



Version 4.0

A Quick and Easy Guide to *Online Banking*



Doing the right thing.

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capitalcu.com

Welcome to **Online Banking**

Please use this guide as a quick reference or an in-depth insight to the ways of **Online Banking** and the many options it provides!

Thank you!



Disclaimer

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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 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 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.
- > 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 a customer service representative.

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 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 vendor 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.

Logging In

Log in right away to begin your Online Banking experience with us!

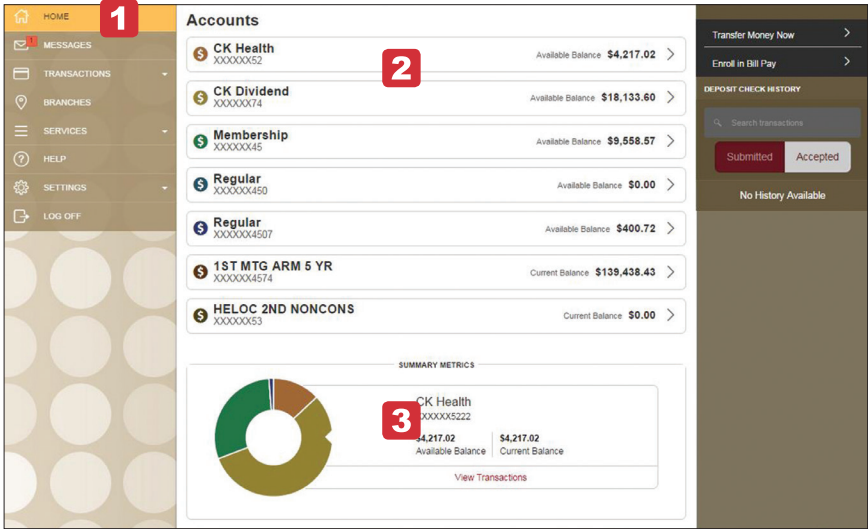
The screenshot shows the Capital Credit Union website homepage. The browser's address bar contains 'www.capitalcu.com' and is marked with a red '1'. The website has a red header with the Capital Credit Union logo on the left and navigation links: 'Online Banking Sign in' (marked with a red '2'), 'Mobile Site', 'Rates', 'Locations & Hours', and 'Home'. Below the header is a search bar and a navigation menu with 'Personal', 'Business', 'Resources', 'About', and 'Contact Us'. The main content area features a promotional banner with the text 'There's nothing like a winning combination.' and 'Same home run service as always. *Serving members at all 24 branches starting in October!'. Below this are two buttons: 'Doing The Right Thing' and 'Go to PIONEERCU.ORG'. The banner also includes an image of a baseball glove, a baseball, and peanuts, along with logos for 'CAPITAL CREDIT UNION' and 'PIONEER CREDIT UNION'. At the bottom, there are three columns: 'Quick Links' (Calculators, Lending Rates, Careers at Capital CU, For Sale Postings), 'Capital News' (with three news items dated September 16, 12, and August 13, 2014), and 'Community Events' (with three events dated October 9 and 13).

1 From your browser's address bar, enter **capitalcu.com**.

2 Click the **Online Banking Sign in** button on the right-hand side. This will direct you to Online Banking.

Accounts Overview

In order to get a good grasp on the current status of your enrolled accounts, visit the **Home** screen. From this screen, the overview of your accounts are available and ready for any banking transactions you need to accomplish.



- 1 Upon log in, you will be directed to the **Home** screen. Review the menu that is displayed on the left-hand side of the screen for further tasks and processes you may complete during your Online Banking sessions.
- 2 Here you can view your online accounts, as well as search through each account with a simple click.
- 3 A visual interpretation of account information is available, as shown, to aid in understanding current account statuses.

Account Detail

Online Banking is all about details. Therefore, it is important for you to review all account details carefully before and during any transactions or other banking efforts. Save account details to a digital format or keep a printed copy for your records.

The screenshot displays the 'Account Details' page for an account named 'Cha Ching XXXXXX001'. The account balance is \$2,880.50. The page includes a navigation menu on the left with options like HOME, MESSAGES, TRANSACTIONS, BRANCHES, SERVICES, HELP, SETTINGS, and LOG OFF. The account summary shows available and current balances, interest rate, and dividend information. Below this is a transaction history table with columns for Date, Description, Amount, and Balance. A red callout box '1' points to the account summary, '2' points to a transaction, and '3' points to the 'Export' dropdown menu which lists options like Spreadsheet (xls), Spreadsheet (csv), Microsoft OFX (ofx), Quicken (qfx), and Quickbooks (qbo).

Date	Description	Amount	Balance
9/29/14	Point Of Sale Withdrawal		
9/27/14	Point Of Sale Withdrawal	-\$53	
9/26/14	External Deposit	\$1,205.14	
9/25/14	Point Of Sale Withdrawal	-\$28.46	\$1,205.14
9/23/14	Deposit	\$150.00	\$1,233.60

- 1 Once you have clicked on a specific account from the **Home** screen, you will be directed to a new window containing account details; such as balances, interest rates and history.
- 2 Transaction history for the account will be displayed here.
- 3 To save transaction information to a digital format or printable copy, simply click **Export** and choose your desired method from the drop-down menu.

Transfer Money

An important key feature of Online Banking is that it enables you to transfer funds between accounts quickly and easily. Just enter the required details involved with your transfer, and complete the process with just a click. Access all enrolled accounts for single or recurring transfers.

Click **Funds Transfer** under the **Transactions** menu.

The screenshot displays the 'Funds Transfer' form. On the left is a navigation sidebar with 'TRANSACTIONS' selected and 'Funds Transfer' highlighted. The main form area has the following elements: 'FROM ACCOUNT' dropdown (marked with a red '1'), 'TO ACCOUNT' dropdown (marked with a red '1'), 'AMOUNT' input field with '0.00' (marked with a red '2'), 'DATE' input field with '9/2014' (marked with a red '2'), a 'Make this a recurring transaction' checkbox, a 'MEMO' text area, and a '* Indicates required field' note (marked with a red '3'). At the bottom right of the form are 'Transfer Funds' and 'Clear' buttons. On the right side of the interface, there is a search bar, filter buttons for 'All', 'Pending', and 'Processed', and a transaction summary showing a checkmark, '\$500.00', the date '09/29/2014', and the account number '58995'.

- 1 To begin, choose the account from which funds will be debited (FROM), and the account funds will be deposited (TO) using the drop-down menus.
- 2 Next, enter the amount and date you wish for the funds transfer to take place.
- 3 You may also enter an optional memo for future use. When finished, click **Transfer Funds**.

Recurring Transfer

Recurring transfers work just as normal funds transfers, yet you are able to automate the process by choosing specific moments in the future for funds to transfer into your checking, savings, loans or another account.

Click **Funds Transfer** under the **Transactions** menu.

- 1 To begin, choose the account from which funds will be debited (FROM), and which account the funds will be deposited to (TO) using the drop-down menus.
- 2 Next, enter the amount, check the box next to **Make this a recurring transaction** and choose the frequency of the recurring transfer.
- 3 Select the start and end dates.
- 4 You may also enter an optional memo for future use. When finished, click **Transfer Funds**.

Loan Payment

Pay a loan account just as you would transfer funds between two accounts.

Click **Funds Transfer** under the **Transactions** menu.

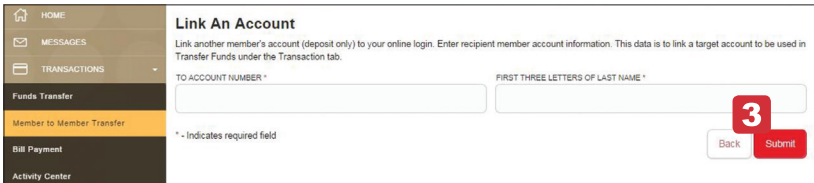
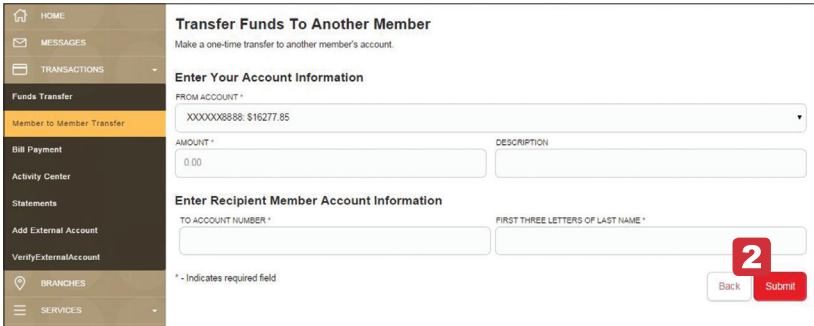
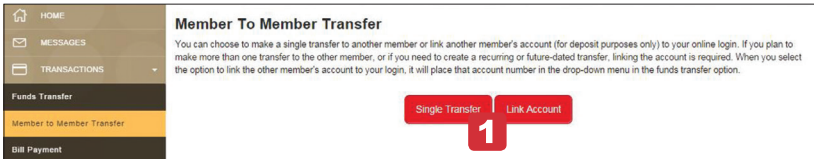
The screenshot shows the 'Funds Transfer' form in a mobile application. The form is titled 'Funds Transfer' and is located in the 'TRANSACTIONS' menu. The form has three main sections: 1. FROM ACCOUNT (drop-down menu), 2. TO ACCOUNT (drop-down menu), 3. AMOUNT and DATE (input fields). There is also a MEMO field and a 'Transfer Funds' button. A sidebar on the left shows navigation options like HOME, MESSAGES, TRANSACTIONS, and BRANCHES. A top right panel shows transaction filters and a summary of \$500.00.

- 1 To begin, choose the account from which funds will be debited (FROM), and the loan account funds will be deposited (TO) using the drop-down menus.
- 2 Next, enter the amount and payment date you wish for the funds transfer to take place.
- 3 You may also enter an optional memo for future use. When finished, click **Transfer Funds**.

Member to Member Transfer

Our **Member to Member Transfer** feature allows you to send funds to another online credit union member using their account number and the first 3 letters of their last name. This ensures that important transactions can be easily completed anywhere and available funds are ready to go — on-the-go!

Click **Member to Member Transfer** under the **Transactions** menu.



- 1 To begin, select one of the options to either make a single transfer to another holder, or link an account holder's account for later use (deposit purposes).
- 2 Enter the transfer information in the spaces provided, including the account from which funds will be debited, the amount, as well as the recipient's account number and the first 3 letters of their last name. Click **Submit**.
- 3 To link an account, enter the recipient's account number and the first 3 letters of their last name. Click **Submit**.

Add External Account

In order to transfer funds outside your account with us, you must first enroll the new external account. This will ensure the ability to make funds transfers to and from the outside account by integrating it into one, simple location.

Click **Add External Account** under the **Transactions** menu.


Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. (Transfers submitted after 3 PM CST will be processed on the following business day)

There are two steps in this process:

- **Step 1: Add Your Account**
- **Step 2: Verify Your Account**

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.



The image shows a sample check with the following information: **YOUR BANK**, MEMO, and MICR line: ⑆ 23156789⑆ 012345678901⑆ 160. Below the MICR line, the routing number is 23156789 and the account number is 012345678901.

Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.

Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

ACCOUNT NUMBER:

ACCOUNT TYPE:

ROUTING NUMBER:

Continue

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, please [click here](#) to enter the amounts and activate your external account.

Add External Account Agreement

I authorize Capital Credit Union to initiate ACH debit or credit entries to the external account I have registered. I certify that I am an owner or authorized on the external account with unlimited withdrawal or deposit rights on the depository's records, to originate transfers to or from the account. I acknowledge that the transfer must comply with the provisions of the FDIC Law, Full and Complete Credit Union if the account is closed.

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 account type.

2 Click **Continue**. You should then 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.

Verify External Account

Once you have made a request to add an external account, you will then be asked to verify the two micro deposits made to the new account to prove ownership.

Click **Verify External Account** under the **Transactions** menu.

Account Verification

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

Account Number:
Routing Number:

Account Type: Checking
Status: Funds have been sent to the target account

1

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

AMOUNT #1:

AMOUNT #2 **2**

Continue **3**

- 1 Select the account you would like to verify.
- 2 In the spaces provided, enter the amounts of the micro deposits.
- 3 Click **Continue** to complete.

Activity Center

The **Activity Center** shows only your Online Banking transaction activity. Depending on the type of account and access, you can review and cancel unprocessed transactions. Whether individual or recurring transactions, view debits/credits and the status, type, amount, account and date of your online activity.

Click **Activity Center** under the **Transactions** menu.

The screenshot displays the 'Activity Center' page. On the left is a navigation menu with options like HOME, MESSAGES, TRANSACTIONS, Funds Transfer, Member to Member Transfer, Bill Payment, Activity Center (highlighted), Statements, Add External Account, Verify External Account, BRANCHES, SERVICES, HELP, SETTINGS, and LOG OFF. The main content area has a search bar with a magnifying glass icon and a red '1' next to it. Below the search bar are tabs for 'Individual Transactions' and 'Recurring Transactions'. A summary bar shows 'Totals: Credits: [0] \$0.00 | Debits: [0] \$0.00'. Below this is a table with columns: Status, Type/ID, Amount, Account, and Date. A red '2' is placed over the second row of the table.

Status	Type/ID	Amount	Account	Date
Processed	Funds Transfer - Tracking ID: 91193	\$400.00	Regular : XXXXX9999	9/28/2014
Processed	Funds Transfer - Tracking ID: 90536	\$200.00	Regular : XXXXX9999	9/27/2014
Processed	Funds Transfer - Tracking ID: 88954	\$100.00	Regular : XXXXX9999	9/25/2014
Processed	Funds Transfer - Tracking ID: 81166	\$100.00	Regular : XXXXX9999	9/21/2014
Processed	Funds Transfer - Tracking ID: 77240	\$200.00	Regular : XXXXX9999	9/19/2014
Processed	Funds Transfer - Tracking ID: 73287	\$100.00	Kwik Cash : XXXXX9999	9/16/2014
Processed	Funds Transfer - Tracking ID: 73286	\$194.56	Regular : XXXXX9999	9/16/2014

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 Payment detail entries will be displayed here for additional information purposes.

eStatements

You can choose to either receive paper statements by mail or have your monthly account statements and notices delivered electronically via email. There's no wrong way to receive your statements. Whichever you prefer, they remain a helpful tool and are ready for review whenever you are. If you opt for eStatements, you will no longer receive a paper statement in the mail.

Click **eStatements** under the **Transactions** menu.

Pioneer Credit Union E-Statement Disclosure	
Disclaimers	Electronic Delivery Of Statements And Notices
EStatements Disclaimer	By submitting your request for electronic statements (also known as e-statements), you consent and agree that Pioneer Credit Union may provide certain disclosures and notices to you in electronic form, instead of paper form.
	Definitions As used in this Agreement, the words "us," "our," "us" and "Credit Union" mean Pioneer Credit Union. "You" and "your" refer to the account owners) authorized to receive e-statements under this Agreement. "Account" or "accounts" means your deposit and/or loan accounts (with the exception of your credit card account) at Pioneer. "Business days" means Monday through Friday. Federal holidays are not included.
	Scope Of Consent For Electronic Delivery Of Statements & Notices Your consent to receive electronic statements covers the periodic statements you are provided with in connection with your deposit and loan accounts (except credit cards) with Pioneer. Your consent also covers all disclosures that are required or may be provided in regard to your accounts), including, but not limited to: the Billing Rights Statement as required by the Truth in Lending Act and the Error Resolution notice required by the Electronic Fund Transfer Act. You understand that Pioneer will no longer mail a printed loan and deposit account statement to your address of record. All future statements will be maintained through our secure website from which you access to obtain, review, print, copy or download your periodic statements. Your consent to receive electronic notices covers any notice or type of communication regarding your accounts) provided to you pursuant to the terms of this Agreement.
	E-Statement Procedures You will receive an e-mail shortly after the end of each statement period. The notices will include the address to Pioneer Credit Union 1 (either monthly or quarterly, depending upon your account relationship) letting you know of the availability of your statement. The notices will include the address to Pioneer Credit Union 1 (either monthly or quarterly, depending upon your account relationship) letting you know of the availability of your statement. You can then log in to online banking to review, print, or download your periodic statements.
	Duty To Review Periodic Statements Upon receipt of your e-statement, you must promptly access and review it and any accompanying items and notify us in writing within the applicable time period specified in your Account Agreement or Loan Agreement of any errors unauthorized transactions, or other irregularities. If you allow someone else to access your statement, you are still fully responsible to review the statement for any errors, unauthorized transactions, or other irregularities. Any applicable time periods within which you must notify us of any errors on your account statements) shall begin on the e-mail date regardless of when you receive and/or open the statement.
	Change Of E-Mail Address You agree to notify us immediately of any change in your e-mail address. This may be done through Pioneer's website by going to "my profile" -> "user options" and changing your e-mail address under the Internet Banking heading.

If your accounts are joint and one of the accountholders gives their consent to receive disclosures electronically, that person's election shall apply to both of you.

Our Right To Terminate
You agree that we can terminate our e-statement service and revert to printed, mailed statements for any reason at any time.

Communications Between Pioneer And You
Unless this Agreement indicates otherwise, you may communicate with Pioneer in any one of the following ways:
Via E-Mail at memberservice@pioneercu.org
Via Telephone at (920) 494-2828 or 1-800-7284294
Via Postal Mail at PO Box 2526 Green Bay WI 54306-2526
In Person at any Pioneer Credit Union branch

Statement Accessibility & Retention
To open and view an e-statement or any other document sent by Pioneer Credit Union, your computer must be equipped with Adobe Acrobat software version 4.0 or higher. You may download Adobe Acrobat for free at www.adobe.com.
To retain a copy of your statements, you will need a printer attached to your computer capable of printing PDF files.

Additional Terms & Conditions Of Your Electronic Statement Agreement
The terms and conditions of your Membership and Account Agreement for each of your Pioneer accounts, as well as your other agreements with Pioneer such as loans continue to apply notwithstanding anything to the contrary in this Agreement.
This Agreement is also subject to applicable Federal laws and the laws of the State of New York. If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. The headings in this Agreement are for convenience or reference only and will not govern the interpretation of the provisions. Any waiver (express or implied) by either party of any default or breach of this Agreement must be in writing and shall not constitute a waiver of any other or subsequent default or breach. You may not assign this Agreement. This Agreement is binding upon your heirs and Pioneer's successors and assigns. Certain obligations of the parties pursuant to this Agreement that by their nature would continue beyond the termination, cancellation or expiration of this Agreement shall survive termination, cancellation or expiration of this Agreement.
This Agreement will be executed electronically when you click the box indicating that you agree to the terms and is effective on that date. Please print a copy of this Agreement and save it for your records. The Agreement will continue to be available online.

2

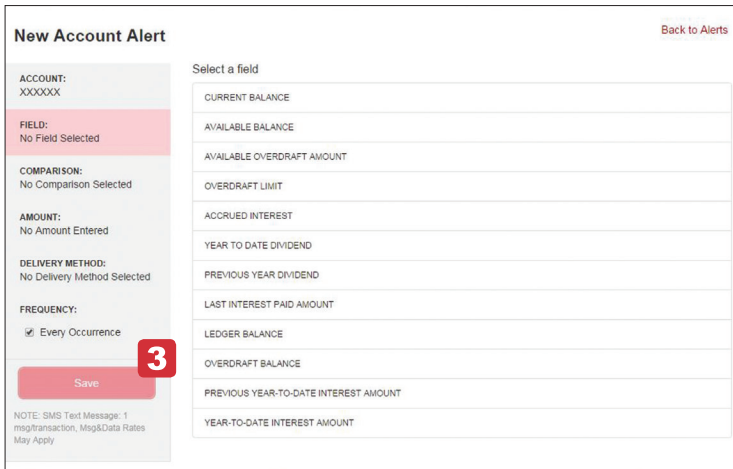
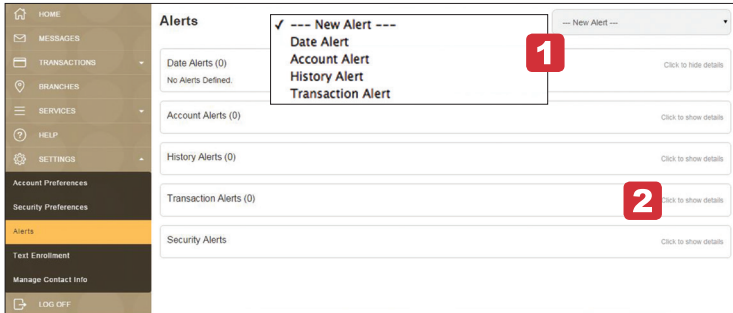
1 Carefully review the information on the screen, scrolling all the way down.

2 After scrolling to the bottom of the screen, click **I Accept** to enroll in eStatements. To decline eStatements, click **I Do Not Accept**.

Alerts

Create and manage alerts to 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 Messages.

Click **Alerts** under the **Settings** menu.



- 1 To add a new alert, begin by choosing the type of alert from the drop-down menu and follow the prompts to create the new alert.
- 2 To edit an existing alert, simply click **Edit** within each alert entry. This will direct you to a new window.
- 3 Next, edit the alert information by starting with the type, date, message and delivery method. When you feel that all the information is edited and updated correctly, click **Save**.

Stop Payment

Initiate a stop payment* request to relieve any negative financial occurrence or burden regarding an issued check. To review the status of your stop payment, simply visit the Activity Center.

Click **Stop Payment** under the **Services** menu.

The image displays four sequential screenshots of the 'Stop Payment' form, each with a red numbered callout (1-4) indicating a step in the process.

- Step 1:** The 'REQUEST TYPE' dropdown is set to 'Multiple Checks'. A red callout '1' is placed over the 'Multiple Checks' option.
- Step 2:** The 'ACCOUNT' dropdown is set to 'Multiple Checks'. A red callout '2' is placed over the 'Multiple Checks' option.
- Step 3:** The 'CHECK NUMBER' field is populated with a grid of numbers 1 through 9. A red callout '3' is placed over the number '3'.
- Step 4:** The 'PAYEE' field is populated with 'Payee Name'. A red callout '4' is placed over the 'Payee Name' field.

- 1 Select whether you are stopping a payment on a single check or multiple checks. The required fields to the left will begin to fill.
- 2 Select the account.
- 3 Enter the check number.
- 4 Enter the name to whom the check was written (payee).

Stop Payment

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

REQUEST TYPE
Single Check

ACCOUNT

CHECK NUMBER

PAYEE

AMOUNT

DATE

NOTE

Enter the check amount

\$ 0.00

1	2	3
4	5	6
7	8	9
Delete	0	Save

* - Indicates required field

Send Request Back

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

REQUEST TYPE
Single Check

ACCOUNT

CHECK NUMBER

PAYEE

AMOUNT

DATE

NOTE

Enter the date of the check

September 2014

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	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				

* - Indicates required field

Send Request Back

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

REQUEST TYPE
Single Check

ACCOUNT

CHECK NUMBER

PAYEE

AMOUNT

DATE

NOTE

Enter a brief note to include with this request

Description

Send

* - Indicates required field

Send Request Back

5 Enter the check amount.

6 Enter the date the check was issued.

7 Enter a brief explanation of the stop payment.
Click **Send Request** to finish.

* Normal stop payment fees apply. Visit capitalcu.com for Terms and Conditions Fee Schedule.

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.

Click **Text Enrollment** under the **Settings** menu.

The screenshot shows the 'Text Enrollment' form. At the top, there is a toggle switch labeled 'On' and 'Off', with a red '1' next to it. Below the switch is the text 'Opt out and disable text banking.' Underneath is a text input field labeled 'SMS TEXT NUMBER *' with a red '2' next to it. Below the input field is a checkbox labeled 'Agree To Terms *' with a red '3' next to it. Below the checkbox are links for 'Terms and Conditions' and 'Privacy Policy'. A 'SUMMARY OF TERMS:' section follows, containing a paragraph of text. At the bottom right, there is a red 'Save' button with a white '4' next to it.

- 1 To begin enabling and authorizing your mobile device with text banking, click the switch icon from **OFF** to **ON**.
- 2 Enter your mobile number in the space provided. Below the space is a check box beside **Agree To Terms**. You must fill this in with a checkmark in order to approve the terms described in the lower half of the screen.
- 3 Review the Terms and Conditions and Privacy Policy links, as well as the provided summary of the terms prior to placing a checkmark in the box located beside **Agree To Terms**.
- 4 Click **Save** when finished.

Text Command Options To 226563 (BANKME) 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 texts to the mobile device (for Text Banking and SMS alerts/notifications)

Account Preferences

Account Preferences allows you to select name and viewing preferences for your Online and Text Banking accounts. When you select **Online**, you can customize your account's display name and choose the order of your viewing preference. For Text Banking account preferences, toggle to the **Text** button. To view an account in Text Banking, check "enabled", customize a five character account nickname to display and choose the order preference for viewing.

Click **Account Preferences** under the **Settings** menu.

The screenshot shows the 'Account Preferences' screen. At the top, there is a toggle switch for 'Online' (selected) and 'Text'. Below this, there is a prompt: 'Enter a display name to be shown for each account.' The screen is divided into three sections: 'Checking', 'Dividend Checking', and 'Membership Savings'. Each section has a 'DISPLAY NAME' field and an 'ORDER' field. Red numbers 1 and 2 are overlaid on the 'Checking' section to indicate the steps for changing the display name and order.

- 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. Click **Submit** when finished.

Security Preferences

Change your password, login ID, and update your contact information for the delivery of your login Secure Access Code with the **Security Preferences** feature. Security begins with you!

Click **Security Preferences** under the **Settings** menu.

The screenshot shows the 'Security Preferences' interface with three tabs: 'Change Password' (active), 'Change Login ID', and 'Secure Delivery'. Under the 'Change Password' tab, there are three input fields: 'OLD PASSWORD *', 'NEW PASSWORD *', and 'CONFIRM NEW PASSWORD *'. A red circle with the number '1' is placed over the 'NEW PASSWORD' field. To the right of the fields are four lines of password requirements: 'The New Password and Confirm New Password fields must match', 'Password must be at least 9 characters long.', 'Password can be no more than 10 characters long.', 'Password must contain a minimum of 1 numbers.', 'Password must contain a minimum of 1 lower case characters.', 'Password must contain a minimum of 1 upper case characters.', and 'Password must contain a minimum of 1 special characters.'. A red circle with the number '2' is placed over the 'Change Password' button at the bottom right. A legend at the bottom left states '* - Indicates required field'.

The screenshot shows the 'Security Preferences' interface with three tabs: 'Change Password', 'Change Login ID' (active), and 'Secure Delivery'. Under the 'Change Login ID' tab, there is one input field: 'NEW LOGIN ID *'. A red circle with the number '3' is placed over this field. To the right of the field are two lines of requirements: 'Login ID must be at least 4 characters long.' and 'Login ID must be no more than 50 characters long.'. A red circle with the number '4' is placed over the 'Submit' button at the bottom right. A legend at the bottom left states '* - Indicates required field'.

1 To change your password, first enter the old password in the provided space. Within the second space, enter your new password, and then confirm the new password by reentering it in the third space.

2 Click **Change Password**.

3 To change your Login ID, first enter the new ID in the space provided.

4 Click **Submit**.

Security Preferences

Security Preferences

Change Password Change Login ID **Secure Delivery**

Secure Delivery Contact Information

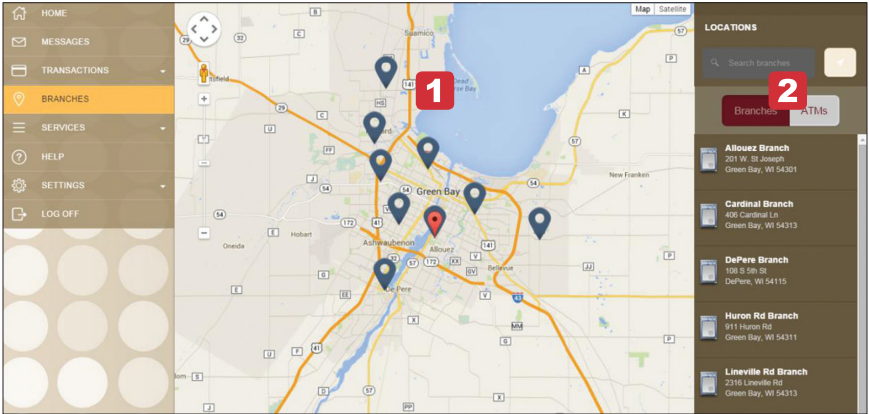
Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

PHONE	Edit	Delete
PHONE	Edit	Delete
PHONE	Edit	Delete
TEXT MSG	5 Edit	Delete

- 5** Edit or delete your email or phone contact information by clicking **Edit** or **Delete** and following the prompts. To enter new contact information, click the appropriate buttons: **New E-mail Address**, **New Phone Number** or **New SMS Text Number**.

Branches & Locations

You can view a map of all Capital **Branches** or **ATMs** with a simple click of a button.



1 Click **Branches** to view a map of branch locations.

2 To view ATM locations, toggle to the **ATMs** button.

Notes

Locations



Allouez

201 W. St. Joseph St.
Green Bay, WI 54301

Cardinal Lane

406 Cardinal Lane
Green Bay, WI 54313

De Pere

108 S. Fifth Street
DePere, WI 54115

Huron Road

911 Huron Road
Green Bay, WI 54311

Lineville Road

2316 Lineville Road
Green Bay, WI 54313

Main Street Green Bay

1651 Main Street
Green Bay, WI 54302

Morris Avenue

825 Morris Ave
Green Bay, WI 54304

Taylor Street

921 S. Taylor Street
Green Bay, WI 54303

Velp Avenue

1065 Velp Avenue
Green Bay, WI 54303

Shawano

1305 E. Green Bay Street
Shawano, WI 54166

Sturgeon Bay East

665 N. 12th Ave.
Sturgeon Bay, WI 54235

Sturgeon Bay West

1449 Green Bay Road, Suite 1
Sturgeon Bay, WI 54235

Calumet Street

2009 E. Calumet Street
Appleton, WI 54914

Wisconsin Avenue

2755 W. Wisconsin Avenue
Appleton, WI 54914

Freedom

N4119 County Rd. E
Freedom, WI 54130

Greenville

W7007 Parkview Dr., Suite E
Greenville WI 54942

Kaukauna

300 E Ann Street
Kaukauna, WI 54130

Prospect Street

1010 Prospect Street
Kimberly, WI 54136

Eisenhower Drive

855 Eisenhower Drive
Kimberly, WI 54136

North Avenue

125 E. North Avenue
Little Chute, WI 54140

Main Street Little Chute

1901 E. Main Street
Little Chute, WI 54140

Neenah

1401 S Commercial Street
Neenah, WI 54956

Oshkosh

2495 Jackson Street
Oshkosh, WI 54901



Doing the right thing.™