked="" type="checkbox"/>	\$0.00
NON PERS OFFICIAL CHECKS	<input checked="" type="checkbox"/>	\$1,299,211.91
STATEMENT SAVINGS	<input checked="" type="checkbox"/>	\$270.36
CASH REWARDS CHECKING	<input checked="" type="checkbox"/>	\$808.85
STATEMENT SAVINGS	<input checked="" type="checkbox"/>	\$17,839.79
STATEMENT SAVINGS	<input checked="" type="checkbox"/>	\$194.93
SMALL FORTUNE SAVINGS	<input checked="" type="checkbox"/>	\$648.60
FREE CHECKING	<input checked="" type="checkbox"/>	\$1,253.57

25

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.

savvy MONEY MANAGEMENT

Dashboard Budget Cashflow Goals Net Worth **Alerts** Logout **HELP**

FIRST STEPS Add income and bills like your paycheck, rent or utilities to see your monthly cashflow.

ADD UPDATE

You can add accounts from other financial institutions!

Show more information

CASH	\$1,321,151.41
TRUST SAVINGS	\$879.74
NON PERS OFFI...	\$0.00
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STATEMENT SA...	\$270.36
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FREE CHECKING	\$1,253.57
FREE SMALL B...	\$43.66
DEBTS	\$51,835.49
CO VIP LINE OF ...	\$0.00

Alerts

Alerts can send emails or text messages to you when certain criteria are met. You can create your own below.

ADD AN ALERT

Alerts can notify you about account balances, budget status, and more!

Set Up Your Savvy Money Management Alerts

Mobile alerts should be sent to:

Email alerts should be sent to:

Savvy Money Management never charges for text messages. Message and data rates may apply.

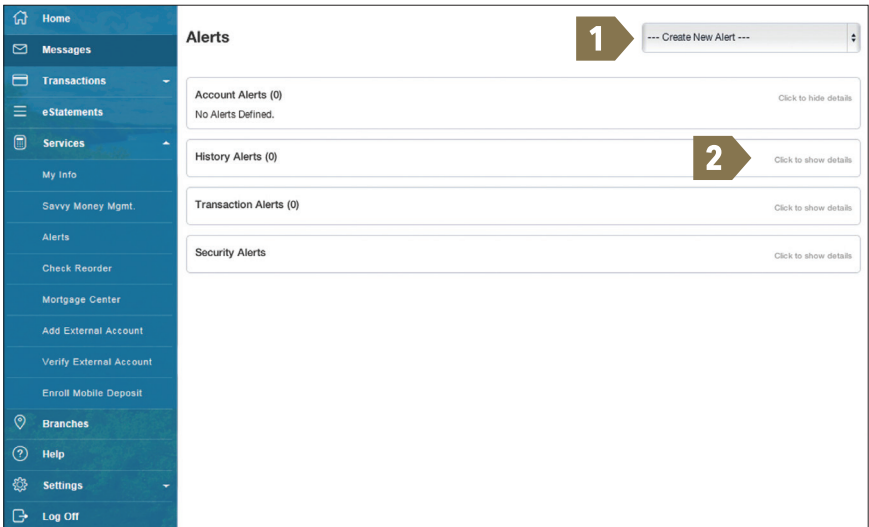
SAVE

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

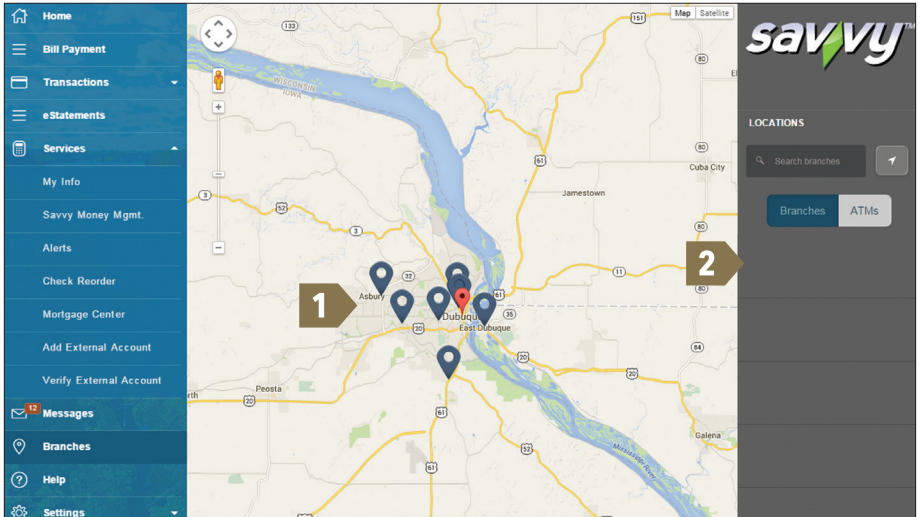
Create and manage alerts for your accounts. Enable/disable security alerts for account activity and edit delivery preferences for receiving alerts.



- 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.

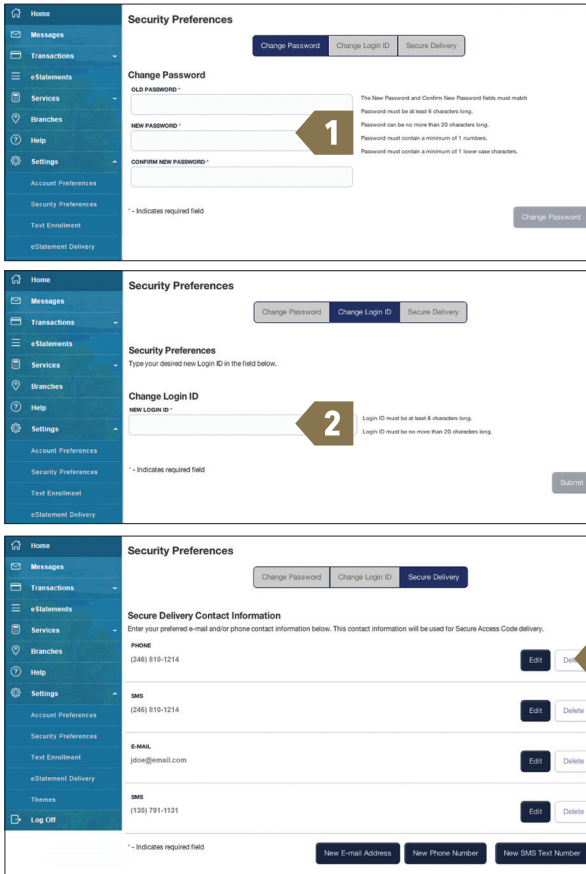
Settings: Account Preferences

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.

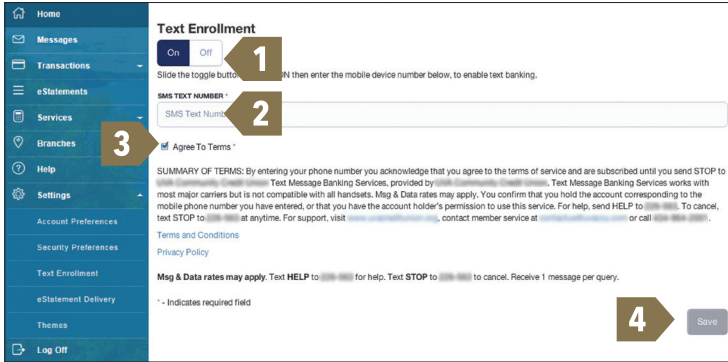


- 1 When changing your password, follow the provided guidelines to create a strong password.
- 2 When changing your Login ID, follow the provided guidelines.
- 3 Edit or delete your preferred contact information; phone number or SMS text number, that will be used to deliver your Secure Access Code.

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.

The screenshot shows a web interface for 'EStatement Delivery Preferences'. On the left is a navigation menu with items: Home, Messages, Transactions, eStatements, Services, Branches, Help, Settings (expanded to show Account Preferences, Security Preferences, Text Enrollment, eStatement Delivery, Themes, and Log Off). The main content area is titled 'EStatement Delivery Preferences' and includes instructions: 'Select your statement delivery preference for all of your online-enabled accounts. Once your selection is made, you must also review the online disclaimer, agree to it, then view the validation number PDF document and enter that value in the "Validation Number" field.' Below this are two input fields: 'PRIMARY E-MAIL ADDRESS: *' with the value 'jdoe@email.com' (callout 1) and 'ALTERNATIVE E-MAIL ADDRESS:' with the value 'johndoe@email.com' (callout 2). A link 'here' is provided. The next field is 'VALIDATION NUMBER: *' with the value 'XXXX' (callout 3). Below it is a checkbox 'I accept the disclaimer provided' (callout 4) and a link 'here'. A 'Submit' button (callout 5) is at the bottom right. A note at the bottom left states '* - Indicates required field'.

- 1 To begin receiving your statements electronically, 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**.

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Toll Free

877.280.1853

