A Quick and Easy Guide to Business Online Banking and Bill Pay

UrbanPartnershipBank





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Welcome

We work hard to provide our customers with the financial tools they need to achieve the goals in life that matter. One of those important tools is upbAnywhere.

Our upbAnywhere system is designed for ease of use. Whether you access it from your desktop, tablet or smart phone, it looks and functions the same across all devices. It is full of powerful features that make it easy to keep track of your finances.

We invite you to take a moment to learn more about the anytime, anywhere convenience of upbAnywhere with Urban Partnership Bank.

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Settings

Locations

By following our tips, upbAnywhere at Urban Partnership Bank 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 personally identifiable choices.

Secure Sockets Layer Encryption

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 Urban Partnership Bank, making it difficult for anyone to access your account information.

Secure Access Code

You need a secure access code each time you login to our upbAnywhere system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Urban Partnership Bank's upbAnywhere system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

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.

upbAnywhere 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 Urban Partnership Bank upbAnywhere session when finished.

> Do not leave your computer unattended when logged in to upbAnywhere.

> Do not use public computers or unsecured WiFi when accessing .

> If you receive an error when logged into your account, report the error to a customer service representative at (800) 905-7725.

Urban Partnership Bank 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 Urban Partnership Bank, 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 financial institution.

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.

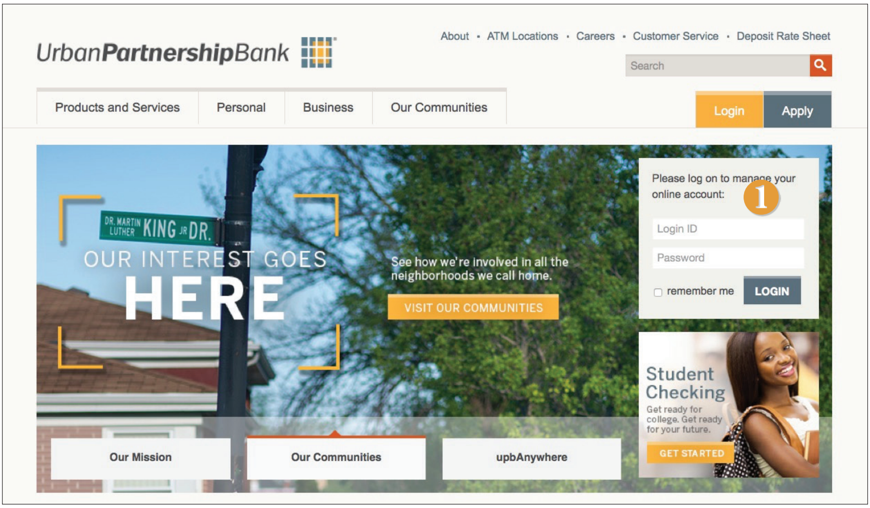
> Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.

> Contact the sender by phone if you are suspicious of an email attachment.

1. Type www.upbnk.com into the address bar on your browser.
2. Go to the **upbAnywhere Login** box on the Home Page, click **Sign Up for Online Banking, Business Account**.
3. This opens the upbAnywhere new enrollment account verification screen. Enter all the required information. This should be completed by an authorized signer. It will be verified by comparing it to the current contact information in our system. When finished, click **Submit Enrollment**. If you need to update your contact information, please call us during our business hours at (800) 905-7725.
4. A new browser window will open congratulating you for having successfully enrolled in upbAnywhere. We will send an email with your temporary password, you will need it to log in to upbAnywhere with Urban Partnership Bank to complete the enrollment process. Follow the **Click Here** link instructions to go to the **Home Page** again.
5. Enter your newly created Login ID and click **Login**.
6. Enter your temporary password and click **Login**.
7. You will be directed to a page where you will 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, text message, or email option that will enable Urban Partnership Bank to reach you immediately with your one-time Secure Access Code.
8. 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.
9. 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.
10. Review the Welcome First Time User screen, which presents a PDF link of the upbAnywhere Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
11. 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 upbAnywhere, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
12. 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.
13. Congratulations! You are now logged in to upbAnywhere with Urban Partnership Bank.

1. Type www.upbnk.com into the address bar on your browser and enter your current Login ID and click **Login**. If you have forgotten your Login ID, please contact us at (800) 905-7725.
2. 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 upbAnywhere, you will be able to use the **Address Change** screen to make corrections. Click **Submit** then **OK** to continue.
3. You are now presented with a copy of the upbAnywhere Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
4. You will then be logged in to upbAnywhere with Urban Partnership Bank.

Once you have enrolled as a New User, and logged into upbAnywhere at least once, follow these steps for subsequent logins.



1. From www.upbnk.com's login box, enter your **Login ID** and **Password**, then click **Login**.
2. Forgot your password? Simply enter your **Login ID**, leave the **Password** field blank, and click **Login**. On the next screen click **Forgot Password?** and then **Login** and you will be presented with steps to change your password.

What is a secure access code?

You need a secure access code each time you login to our upbAnywhere system from a new device. It is delivered to you via email, phone call, or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process in the future unless you access Urban Partnership Bank's upbAnywhere system from a different device. If you delete the security certificate or "cookie" that activates your computer for later use, you will need another secure access code.

Should I register my device?

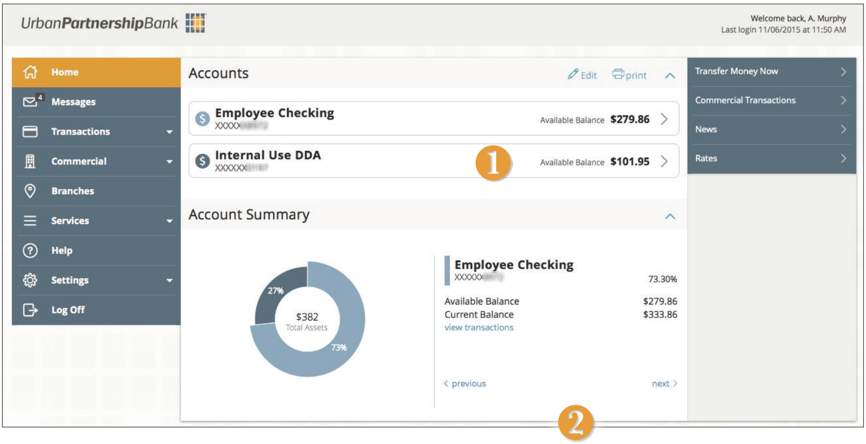
If this device is "private" device where you have exclusive access, you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device where other people could have access to the same computer, for example, at a public library.

Logging Off

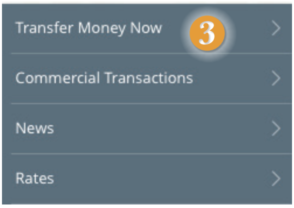
As a secure practice, you should log off your upbAnywhere session with Urban Partnership Bank before you close out of your upbAnywhere session, or anytime you walk away from your computer. For additional security, Urban Partnership Bank will log you out automatically due to inactivity or when your online session reaches the maximum time limit.

The Home Screen will give you an overview of all of your accounts at Urban Partnership Bank displayed in a comprehensive list with available balances conveniently in one place.

To View an Overview of Your Accounts:



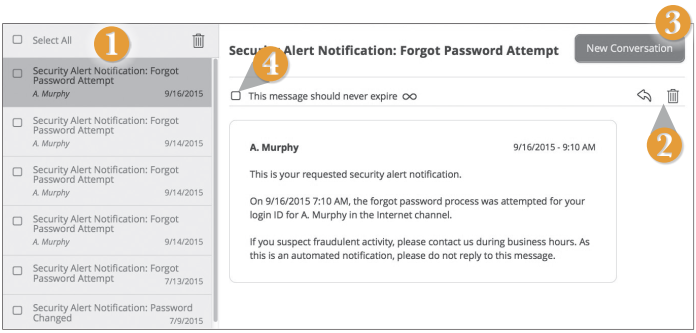
1. For account transaction history, click the **account name** to view the **Account Details** screen. View details or a check image by clicking **>** next to the account.
2. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.
3. Need an action done in a hurry? In the top right corner, you will notice options for easy access tools. These **Quick Action** options allow you to swiftly: transfer money and view Transfer Money, view Commercial Transactions, News and Rates on www.upbnk.com.



Messages

Our message center allows you to communicate securely with your bank. Check here for your alerts, replies to your inquiries and bank communications.

To View Messages:

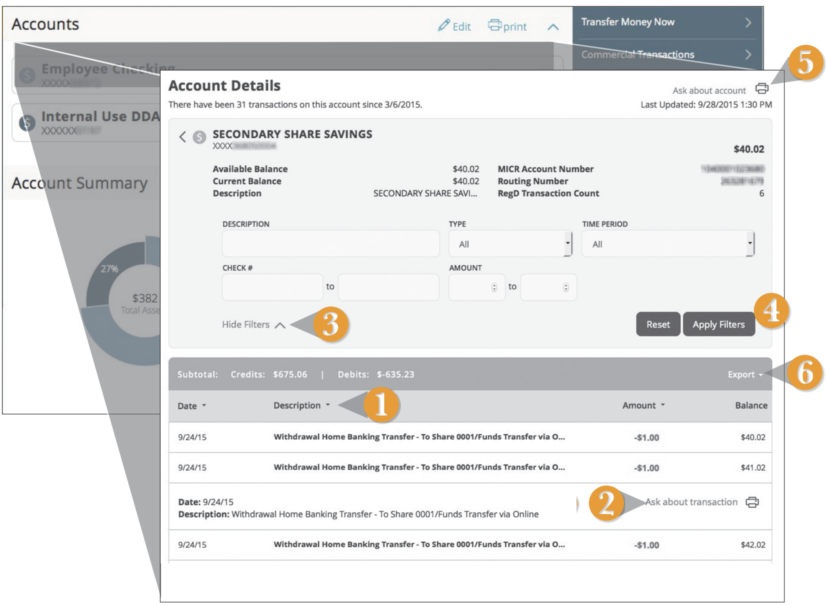


Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen. Click the message that you would like to read.
2. Delete or reply to a message in the upper right corner of the message.
3. Create a new message by selecting **New Conversation**.
4. Messages automatically expire after a certain period of time has passed. A message can be saved indefinitely by selecting this box.

Need to see recent and pending transactions for an account. Simply click on the account for which you would like more information. The top of this new screen shows an overview; the bottom shows transactions.

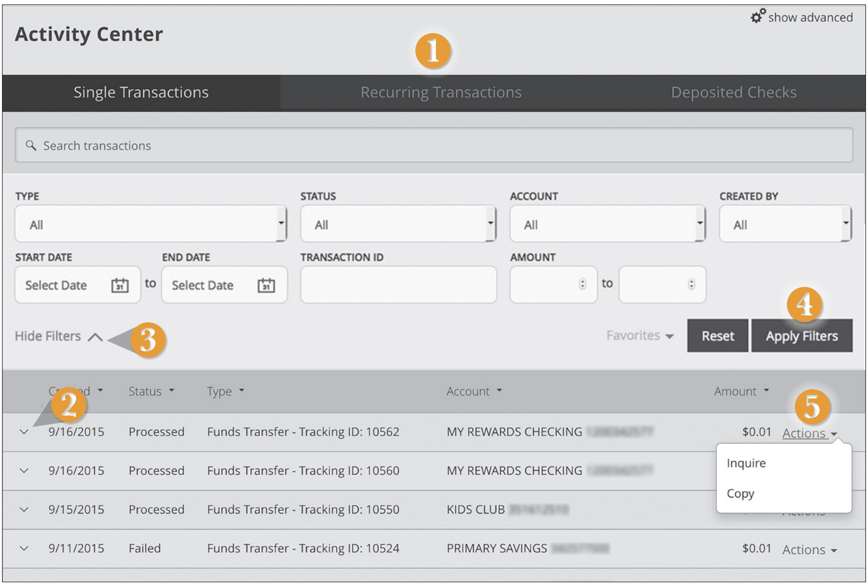
To View Account Details:



1. You can organize your transactions view by date, description or transaction amount by clicking the column header.
2. If you click on the description of a specific transaction, you can then print or **Ask about transaction** where you can compose a secure message.
3. If you choose to **Show Filters**, you will be able to sort out particular transactions to view, export or print.
4. Once you've made your selections, click **Apply Filters**.
5. You can then choose to click **Print**.
6. You could **Export** your filtered selection to then save on your computer or device.

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

To View Unprocessed Transactions:

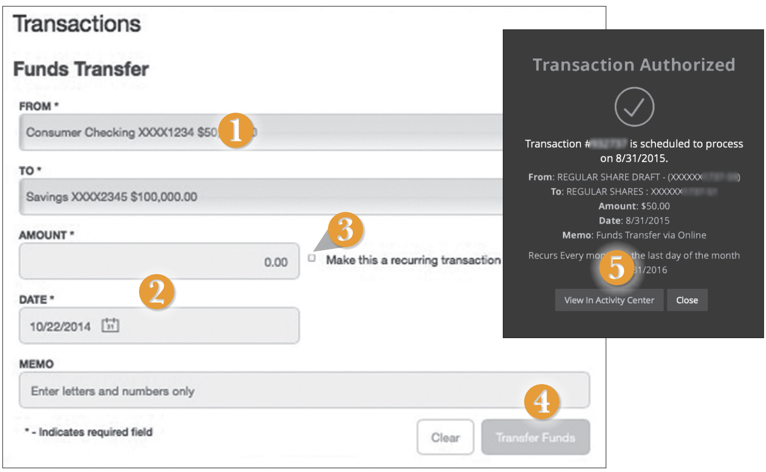


Click on the **Activity Center** tab.

1. You can choose to view **Single Transactions**, **Recurring Transactions**, or **Deposited Checks** by clicking on the appropriate tab.
2. Click the V next to the transaction to view more details.
3. Click **Show Filters** for additional search options.
4. Click **Apply Filters** when you are satisfied with your filter criteria.
5. Select **Actions** to perform additional functions like to **Copy** a transaction or choose **Inquire** to send a secure message to Urban Partnership Bank.

upbAnywhere enables you to transfer funds between your own Urban Partnership Bank accounts quickly and easily.

To Transfer Funds:



Click on the **Funds Transfer** tab.

1. Select the accounts that you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount and date to process the transaction.
3. (optional) If you wish to setup a recurring transaction, click the checkbox **Make this a recurring transaction**. New input fields will appear and you will need to specify the frequency and date range for this transaction. You can choose to make this transaction **Repeat Forever** by checking the box under frequency.
4. When finished entering the needed information, select **Transfer Funds**.
5. If successful, a screen with an overview of your transaction will appear. All funds transfers will appear in the **Activity Center** whether immediate or future dated. You can view them at this time or click **Close** and review at your convenience.

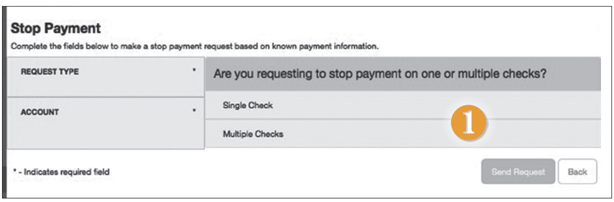
Note

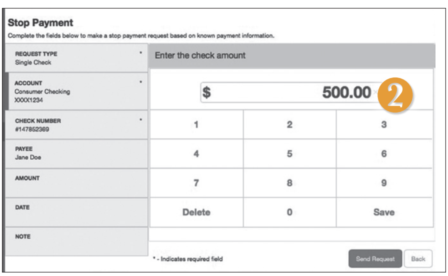
You can view or cancel unprocessed transfers by accessing the Recurring Transfer tab within the Activity Center.

Using upbAnywhere with Urban Partnership Bank, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months.

Contact Urban Partnership Bank at (800) 905-7725 for current fee information.

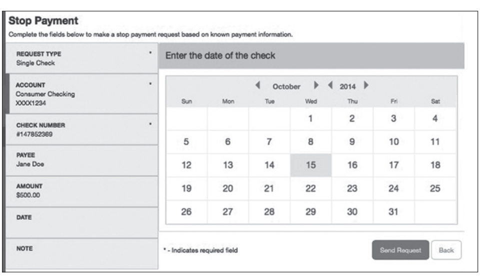
To Initiate a Stop Payment Request:

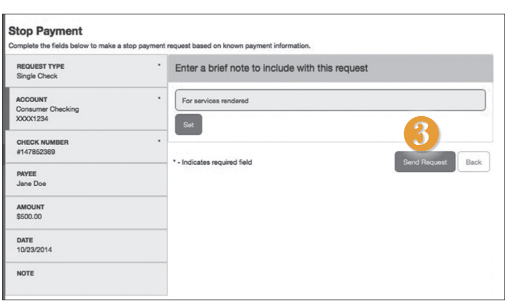




Click on the **Stop Payment** tab.

1. Select request type; single or multiple checks.
2. Select an account, check number, and other requested information.
3. Click **Send Request**.





Do you need to set up users

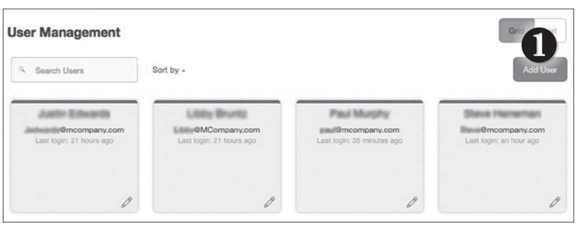
Our upbAnywhere system allows business owners and managers to set up multiple levels of access to the upbAnywhere accounts or Users. Each will have a unique ID and password.

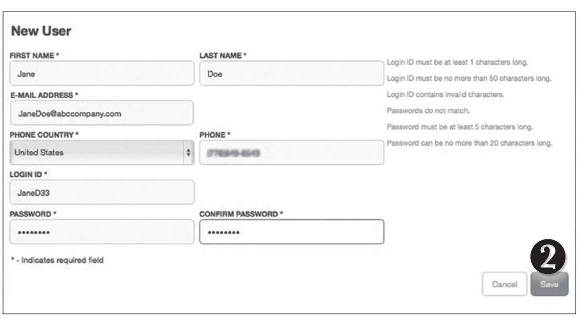
If you are a larger business and think multiple accounts would be helpful, please contact your accountant or business financial advisors to establish the business policies. Once those policies are in place, the pages in this section will help you establish and configure your online banking users and their individual allowances within your accounts.

If you manage a small company with only one person needing an online banking ID and password, you can skip this section.

Note **For your convenience, several features within upbAnywhere have a Grid/List option in the upper-right corner. Click on both to discover which view option you prefer.**

To Add a New User:



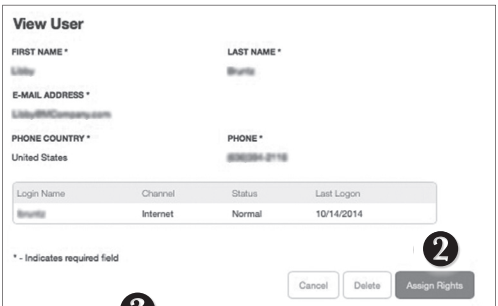


Click on the **User Management** tab.

1. Click the **Add User** button on the right-hand side of the screen.
2. Enter the new user's personal information. Fields marked with an asterisk are required fields. When finished, click **Save**.

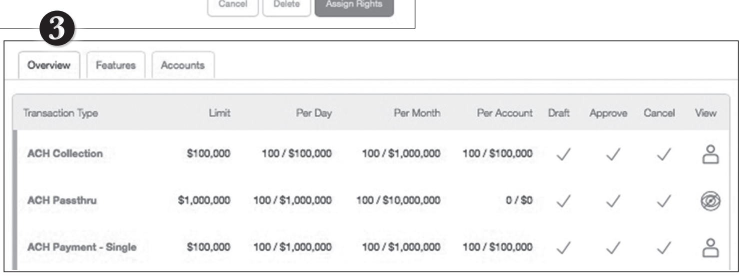
Once you have created a user, you can assign rights. The **Overview** tab tells you the rights and approval limits the user has for each type of transaction. The **Features** tab lists the features assigned to the user. The **Accounts** tab lists the accounts the user currently has access to.

To Assign User Rights:



Note

Approvers must have "View All Transactions" View rights enabled.

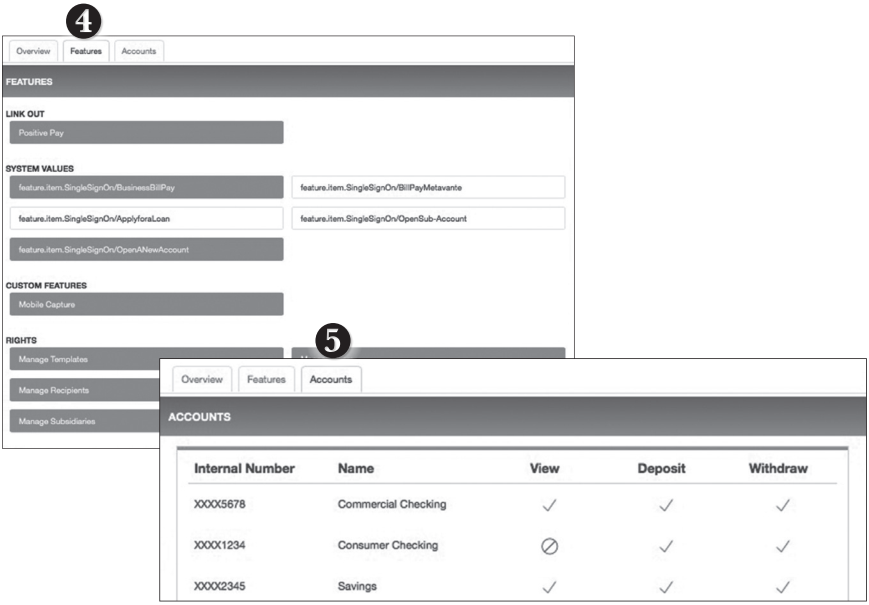


Click on the **Users** tab in the **Commercial** menu.

1. **Click on the user** you want to assign rights to.
2. Details of the user will appear. Click the **Assign Rights** button.
3. Under the **Overview** tab, you can view transaction types and indicate whether you want this user to have the ability to: **Draft, Approve, Cancel** or **View** the transaction. Simply click on the check mark to disable the rights.

   - **User View** - can view own activity only
   - **View All Transactions** - can view activity by all users
   - **Cannot View** - cannot view activity by any user

   You can set limits on the number and dollar amount of transactions a user can approve. Click on the **Transaction Type** name link to update user limits.



4. Under the **Features** tab, you can choose which features you want this user to have access to. Dark colored features indicate they are active. To deactivate a feature, simply click on it and the box surrounding it will turn white, signifying that it is turned off.

Manage Templates On - create, edit, and delete any type of template

Manage Recipients On - create, edit, and delete recipients
- add or remove recipients to/from templates

Manage Users On - add and delete users
- edit features, accounts, and limits for any user. **(see below)**

Can View All Recipients

Allow One-Time Recipients
These two options work together in a variety of scenarios.
Ask Urban Partnership Bank for more details.

5. Under the **Accounts** tab, you can choose which accounts this user is able to View, as well as allowances to Deposit funds or Withdraw funds.

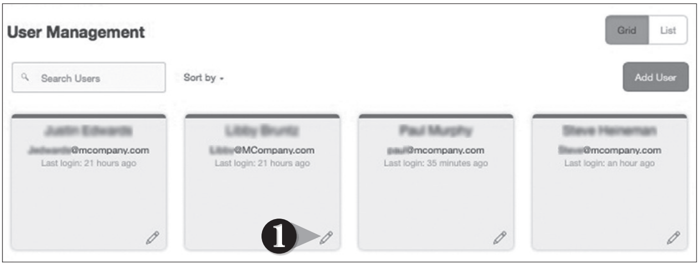
6. Click **Save** when finished.

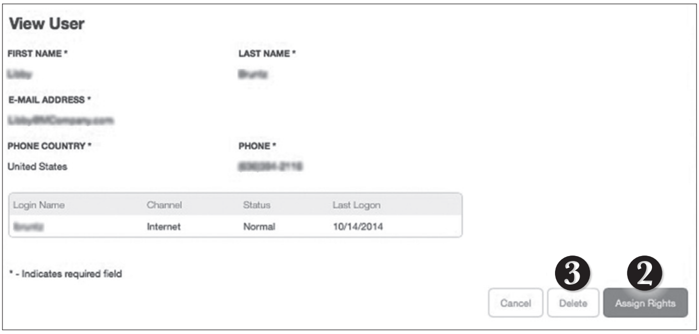
Note

A user who has the User Management feature assigned can change his or her own rights and limits, so be sure to limit which users have the User Management feature assigned.

Adding users and specifying individual rights and what features each individual has access to helps create a checks and balances system within your organization or business.

To Edit or Delete a User:



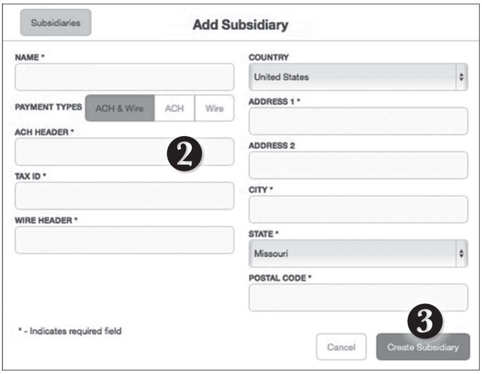


Click on the **User Management** tab.

1. Find the user whose rights you would like to change; click the **Edit** icon:
2. **To Edit a user:** click on the **Assign Rights** button. Make the necessary changes. Click the **Save** button.
3. **To Delete a user:** click **Delete**, then **Yes** to verify the delete. Click **Close** when you are finished.

Subsidiaries are secondary or alternate company profiles that you can use when creating a payment or a template. Use subsidiaries when your business requires that you create transactions for multiple entities. If you operate a relatively small firm with just a few accounts, this section may not apply to you.

To Add a Subsidiary:



Click on the **Subsidiaries** tab

1. On the **Subsidiary Management** page, click **Add Subsidiary**.
2. Fill out the required information regarding the subsidiary.
3. When finished, click **Create Subsidiary**.

Note

The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

To Edit a Subsidiary:

Click on the **Subsidiaries** tab.

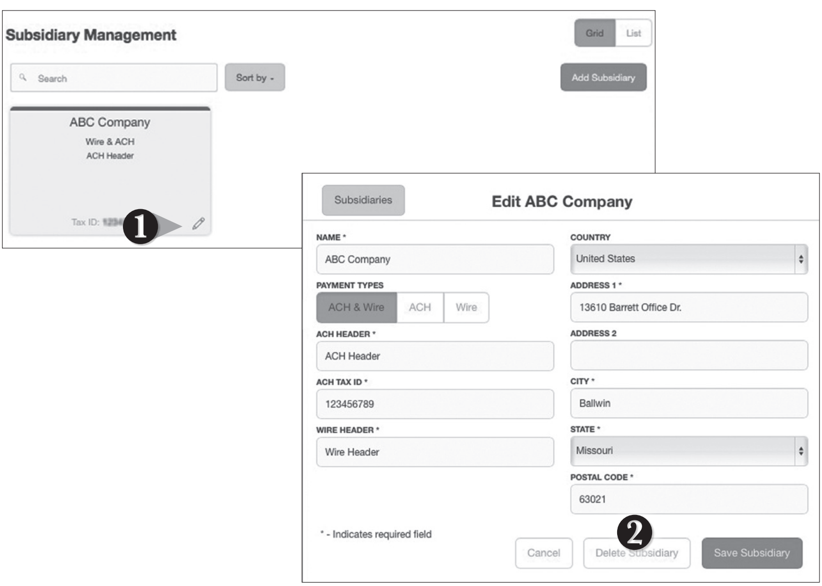
1. **Find the Subsidiary** you wish to edit and click on the **Edit** icon:
2. Make the needed changes. When finished, click **Save Subsidiary**.

To Delete a Subsidiary:

Click on the **Subsidiaries** tab.

1. **Find the Subsidiary** you want to delete and click the **Edit** icon:
2. Click the **Delete Subsidiary** button. When finished, click **Close**.

Note **Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.**

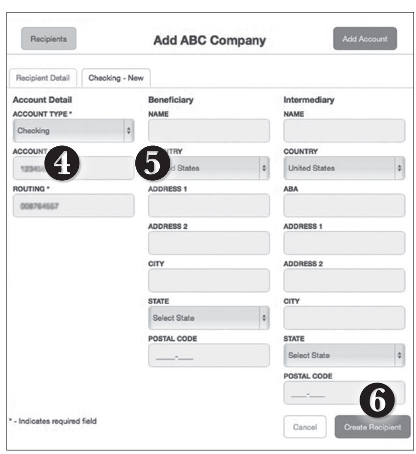


A recipient is any person or business with whom your business may exchange funds. You can send payments to a recipient. After a recipient is created, you can include them in multiple payments or templates simultaneously. Each recipient entry contains the recipients' contact and account information.

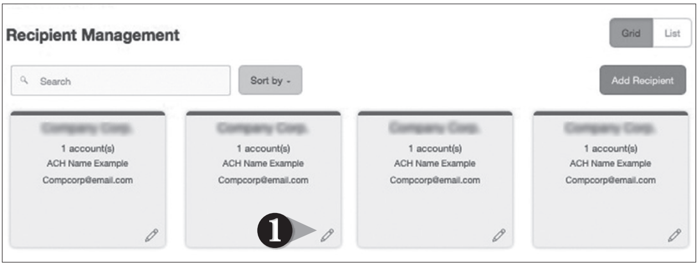
To Add a Recipient:

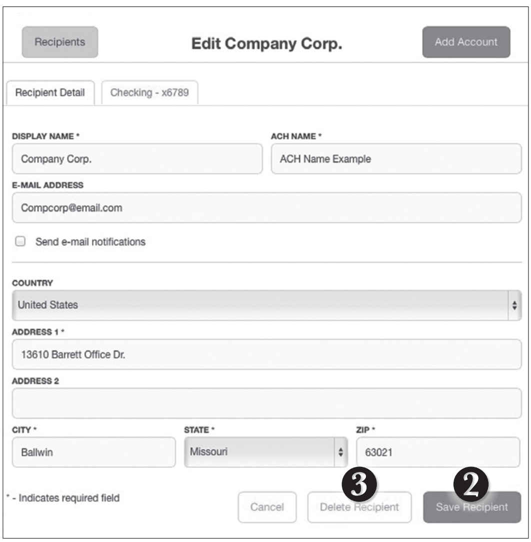
Click on the **Recipients** tab.

1. Click the **Add Recipient** button on the right.
2. Fill out the required information regarding the recipient. Fields marked with an asterisk are required fields.
3. Click the **Add Account** button on the right. A new tab will appear called **Account New**.
4. Select the **Account Type** and enter the account and routing number.
5. (Optional) If you plan to use the account with wire transfers, you will need to enter information for the **Beneficiary** bank and **Intermediary** bank (if necessary).
6. When finished, click **Create Recipient.**



To Edit or Delete a Recipient:





Click on the **Recipients** tab.

1. Find the recipient you would like to edit and click the edit icon:
2. Here, you can choose to edit contact or account information regarding this recipient and click **Save Recipient**.
3. You can also delete the recipient by simply clicking **Delete Recipient**.

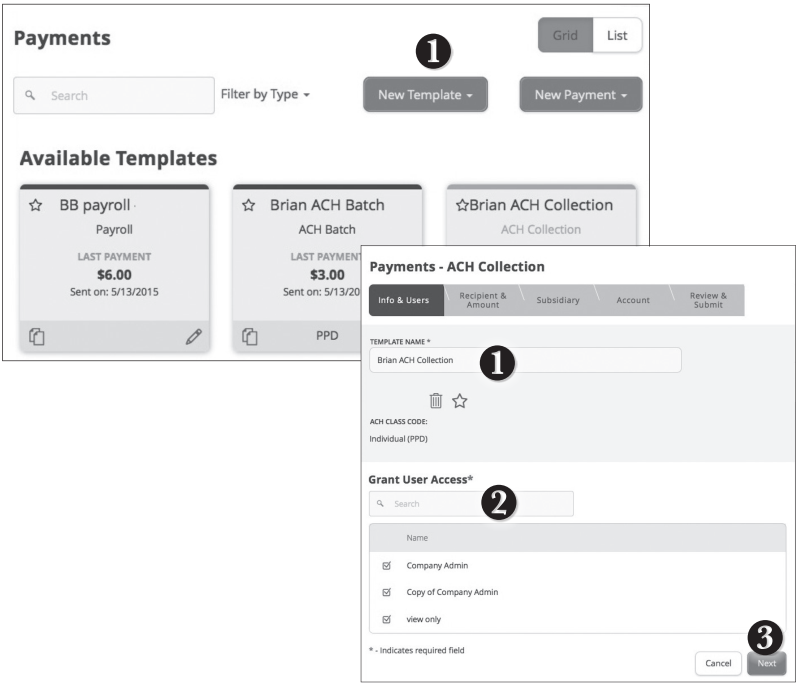
The **Payments** tab is your place to establish one-time or recurring payments to recipients. Here you can create templates to automate your routine payments. **The following template and payment types include a single-recipient:**

- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

The following transaction types include multiple recipients:

- ACH Batch
- ACH Collection

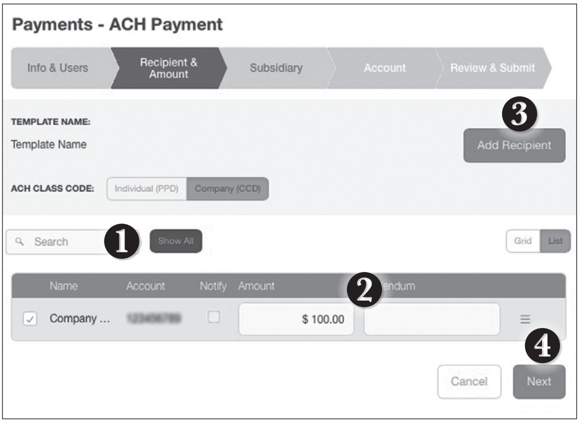
To Create Payments:
Step One: Info and Users



Click on the **Payments** tab.

1. Select an available template or choose **New Template** at the upper right corner to create a new template. The **New Payment** button can be used to create a one-time payment. If you choose to create a new template, type a unique name.
2. In the Info and Users tab, indicate which users should have access to this template. You can find users by typing the name in the **Search** bar, or checking the name below.
3. When you have established a template name and user access, click **Next**.

Step Two: Recipient and Amount

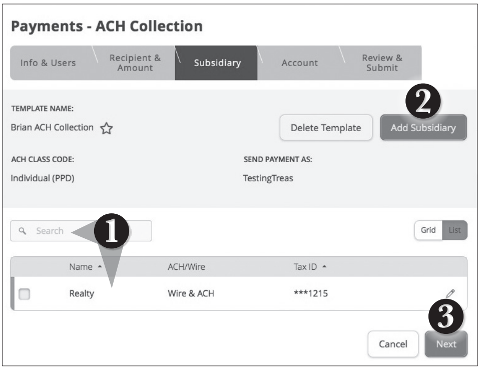


1. Select a recipient that you wish to pay. You can find recipients by typing in the name in the Search bar, or checking the name below.
2. Once you have chosen your recipient, enter the **Amount** you wish to pay them. You can also include an Addendum.
3. You can also add a recipient at this point and remain within your template workflow. Click **Add Recipient** and you will be directed to the **Add Recipient** page to enter the information, and then conveniently return to the payment workflow.
4. Once you have selected the recipient(s) and entered the recipients' amount, click **Next**.

Note

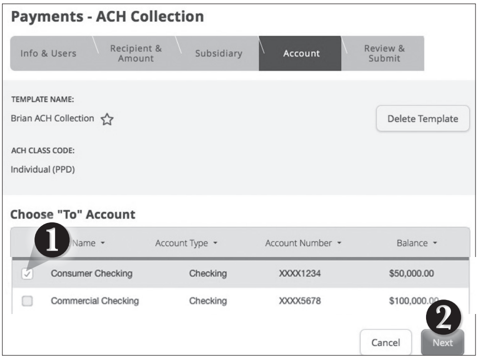
When using the ACH Template in the Recipients and Amount Step, choose whether the ACH class code is for an Individual (PPD) or Company (PPD).

Step Three: Subsidiary



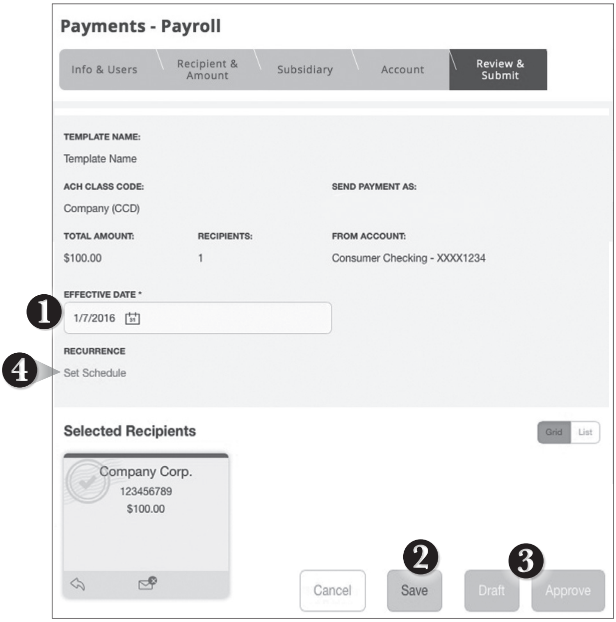
1. **Select the Subsidiary**. You can find subsidiaries by typing in the name in the search bar, or checking the name below.
2. You can also add a subsidiary at this point and remain within your template workflow. Click **Add Subsidiary** and you will be directed to the **Add Subsidiary** page to enter the information, and then conveniently return to this place in the payment workflow.
3. When finished, click **Next**.

Step Four: Account



1. **Choose the Account** you wish to withdraw from.
2. When finished, click **Next**.

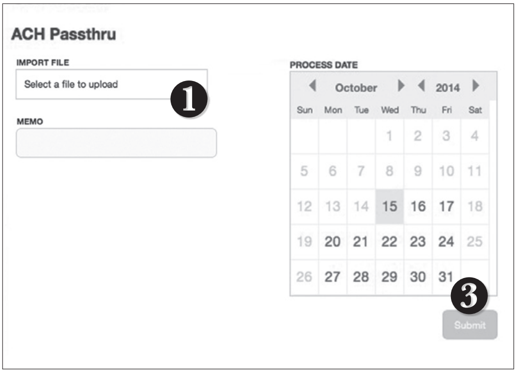
Step Five: Review & Submit



1. Select the **Effective Date** (payment date).
2. Review the information and if it is correct, click **Save**
3. Then, depending on user rights, select **Draft** or **Approve**.
4. If you would like to make this a recurring transaction, click on **Set Schedule** to set the frequency of this transaction.

If you use a software package that has can generate a file of ACH transactions, you can upload it to our website using this page.

To Import ACH Transactions:

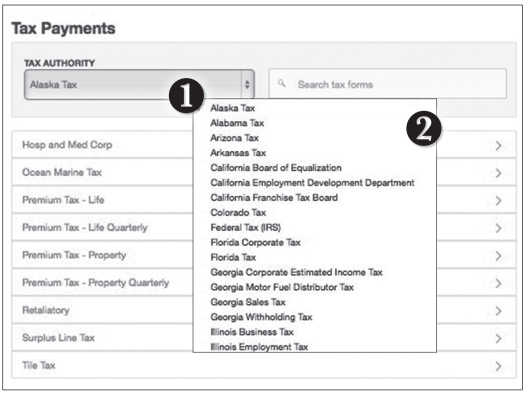


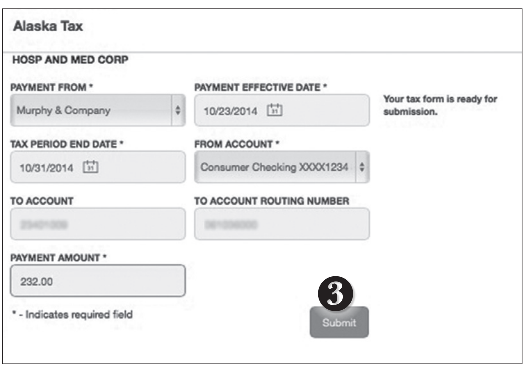
Click on the **ACH Pass Thru** tab.

1. Indicate which file you would like to import.
2. Choose the **Process Date**.
3. When finished, click **Submit**.

Never run to the local branch with a tax payment check again. Initiate a Federal or State tax payment through EFTPS from your home or office up to 30 days in advance.

To Initiate a Tax Payment:





Click on the **Tax Payments** tab.

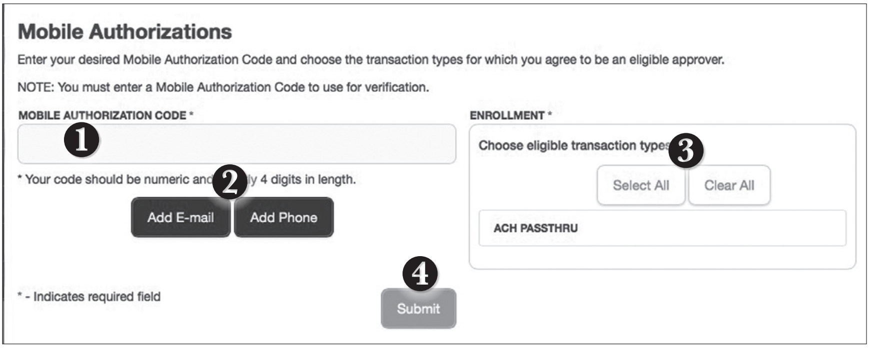
1. Using the drop-down menu, select the **Tax Authority**.
2. A list of tax payment forms will appear. Choose your tax payment simply by clicking on it.
3. Enter the required information for the payment, then click **Submit**.

Mobile Authorizations enable an ACH or Wire Transfer Approver to receive notifications via an automated telephone call and approve those transactions, without having to login to Internet Banking.

When a user with Draft authority selects the SAC (Secure Access Code) target of "Phone To", the Approver receives the automated voice call and has the ability to hear transaction information and enter the Mobile Authorization Code to approve the transaction.

The Approver must first establish a Mobile Authorization Code as described below.

To Set Up Mobile Authorizations:



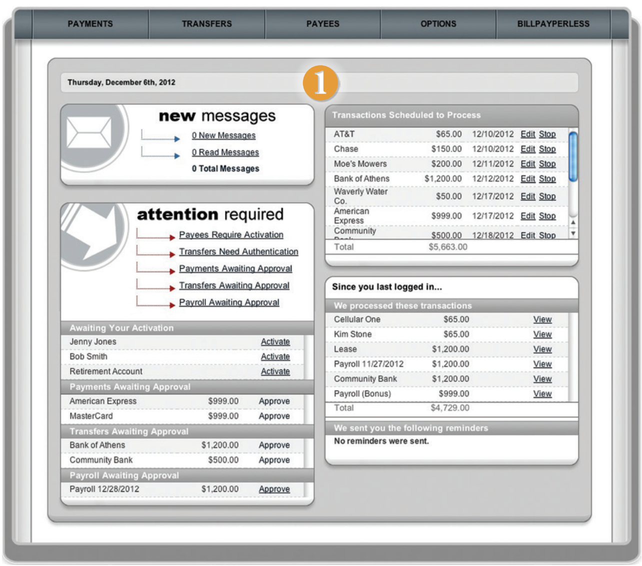
Click on the **Mobile Authorizations** tab.

1. Enter any 4 digit code in the **Mobile Authorization Code** field. You will need this code to make transfers and approve transactions using your mobile device.
2. Click **Add E-mail** or **Add Phone** to establish new contact methods.
3. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

What is more reassuring than being in control of your finances?

Staying in control of your bills!

Our Advanced Bill Pay with Urban Partnership Bank allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. This is a quick and easy alternative to paying your bills online at the sites of each individual company.



Click on the **Bill Payment** tab.

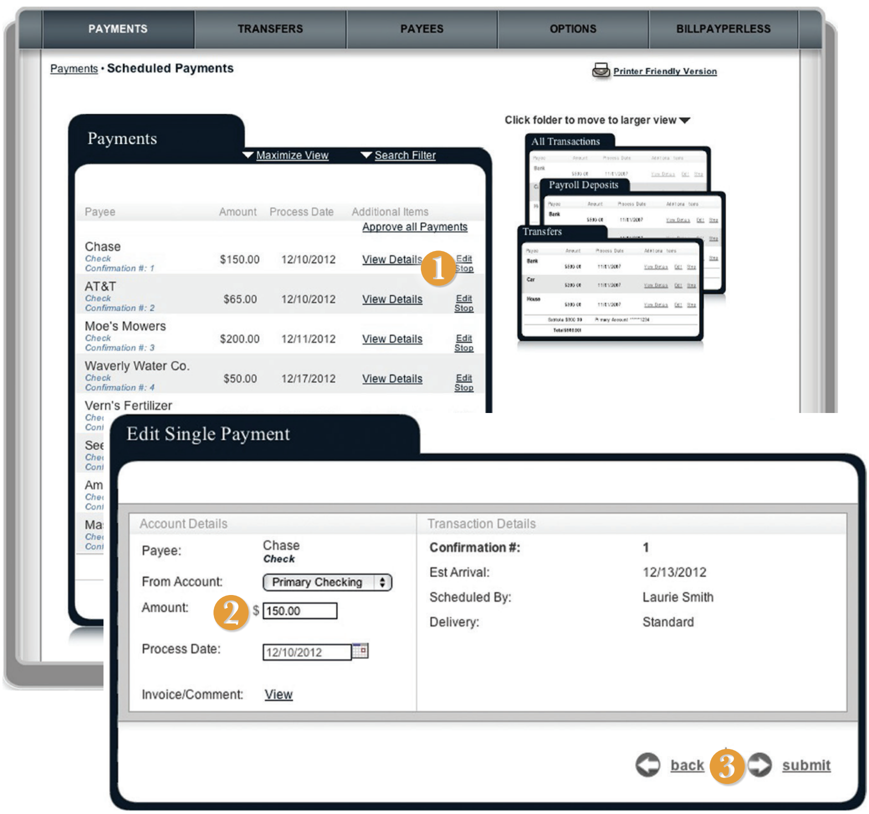
1. You will then be directed to a new Bill Pay screen.

Process a one-time payment for one or more payees from a single screen. There's no need to hassle with checks, stamps and envelopes—send the payment with a few clicks of your mouse.

Click **Payments** from the top menu and then select **Single Payment**.

1. Under the Single Payment menu, select **For a Bill**.
2. Choose a payee under the **Payee List**.
3. Choose the **Account** you wish to use from the drop-down menu and enter the **Amount**.
4. Pick the **Amount** and **Process Date** for the payment.
5. When finished, click **Submit**. You will see your payment confirmed.

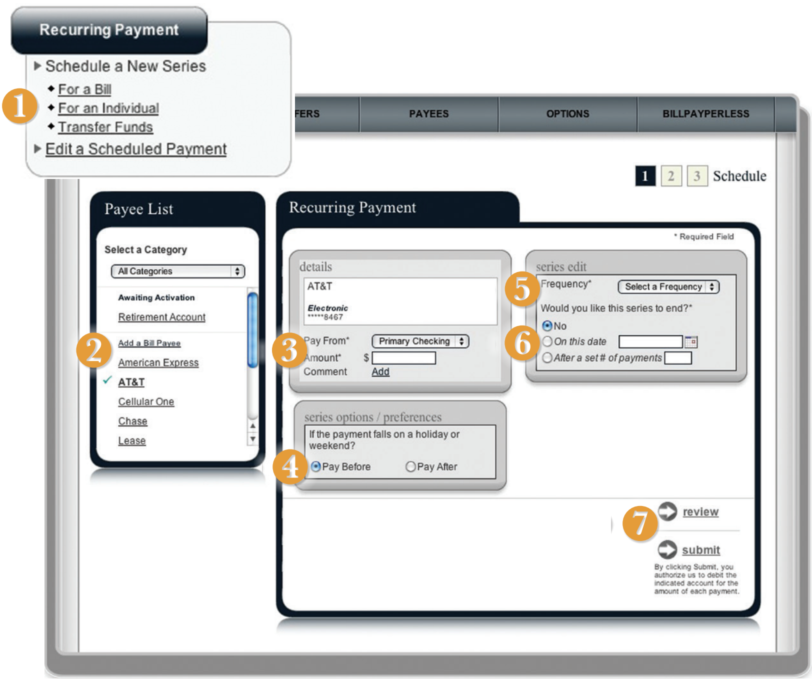
Transactions can be easily scheduled and edited using our online system. Simply choose **Scheduled Transactions** under the Payments tab to begin.



To edit a scheduled payment:

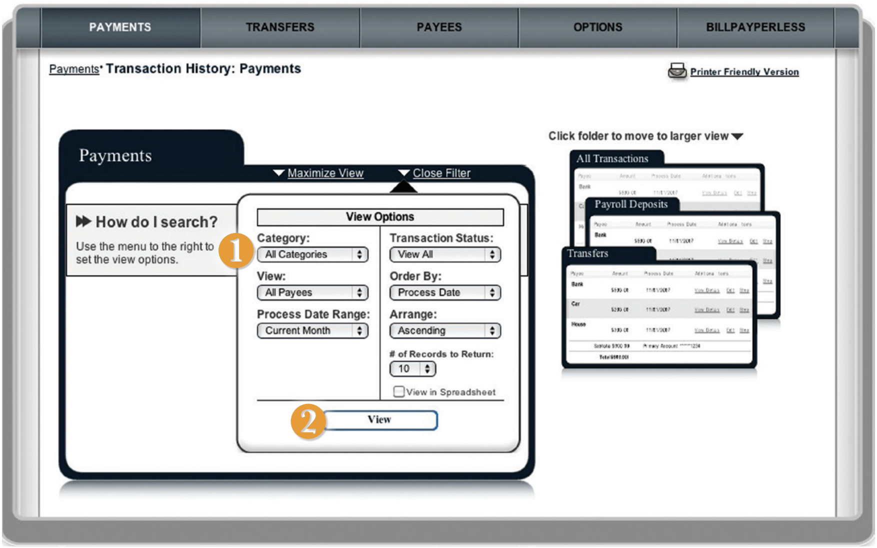
1. Click **Edit** next to the desired payment.
2. Change From **Account**, **Amount** and/or **Process Date**, depending on your need.
3. When finished, click **Submit**.

For bills that occur on a regular basis and have the same payment amount each time, such as your mortgage or car loan, you can save time by setting up automatic recurring payments. You'll have the convenience of automatic payments, but the flexibility to cancel or change the details as needed. Choose the **Recurring Payment** under the Payments tab to begin.



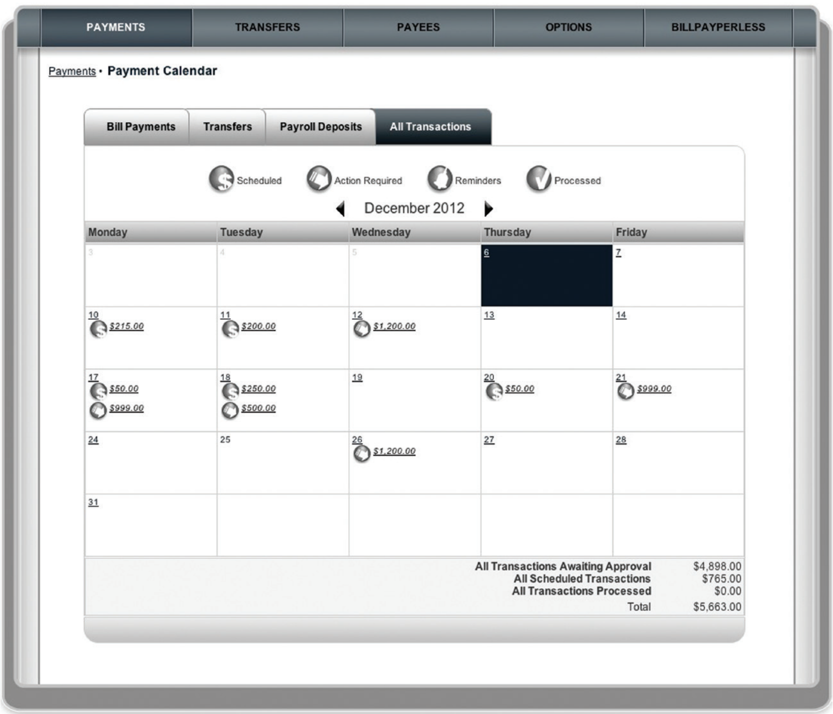
1. Under the Recurring Payment menu, choose **For a Bill**.
2. Choose a payee under the **Payee List**.
3. Choose **Pay From** account by using the drop-down menu, then enter the **Amount**.
4. Choose **Pay Before** or **Pay After**, should the payment fall on a holiday.
5. Choose the **Frequency** of the payment by using the drop down menu.
6. Indicate how long the transfer should continue.
7. When finished, click **Submit**. You will see your payment confirmed.

View your Transaction History with a few simple clicks of your mouse. Once bills are paid, you may conduct specific searches to view and sort your payment history.



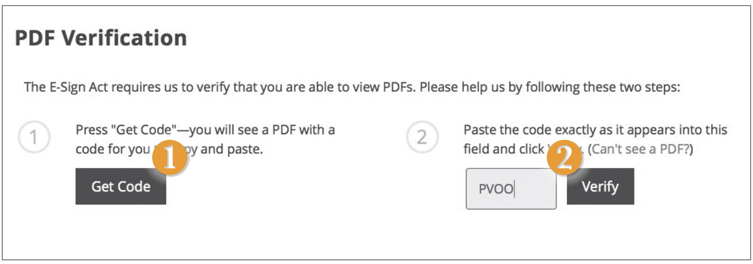
1. To view your **Transaction History**, fill out the necessary fields.
2. Click **View** to see results of your search.

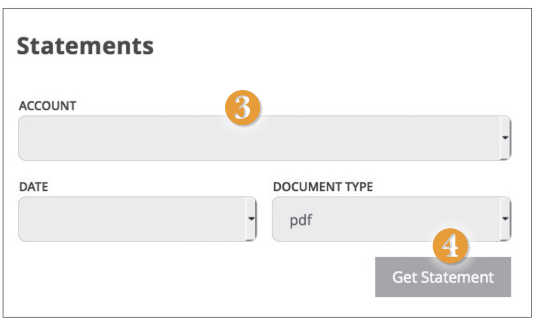
With the Calendar feature, you are able to easily keep track of payments, transfers and deposits through a simple month-by-month calendar. Within the date you can click on the amount shown and view more details, so you are never in the dark.



The e-Statements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and store your statements electronically.

To View Your Statements:





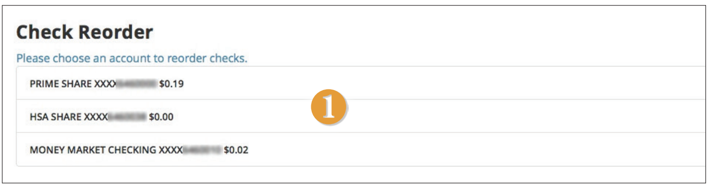
Click on the **Statements** tab.

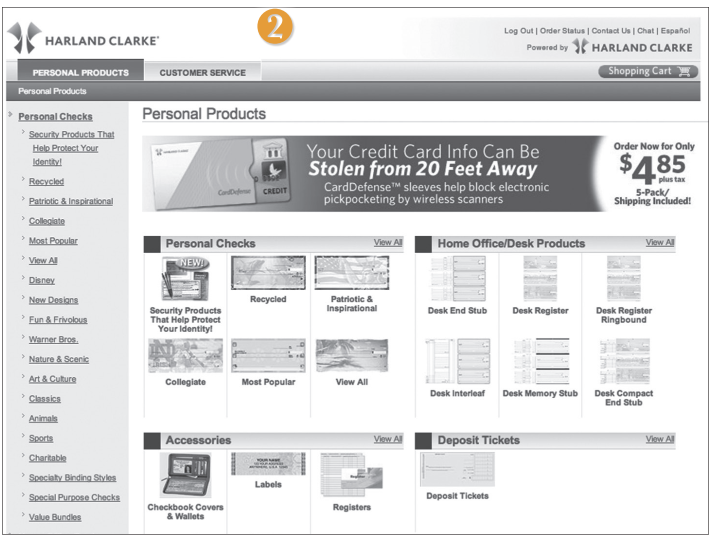
1. To verify that you are able to view a PDF on your computer or smart device, you will need to click the **Get Code** button. Your computer or device will prompt you to save a PDF. Save this in an easily accessible place like your desktop or home page. You can delete this temporary file after you have completed the verification process.
2. Open the PDF. You will see a short code. Type that code into the verification code field; then click **Verify**.
3. Using the drop-down menus, select the Account, Cycle, and Document Type for your statement, then click **Get Statement.**

With upbAnywhere, you can conveniently reorder checks online. After you have purchased your first order of checks, you can conveniently reorder checks here.

Note **If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.**

To Reorder Checks:





Click on the **Check Reorder** tab.

1. Choose the account for which you would like checks ordered.
2. You will be redirected to our trusted vendor's website to complete your order.

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 as well as the delivery option to receive that alert. All alerts will automatically be sent to your upbAnywhere account via Secure Messages, regardless of the additional delivery preferences you have chosen.

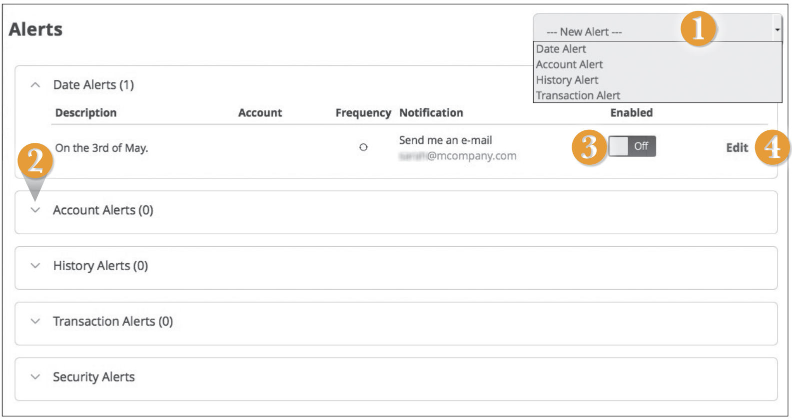
To Edit Security Alert Delivery Preferences:

You can edit specific Date, Account, History, Transaction, and Security alert preferences.

Delivery preferences include:

- Secure Message within upbAnywhere
- Phone Call
- SMS text message

To Set Up Alerts:

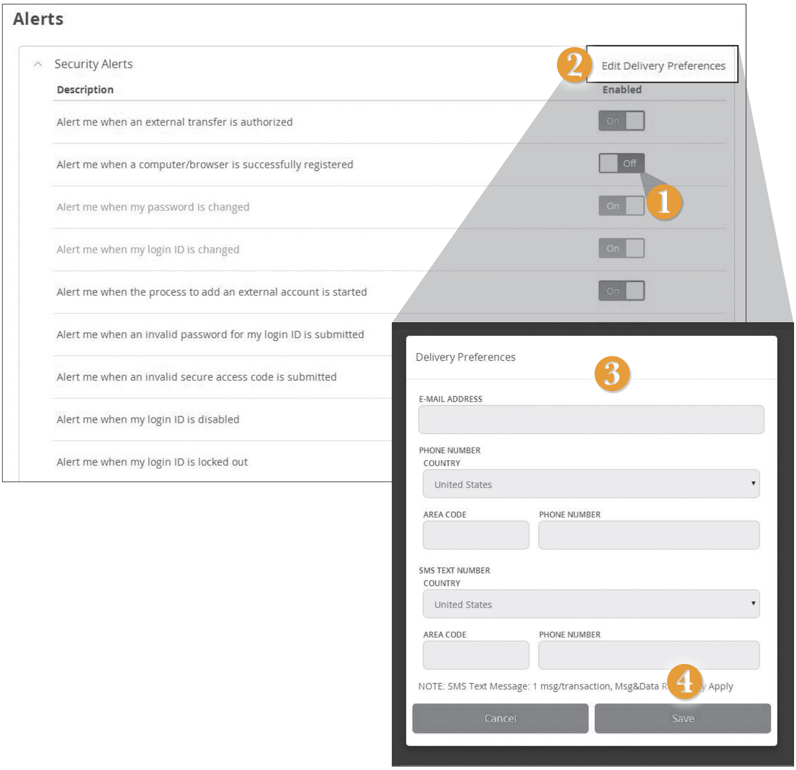


Click on the **Alerts** tab.

1. To create a new alert, click the **New Alert** drop-down button. Choose the kind of alert that you wish to create from the drop-down.
2. To view the alerts for each category, click the V to the left of the category header.
3. You can easily toggle an alert **On/Off** without deleting the alert by clicking the toggle button.
4. To view details of an already existing alert, choose the **Edit** link on the right end of the alert box.

Security Alerts allow you to enable specific alerts to keep you informed of changes to your account and online profile. Alerts can be delivered via Secure Message within Online Banking, SMS text message and phone call.

To Edit Security Alerts and Delivery Preferences:



Click on the **Alerts** tab, Click on the V Next to **Security Alerts**.

1. To activate an alert, click the **On/Off** button that corresponds with the appropriate alert.
2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top.
3. Enter the contact information for your preferred delivery method.
4. Click **Save** when finished.

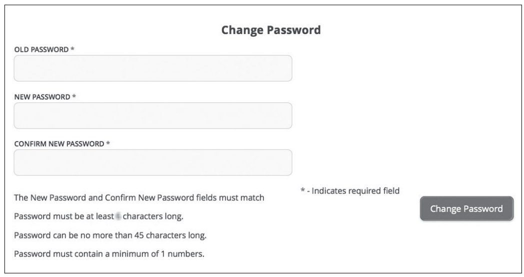
In Security Preferences, you can change the different designations that help keep your account secure.

To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab.

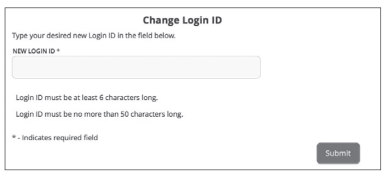
Password

When changing your password, make sure you follow the guidelines for creating a strong password.



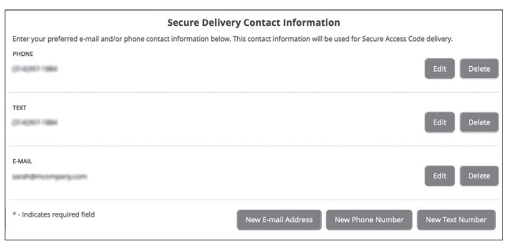
Login ID

Be sure to create a login that you will remember, but that is not too recognizable.



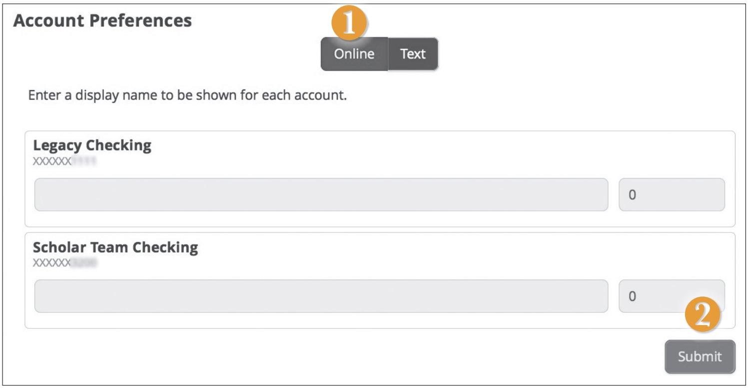
Secure Delivery

Make sure we have your correct email and phone number on file so you can receive secure access codes when logging in from an unregistered device.



In Account Preferences you can select name and viewing preferences for your Online and Text Banking accounts.

To Setup or Change Your Account Viewing Preferences:

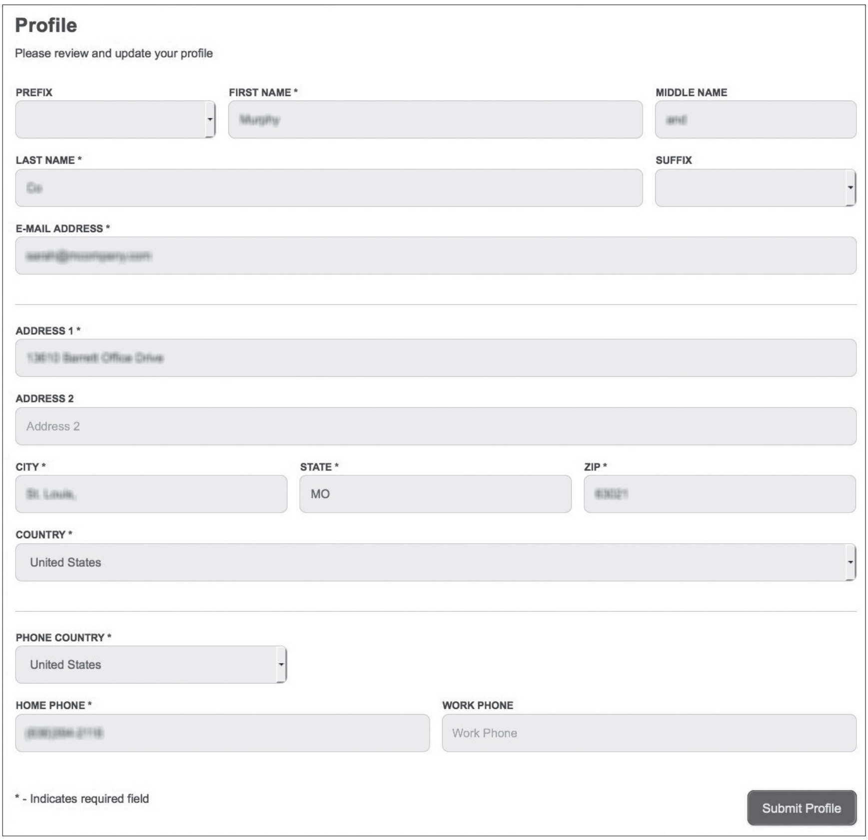


Click on the **Account Preferences** tab.

1. For **Online**, you can customize your account display names and choose the order preference for viewing.
2. When you are happy with your choices, click **Submit.**

It is important to maintain current contact information on your account.

To View Your Profile:



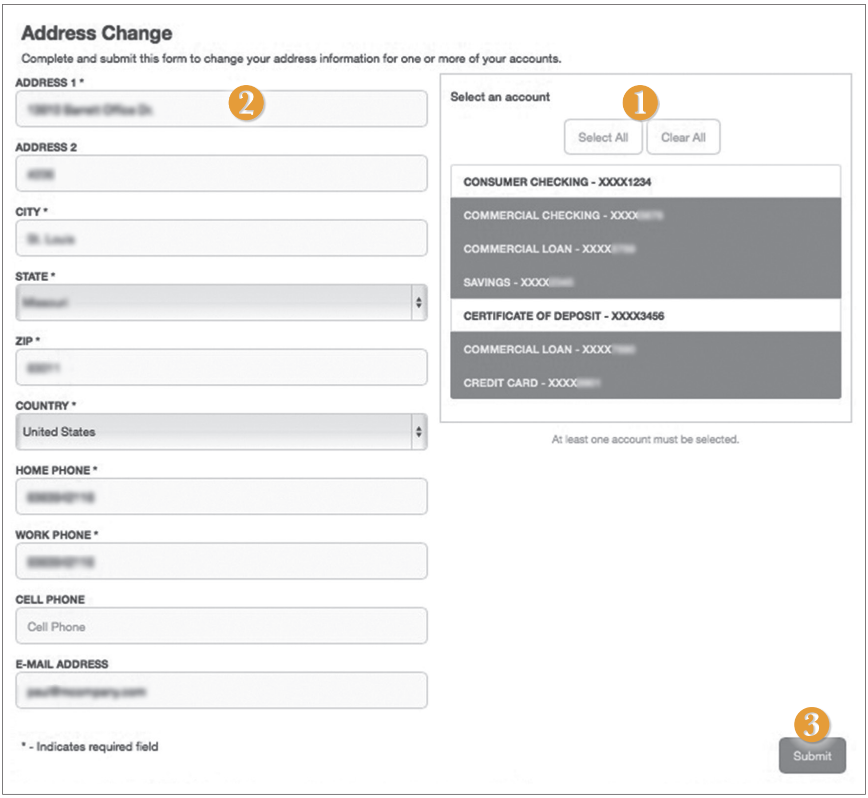
Click on the **Profile** Tab.

Note

If any information is incorrect, please complete a change of address form.

It is important to maintain current contact information on your account.

To Change Your Address:

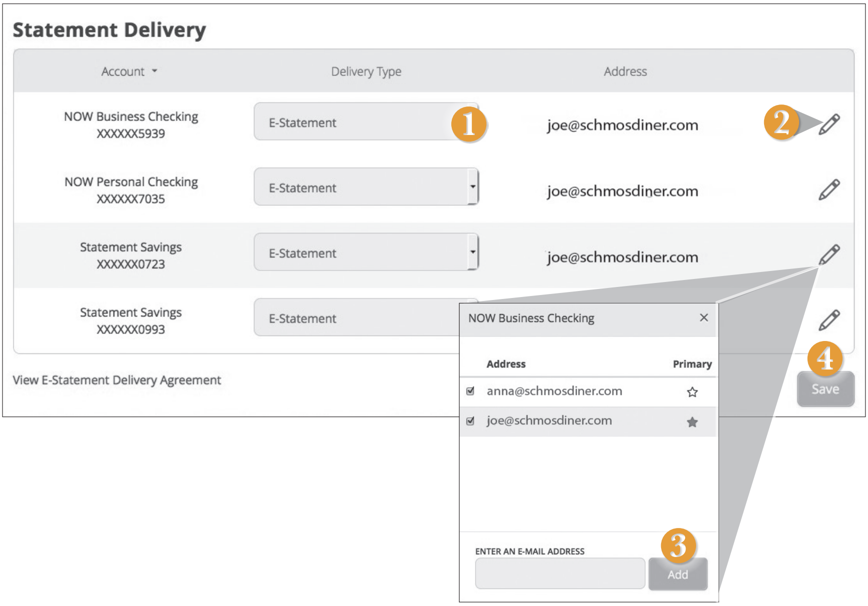


Click on the **Address Change** tab.

1. Choose which account this change will apply to.
2. Update your contact information.
3. Click **Submit** when finished.

In Statement Delivery Preferences, you can change how you would like to view your Monthly Statement for your primary account. Your choices include eStatement or Paper Statement. Selecting eStatement will allow you to view your Monthly Statement online in a PDF format.

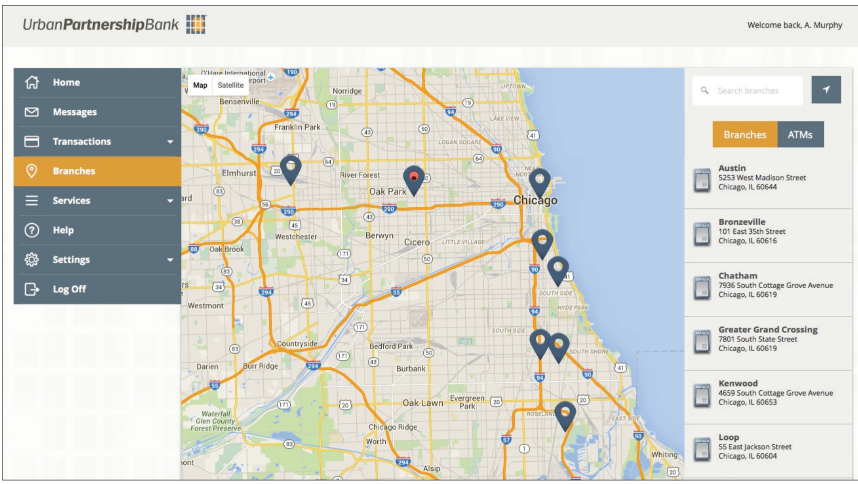
To Set Up or Change Your Deposit Statement Preferences:



Click on the **Deposit Statement Preferences** tab.

1. Use the drop-down to choose your delivery type. Options include E-Statement and Paper Statement.
2. To edit or add a delivery destination click the ✎ icon.
3. To remove the email address or mailing address deselect the ☑ icon. Clicking the star changes which email address or mailing address is considered the primary contact. Email addresses or mailing addresses can be added by typing the information in the text bar and clicking **Add**.
4. When you have made all of the changes that you need overall, be sure to click **Save**.

Looking for the branch location or ATM nearest to you? You can click on the appropriate button to locate Urban Partnership Bank's branches and ATMs.



Notes

Notes

UrbanPartnershipBank
upbnk.com

Have a question?
Contact us at (800) 905-7725