

Online Banking User Guide

HOME FEDERAL
It's your time.  **BANK**

Member FDIC | Equal Housing Lender

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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. Online Banking is an important one of those tools.

Our Online Banking system is designed for ease of use. Whether you access it from your desktop, tablet, or smartphone, it looks and functions the same across all devices. And it's 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 Online Banking at our financial institution.



Table of Contents

General Information

Security.....	3
Logging In.....	5
Home Screen.....	7

Bill Pay

Overview.....	8
Biller Setup.....	9
E-bills.....	10
Schedule Payments.....	11
Automatic Payments.....	12
Change and Cancel Payments.....	13
View Bill History.....	14

Transactions

Funds Transfer.....	15
Activity Center.....	16

Mobile

Online Banking Mobile Deposits.....	17
Enroll Text Banking.....	18

Additional Features

Branches/ATMs.....	19
Stop Payment.....	20
Money Manager.....	21
Apply for a Deposit Account.....	22
Apply for a Loan.....	23
Apply for a Mortgage.....	24
Apply for a Credit Card.....	25
UChoose Rewards.....	26
Check Reorder.....	27
Messages.....	28
Alerts.....	29
Personal Profile.....	30
E-Notifications.....	31
Account Preferences.....	32
Security Preferences.....	33

General Information - 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 financial institution, 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.
-

General Information - Security

We 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 us, 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.
-

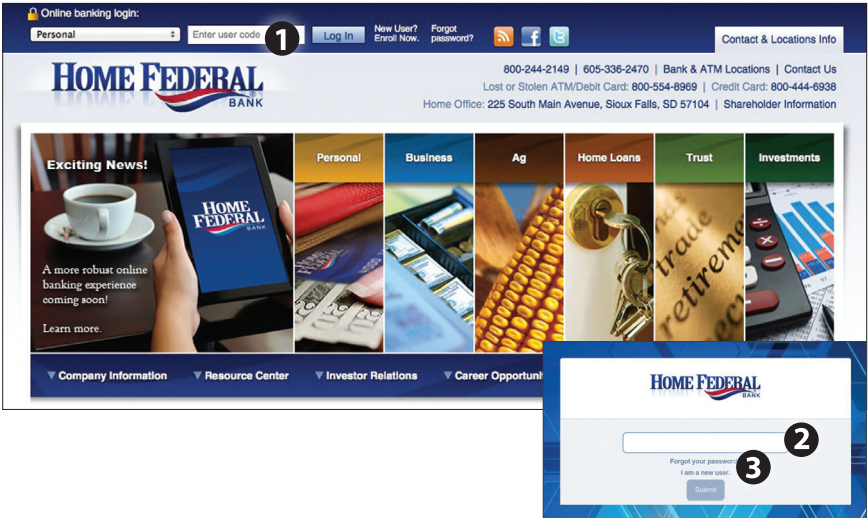
General Information - Enrollment for New Users

1. Go to the Online Banking Login box on the Home Page, click **Enroll**.
2. This opens the Online Banking new enrollment form. We use this information to compare to your contact information in our system. When finished completing this form, click Submit Enrollment. A confirmation email will indicate your request was received.
3. Once your information is set up, you will receive another email confirming your enrollment and providing you with login instructions.
4. Go to our home page at www.homefederal.com and enter your Login ID (Username). Click Login.
5. You will be directed to a page displaying the contact information on file for your account. Select the contact method that will enable us to reach you immediately with your Secure Access Code. Choose either phone, text (SMS) message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us during business hours at 800-244-2149.
6. When you receive your six-digit Secure Access Code, enter it in the access code screen and click **Submit** again. The one-time access code is only valid for 15 minutes. If it expires, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and select "**I already have a Secure Access Code**".
7. You will then be prompted to change your password. For your protection, you will need to create a password that meets the stated security criteria. When finished, click **Submit**.
8. You are now presented with a copy of the Online Banking Services Agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
9. You will then be logged in to Online Banking.

General Information - Logging In

Once you have enrolled as a New User, follow these steps for subsequent logins.

1. In our website's Online Banking login box at the top of the home page, enter your Login ID. Click **Login**.
2. Enter your Password and click **Submit**.
3. Forgot your password? Simply click "**Forgot Your Password?**", receive your secure access code, then follow the instructions to re-establish a password.



What is a secure access code?

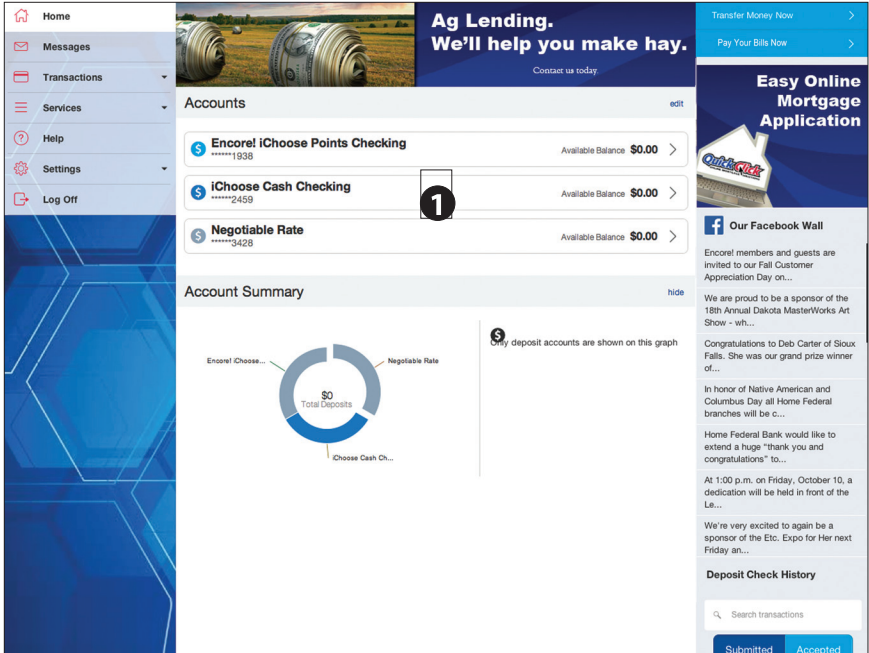
Your six-digit secure access code provides an added layer of security for your accounts. It is delivered to you via phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure access code. Each time you change your password on your account, you will follow this same secure access code process.

Should I register my device?

If the device you are using 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. Before registering your device you will need to agree on the Terms and Conditions. When the Terms and Conditions text pops up, read carefully, then click Accept.

General Information - Home Screen

The Home screen will give you an overview of all of your Online Banking accounts displayed in a comprehensive list with available balances. View account detail by clicking an account name.



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 transaction. Pending transactions are also indicated. Select **Show Filters** for search options.
2. Need a transfer done in a hurry? On the home page you will notice the **Transfer Money Now** option in the upper-right corner of the page. Alternatively, you can go to the Funds Transfer tab under Transactions.
3. Want to pay some bills? Simply click on the “Pay Your Bills Now” in the upper-right of your screen. Alternatively, you can go to the Bill Payment tab under Transactions.

Bill Pay - Overview

What is more reassuring than being in control of your finances? Staying in control of your bills! With Bill Pay, you have the ability to stay on top of your monthly finances with utmost ease and turnkey efficiency. Free yourself from the hassle of writing checks and the clutter that comes with traditional ways of paying bills. Online Bill Pay makes a quick and easy alternative to paying your bills online.

The screenshot shows the 'Payment Center' interface. At the top, it says 'Pay From Main Checking *53265'. Below this is a 'Payment Center' header with a 'Pay Bills' section. A button says 'Add a company or person to pay'. There are links for 'Add/Manage Groups', '[*] Credit Cards', and '[*] Household'. Under 'Household', there are four bills listed with icons: Verizon (GET BILL), Mortgage Group (AUTO PAY), Lone Oak Lawn Care (BILL), and City Utilities (GET BILL). Each bill has a dollar amount, a date, and a 'Pay today' link. On the right side, there are sections for 'GUARANTEED ONLINE PAYMENTS', 'Bill Reminders', 'Pending Payments', and 'Recent Payments'. The 'Pending Payments' section shows a table with columns for bill name, amount, and due date.

Bill Name	Amount	Due Date
Verizon *106JC	\$75.00	10/25/2014
City Utilities *1234	\$50.00	10/27/2014
Total	\$125.00	

Click **Pay Bill** under the Transactions menu to begin managing your bills online. The Payment Center is a guide to your billers, bills due, as well as editing or deleting scheduled payments. Also featured are icons in the Features column which will assist you and are defined below:



E-bill is available to be reviewed



Recurring payment
A recurring payment has been set up in Manage My Bills.



Enroll biller(s) to E-bills
Receive billing information straight to your Online Account.



E-bill payment is due.

Bill Pay - Biller Setup

The person or company to whom you are sending funds is known as the biller. A biller can be almost any company or person you would send a check, like an auto finance company, a cable TV provider or even a lawn care service. With a variety of billers that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience!

The screenshot shows the 'Payment Center' interface. At the top, there is a dropdown menu for 'Pay From' set to 'Main Checking *53285'. A 'CheckFree' logo is in the top right corner. The main area is titled 'Pay Bills' and contains a button 'Add a company or person to pay' and a link 'Add/Manage Groups'. Below this are several categories: '[*] Credit Cards', '[*] Household', '[*] Insurance', and '[*] Unassigned'. Under the 'Household' category, there is a list of bills with columns for the biller name, amount, and a 'Pay today' button. A red circle with the number '1' highlights the 'Verizon' entry. A red circle with the number '2' highlights the 'Set Up Reminder' link in the 'Bill Reminders' section on the right. The 'Pending Payments' section shows a table with columns for biller name, amount, and due date. A mouse cursor is hovering over the 'Verizon' entry. The total amount pending is \$125.00. The 'Recent Payments' section is currently empty.

Category	Biller Name	Account Number	Amount	Pay Today
Household	Verizon	Phone *106JC	\$	Pay today
	Mortgage Group	Loan *89593	\$	Pay today
	Lona Oak Lawn Care	Yard Service *14799	\$	Pay today
	City Utilities	Electric *20076	\$	Pay today

Biller Name	Amount	Due Date	Actions
Verizon *106JC	\$75.00	10/25/2014	Change Cancel
City Utilities *1234	\$50.00	10/27/2014	Change Cancel
Total		\$125.00	

Click the **Payment Center** tab to begin.

1. You will see the billers are listed by name and account number.
2. By clicking on a **Biller**, detailed information about the biller will be displayed, including address, telephone number and even recent payments completed.

NOTE


This system should not be used to pay court-ordered payments.

Bill Pay - E-bills

E-bills are a fast and convenient way to receive your bills each month. If your biller offers an electronic version of your bill, the E-bill icon will be located next to their name within the Payment Center. After activating a biller with E-bills, you will start receiving your bill directly within your Online Bill Pay account.


No need to shuffle through biller information or access each individual biller's website to pay your bills—you can get it all right here and never miss a payment!

Have your bill delivered here, safely and securely ? ✕



[National Power Company](#)
*41102

One more bill can be delivered here.



[American Natural Gas](#)
*56734

Sign up now to have your National Power Company bill delivered here!

- Control—See and pay bills when you want from wherever you are.
- Reminders—Get an e-mail for each new bill.
- Security—Reduce the risk of your bills getting lost or stolen.
- Convenience—View and print past bills anytime.

For your security, National Power Company requires the following information for verification.

Mothers Maiden Name:


E-mail Address:

I have read and agree to the biller's [Terms & Conditions](#)

Your bill will be delivered here and will no longer be delivered in the mail. You can cancel at any time.

1

Sample Bill



As mentioned before, in the Payment Center, billers may be accompanied by an icon in the Features column indicating the option to receive E-bills. Set up E-bills for an existing biller by clicking on the icon illustration shown:



1. After selecting to sign up an existing payee for E-bills, fill in the required fields. When completed, click **Submit**.

Bill Pay - Schedule Payments

No check, no pen, no problem! Our payment scheduling feature is the only thing you need to accomplish your bill pay needs—and with only a few quick and easy steps! Hassle-free bill pay is just a couple mouse clicks away!

Welcome John B Customer
Tuesday, September 09, 2008
[View new messages from Customer Service](#)

Payment Center

Payment Center: Add A Bill | Bill History | Manage My Bills | My Accounts | My Profile

Pay Bills

Pay From: *54321 Preferred Account Available Balance: \$3,032.70

Features	Biller Name	Amount	Pay Date
AUTO PAY	ABC Mortgage *45678	\$	
	American Natural Gas *56784	\$	
BILL	Credit First Visa *1098	\$	
GET BILL	National Power Company *9848	\$	
BILL DUE	Western Auto Finance *8821	\$	
	Joe's Lawn Care *9112	\$	
	Kelly Thomas	\$	

Make Payments

Payment Assistant

April 2011

Pay Dates is the date the biller receives the payment electronically and we withdraw the money from your account. [Tell me more.](#)

May 2011

Western Auto Finance *8821 \$361.92 10/15 Processing

In the Payment Center, notice the billers are listed by name and account number.

1. To schedule your payment, enter the **Amount** in the required field. Next, enter the **Payment Due Date**. You may even use the calendar feature for your convenience.
2. Click **Make Payments** when finished.

Bill Pay - Automatic Payments

It may be convenient to set up a biller to receive payments on a regular basis, such as a loan. Why must you pay by repeating the same scheduling process each month? With our Automatic Payment option, you can remain confident that your payments are taken care of automatically without even touching your keyboard!

Set Up Automatic Payments

Asterisks (*) indicate required information.

Pay From

*Payment Amount \$

All Payments are the same amount
 The amount of the last payment should be \$

*Send First Payment On

*Payment Frequency

*Send Payment Until I change or cancel this payment
 A total of payments are sent
 But not after

You can also receive an email about your automatic payments.

E-mail address

E-mail address Email me when the payment is pending
 Email me when the payment has been sent
 Email me before sending the last payment

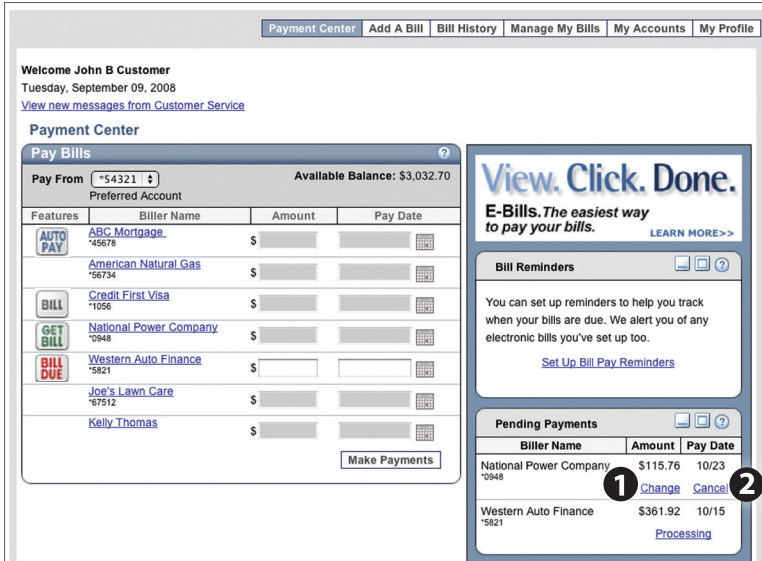
1

In Manage My Bills, select the biller for which you would like to set up automatic payments. Select **Add an Automatic Payment**.

1. Fill in the required fields to complete your request for a automatic payment, including process date and frequency. When completed, click **Set Up Payment**.

Bill Pay - Change and Cancel Payments

Even after you have scheduled a payment, you have the ability to change or cancel your payment up to the time it begins processing. This convenient feature gives you the freedom to change the way you make your payments.



To access this feature, look for the **Pending Payments** box in the Payment Center.

1. Click **Change** to edit your payment in a secondary screen. You may change the Pay From Account, Pay Date or Pay Amount.
2. Click **Cancel** if you do not wish to process the payment.

Bill Pay - View Bill History

When you receive an E-bill, you also have the luxury of viewing your bill directly from your Online Banking Account. What's even better? You may also print the information for future reference so you are always a step ahead!

To view additional details on a payment, click the link on the payment amount.

Bill History ? ✕

Biller Name	Account	Amount	Pay Date	Confirmation	Status
Wester Auto Finance	*5821	\$361.92	09/15/2008	846V3-48ZZ4	Paid

The funds for your payment to ABC Mortgage were withdrawn from your *54321 account on 07/01/2008. ABC Mortgage received your payment electronically on 07/01/2008.

If you have a question about your bill or about crediting the payment to your biller account, please contact ABC Mortgage directly.

If you have a question about this payment, you can send us a [payment inquiry](#).

1 **Finished**

1. In the pop-up window, review the pay date, amount, confirmation number and status. Once you have reviewed the details, click **Finished**.

Transactions - Funds Transfer

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

To Transfer Funds:

The screenshot displays the 'Funds Transfer' form in an online banking application. On the left is a blue sidebar menu with options: Home, Messages, Transactions (selected), Commercial, Branches, News, Services, Settings, Help, and Log Off. The main content area is titled 'Transactions Funds Transfer'. It includes the following fields and options:

- FROM ***: A dropdown menu showing 'Consumer Checking XXXX1234 \$50,000.00'. A circled '1' is next to this field.
- TO ***: A dropdown menu showing 'Savings XXXX2345 \$100,000.00'.
- AMOUNT ***: A text input field with '0.00' and a checkbox labeled 'Make this a recurring transaction'.
- DATE ***: A date input field showing '10/22/2014' with a calendar icon.
- MEMO**: A text input field with the placeholder 'Enter letters and numbers only'.
- At the bottom left of the form area, it says '* - Indicates required field'.
- At the bottom right, there are 'Clear' and 'Transfer Funds' buttons. A circled '2' is next to the 'Transfer Funds' button.

On the right side of the interface, there is a search bar labeled 'Search transactions' and filter buttons for 'All', 'Pending', and 'Processed'. Below these, it says 'No history available'.

From the menu in Online Banking, select **Transactions > Funds Transfer**.

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.

Transactions - 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.

The screenshot displays the 'Activity Center' interface. On the left is a navigation menu with options: Home, Messages, Transactions, Funds Transfer, Bill Payment, Quick Bill Payments, Activity Center, Statements/Notices, Services, Help, Settings, and Log Off. The main area is titled 'Activity Center' and has three tabs: 'Single Transactions' (selected), 'Recurring Transactions', and 'Deposited Checks'. A search bar is present with the text 'Search transactions'. Below the search bar is a 'Show Filters' button and a 'Search' button. A table lists transactions with columns: Created, Status, Type, Account, Amount, and Actions. Two transactions are visible, both dated 12/5/2014 and 12/2/2014, with a status of 'Processed' and an amount of '\$100.00'. The bottom right corner shows 'Credits: [0] \$0.00 | Debits: [0] \$0.00'. Red circles with numbers 1 and 2 highlight the 'Single Transactions' tab and the 'Show Filters' button, respectively.

Created	Status	Type	Account	Amount	Actions
12/5/2014	Processed	Funds Transfer - Tracking ID: 10978	iChoose Points Checking : *****	\$100.00	Actions
12/2/2014	Processed	Funds Transfer - Tracking ID: 10899	Encore! iChoose Points Checking : *****	\$100.00	Actions

From the menu in Online Banking, select **Transactions > Activity Center**.

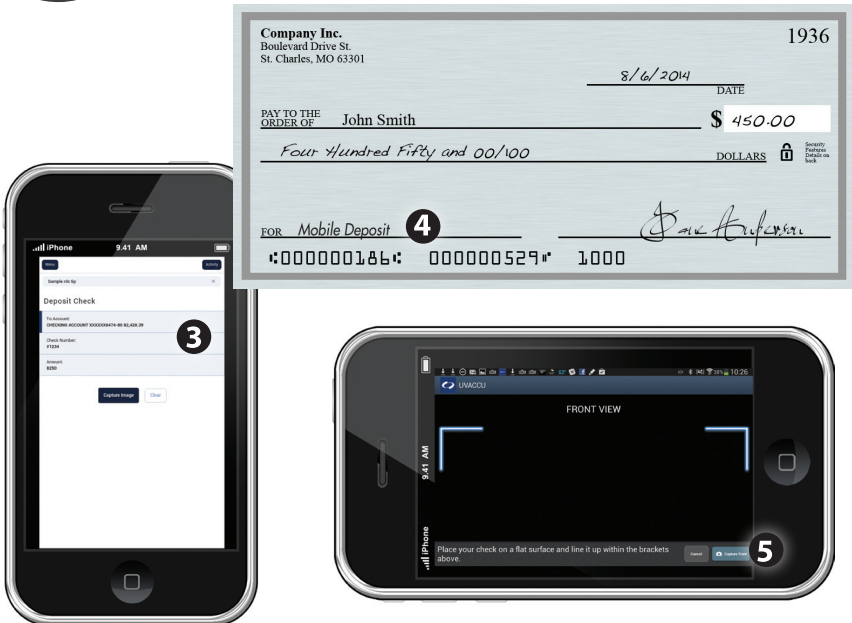
1. You can choose to view Single Transactions or Recurring Transactions by clicking on the corresponding tab. Click the + next to the transaction to view details.
2. Click **Show Filters** for additional search options, click the triangle icon to expand search options.

Mobile - Online Banking Mobile Deposit

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 Online Banking app on your mobile device (phone or tablet with camera).

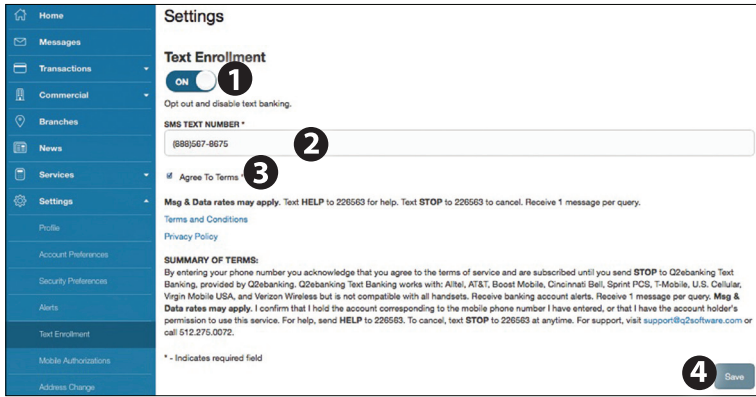


1. To enroll in Mobile Deposit from your mobile device, open the Online Banking app and select Settings > Enroll Mobile Deposit and follow the enrollment instructions.
2. To make a Mobile Deposit, go to the menu in the Online Banking app and select Transactions > Deposit Check.
3. Choose the account and enter the check number.
4. Write Mobile Deposit with the date on the front of the check.
5. Click the **Capture Image** button to take a photo of the front and back of the check.
6. Verify that the front and back images show all four corners of the check and are legible.
7. Make sure the endorsement on the back of the check is on the left side of the image.
8. Click **Submit Deposit** to process the deposit.

Mobile - Enroll Text Banking

Once enrolled in Enroll 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.

To Enroll in Text Banking :




From the menu in Online Banking, select **Settings > Account Preferences > Text**.

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, click on Settings > Account Preferences > Text. Check **enabled**, customize a five character account nickname to display and choose the order preference for viewing.

Text Banking Commands 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 text messages to the mobile device (for text banking and SMS alerts/notifications)

Additional Features - Branches/ATMs

Mapping from your current location, you can click on the Branches or ATMs button to locate your branches and ATMs.



800-244-2149 | 605-336-2470 | Bank & ATM Locations | Contact Us
Lost or Stolen ATM/Debit Card: 800-554-8969 | Credit Card: 800-444-6938
Home Office: 225 South Main Avenue, Sioux Falls, SD 57104 | Shareholder Information

Personal Business Ag Home Loans Trust Investments

Company Information Resource Center Investor Relations Career Opportunities Search...

Locations


Use any ATM in the MoneyPass and ACCEL Network. These surcharge-free networks are available in all 50 states and Canada, ensuring you can use your card when and where you choose. (New banks and locations are being added monthly. Visit the links regularly for the most current ATMs in your path of travel.)

- Visit [MoneyPass](#) and enter your zip code to find a surcharge-free network.

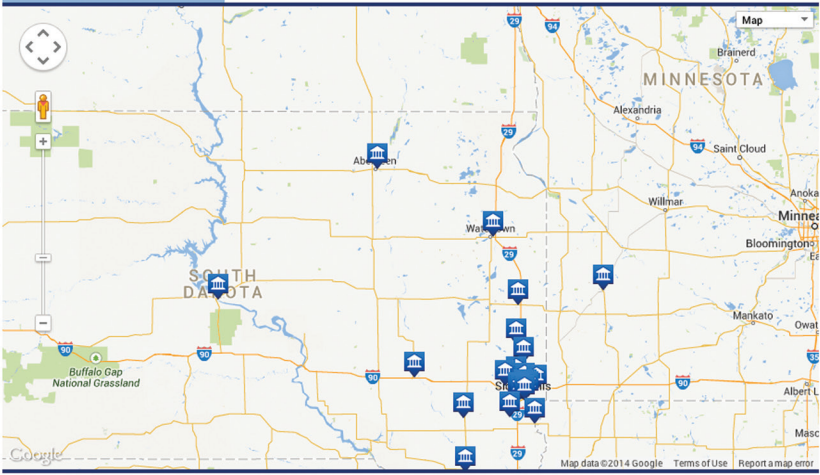
[Find MoneyPass ATMs](#)

Find MoneyPass ATMs On-the-Go!

Available for the iPhone and Android



Zoom to a community... Map | Listing



Map data ©2014 Google Terms of Use Report a map error

Additional Features - Stop Payment

With Online Banking, 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. See our Fee Schedule for applicable fees.

To Initiate a Stop Payment Request :

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

ACCOUNT	Select an Account
CHECK NUMBER	
PAYEE	
AMOUNT	
DATE	
NOTE	

* - Indicates required field

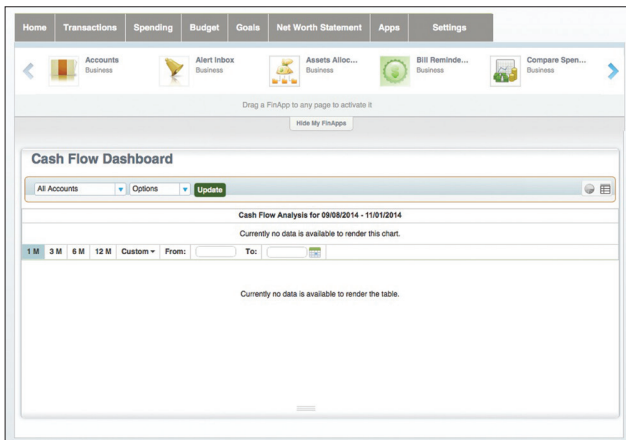
2 Send Request Back

From the menu in Online Banking, select **Services > Stop Payment**.

1. Select an account, check number, and other requested information.
2. Click **Send Request**.

Additional Features - Money Manager

Our personal finance management tool, Money Manager, allows you to manage your money from your Online Banking account. Easily create budgets, categorize and track spending habits, set financial goals, and much more. If you would like our Money Manager tool added to your Online Banking account, simply complete the Money Manager enrollment form found on our website at homefederal.com. Upon receipt we will add the Money Manager tab to your Online Banking account. Access Money Manager under Services and start taking control of your finances today.



Home: From Home you can add accounts to analyze your expenses, add billers to create reminders, monitor your cashflow, and even keep an updated financial calendar.

Transactions: Monitor your incoming and outgoing finances simply and effectively.

Spending: Track your spending. The Spending tool helps you control and track spending, as well as help budget your expenses.

Budget: Set budget goals and view your current budgets in place.

Goals: Establish personal financial goals you wish to accomplish and track your savings for those goals, along with your monthly budget.


Net Worth Statement: Add accounts so you can see how your assets and liabilities are working together and give yourself a picture of your net worth.

Apps: Scroll through the list of helpful apps to stay on top of your finances. Drag the apps you want into the page to begin using them.

Settings: Customize your experience by managing your preferences and settings. Manage your alerts, login settings, categories and more.

Additional Features - Apply for a Deposit Account

To Apply for a Deposit Account :



Requirements Account Selection Applicant Information Joint Information Additional Services Confirmation

Deposit Account Requirements

Thank you for considering Home Federal Bank to meet your financial needs. To complete a new account application you must reside in IA, MN, NE, ND, or SD.

To begin the application process, you will need the following information: **1**

- Full name
- Address (previous address if you lived at your current address less than two years)
- Phone number
- Social Security Number or Tax Identification Number (TIN)
- Valid email address
- Date of birth (one applicant must be 18 years of age or older)
- One form of identification issued from the state you reside (driver's license, passport, government-issued ID or state-issued ID)
- Joint applicant information (If applicable)

Upon submitting the application, a bank representative will contact you within two business days to finalize your request.

The application process includes verification of the information provided and an inquiry into your past banking and credit relationships.

I agree to allow Home Federal Bank to perform a credit inquiry as required to open an account.

US Patriot Act

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

When you have the needed information, simply hit "Continue" to begin the application process.


Continue

From the menu in Online Banking, select **Services > Apply for a Deposit Account**.

1. You will be redirected to the Home Federal pages that will collect your information.

Additional Features - Apply for a Mortgage


To Apply for a Mortgage:

Apply Now 

Thank you for choosing HOME FEDERAL BANK. What would you like to do today?


Start a new application.
 Finish an application that I have already started.

Create a User ID and password below that you will use to access your information if you do not finish today. You will need to complete all the required information and click the Submit Application button at the end of our online application in order for HOME FEDERAL BANK to evaluate your application.


Create a User ID. 

1

Use 7-16 characters, with only letters and/or numbers.

Create a Password. 


Use 7-16 characters, with both letters AND numbers.

Re-enter your password. 


[Click here](#) for identification information we may require to open your account.

From the menu in Online Banking, select **Services > Apply for a Mortgage**.


1. You will be redirected to our Quick Click page, which allows you to pre-qualify for a lending amount online.
2. Complete the fields for a new User ID and Password. These will be used to gain secure access to your loan information.
3. Complete the information requested on the following pages and Submit.

Apply Now 


Start App	Personal Info	Property Info	Loan Selection	Income Info	Asset Info	Expenses Info	Submit App
-----------	---------------	---------------	----------------	-------------	------------	---------------	------------


What can we help you with? 

Purchase - I'm purchasing a home and I have an accepted contract with a seller.
 Pre-qualification - I'm shopping for a home and I don't have an accepted contract with a seller. **2**
 Refinance Existing Balance - I'd like to refinance the existing mortgage balance on my home.
 Refinance to Obtain Cash - I'd like to refinance my home and obtain cash at closing.


Who will be applying for this loan? 

I will be applying individually.
 I will be applying jointly with my spouse.
 I will be applying jointly with another person.
 More than 2 people will be applying for this loan.

Please provide your email address. 

How will you use the home you are financing? 

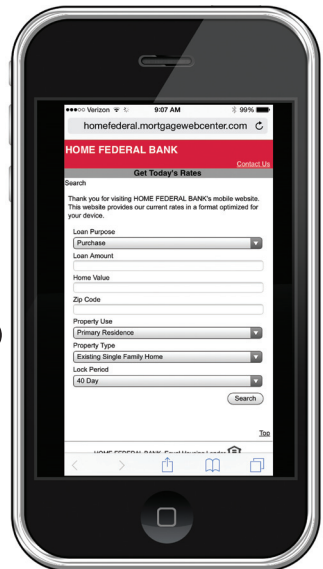
I will live in this home most of the year.
 I will use this home as a vacation home.
 I will rent out this property for income.

How did you hear about us? 

Select
Current Customer
Friend or Relative
Real Estate Broker or Builder
Newspaper
Radio
Website
Mortgage Marvel
Other

3

Need Help? 800-244-2149 info@homefederal.com



NOTE

You can also apply for a mortgage on your mobile device.

Additional Features - Apply for a Credit Card

You can apply for a new credit card or check the balance on an existing credit card easily.

To Apply for a Credit Card:

Get the credit card that gets you. Introducing your perfect match.
Cards are issued by First Bankcard®, a division of First National Bank of Omaha.

**Credit Card
Online Application**



Get the credit card that gets you. Introducing your perfect match. Choose from cards that feature rewards, cash and more.

Our Cards Feature

FREE FICO® Score
View your FICO® & Bankcard Score, the credit score we use to help manage your account, each month online - for free! Knowing your FICO® Score can help you maintain or even improve your financial health.⁵

Banking On Your Terms.
Online and mobile account access is available to all our cardholders because we believe banking should be both easy and convenient.

Silver [Learn More](#) [Apply Now](#)

  No Annual Fee.*

Earn 1% Cash Back on all purchases.⁷



Save with an **introductory 0% APR*** on all purchases and balance transfers for the first **12 billing cycles** after your account is opened.

After the intro rates expire, a variable APR between **15.99%** and **22.99%** based on the Prime Rate depending on how you meet our credit criteria.

Exclusive Travel Benefits & Services.⁸

[*Summary of Credit Terms](#)

Maximum Rewards® MasterCard® Card [Learn More](#) [Apply Now](#)

  No Annual Fee.*



Earn **1 point** for \$1 spent on all purchases.⁷ Redeem points for merchandise, gift cards, travel and cash back as a statement credit.

Save with an **introductory 0% APR*** on all purchases and balance transfers for the first **12 billing cycles** after your account is opened.

After the intro rates expire, a variable APR between **15.99%** and **22.99%** based on the Prime Rate depending on how you meet our credit criteria.

[*Summary of Credit Terms](#)

Platinum Edition® MasterCard® Card [Learn More](#) [Apply Now](#)

  No Annual Fee.*

Save with an **introductory 0% APR*** on all purchases and balance transfers for the first **12 billing cycles** after your account is opened.

After the intro rates expire, a variable APR between **9.99%** and **19.99%** based on the Prime Rate depending on how you meet our credit criteria.

Low introductory rates help you save money, so you don't have to break the bank just to use your card.

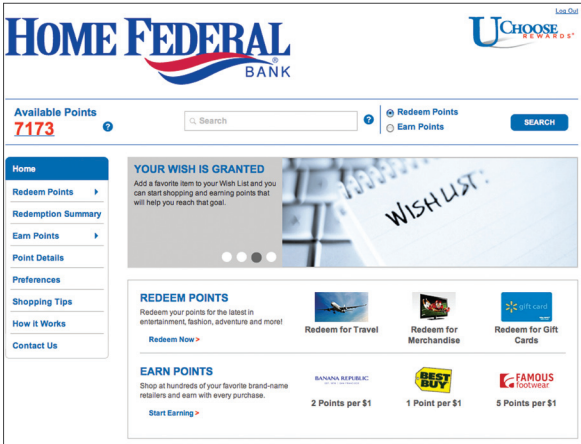
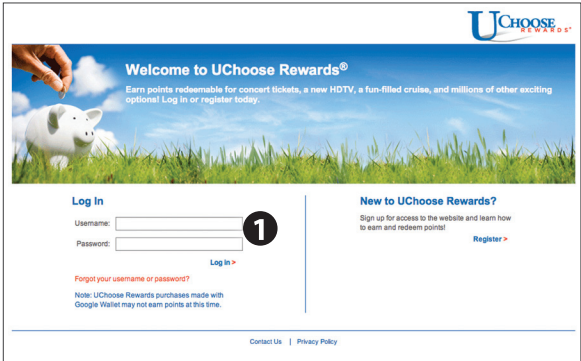
[*Summary of Credit Terms](#)

From the menu in Online Banking, select **Services > Apply for a Credit Card.**

Additional Features - UChoose Rewards

For customers who have checking accounts that earn UChoose Rewards points, we've provided a convenient link in Online Banking to check and redeem your points.

UChoose Rewards:



From the menu in Online Banking, select **Services > UChoose Rewards**.

1. You will be redirected to the UChoose login page where you would input your UChoose user name and password.

Additional Features - Check Reorder

With Online Banking, you can conveniently reorder checks online.

NOTE

If you notice you are missing checks, please contact us as quickly as possible so that we can take proper precautions to safeguard against identity theft and fraud.

To Reorder Checks:

The screenshot displays the online banking interface for reordering checks. On the left, a blue sidebar menu includes options like Home, Messages, Transactions, Commercial, Branches, News, Services, Stop Payment, Check Reorder, Finance 360, Link External Account, Open A New Account, Settings, Help, and Log Off. The 'Check Reorder' option is highlighted. The main content area shows a 'Services' section with a 'Select an Account' form. The form has a table with columns for ACCOUNT, CHECK NUMBER, and NUMBER OF BOXES. A red circle with the number '1' is placed over the 'Select an Account' header. The table lists several accounts, including Consumer Checking, Commercial Checking, Commercial Loan, Savings, Certificate of Deposit, and Credit Card. Below the table are 'Send Request' and 'Cancel' buttons. Below the main content area is a promotional banner for Harland Clarke. The banner features the Harland Clarke logo, a 'Blocked Plug-in' warning, and a McAfee SECURE logo. The text on the banner reads: 'Looking to order checks? You're in the right place.' It includes a 'Step 1: What is your account information?' section with input fields for 'Routing / Transit Number' and 'Account Number', and a 'Step 2: What type of products are you shopping for?' section with radio buttons for 'PERSONAL PRODUCTS' and 'BUSINESS PRODUCTS'. A 'Continue' button is also present. The banner also includes a photo of a woman smiling at a laptop and the Harland Clarke logo.

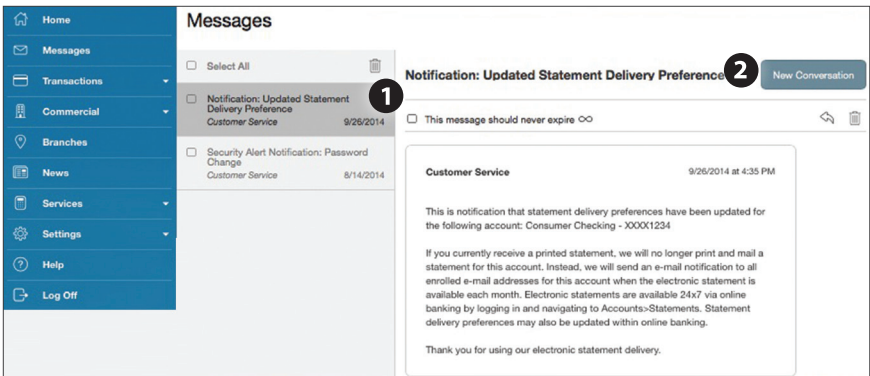
From the menu in Online Banking, select **Services > Check Reorder**.

1. Select the account you want to reorder checks for.
2. You will be redirected to our check vendor

Additional Features - Messages

Our message center allows you to communicate securely with us. Messages can be saved by topic for easy reference. Check here for your alerts; bank replies to your inquiries and bank communications.

To View Your Messages:



From the menu in Online Banking, select **Messages**.

1. Messages are displayed.
2. You can delete or reply to a message in the upper right corner of the original message, or send a new message by selecting **New Conversation**.

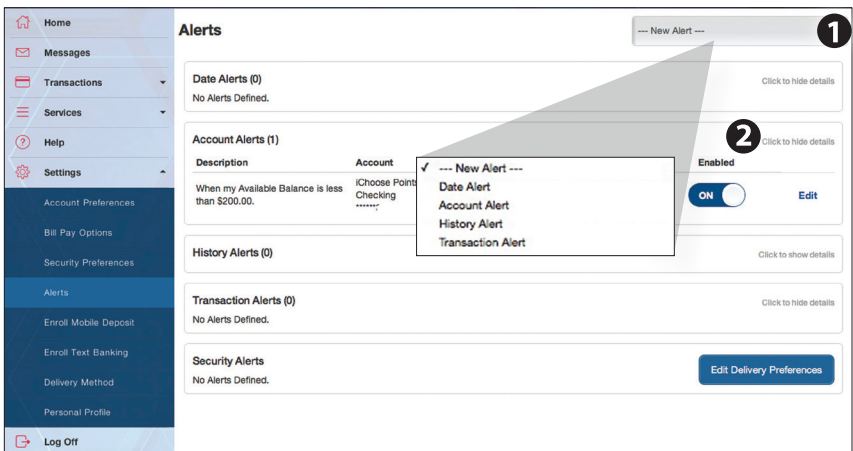
Additional Features - Alerts

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. The alert sent to your delivery preference will contain minimum information and refer you to your Online Banking account for full details. You may view your alerts in Messages. Delivery preferences include:

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

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 edit specific Date, Account, History, and Transaction alert preferences found in Settings > Alerts.

To Set Up Alerts:



From the menu in Online Banking, select **Settings > Alerts**.

1. To create an alert, click the **New Alert** button.
2. To view details of an already existing alert, choose the **Click to view details** link on the right of the alert.

Additional Features - Personal Profile

It is important to maintain current contact information on your account. Changes are made in real-time.

To Change Your Contact Information:

Settings

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

ADDRESS 1 *
13810 Barrett Office Dr.

ADDRESS 2
#206 **1**

CITY *
St. Louis

STATE *
Missouri

ZIP *
63011

COUNTRY *
United States

HOME PHONE *
6363942116

WORK PHONE *
6363942116

CELL PHONE
Call Phone

E-MAIL ADDRESS
pau@mcompany.com

* - Indicates required field

Select an account

Select All Clear All

- CONSUMER CHECKING - XXXX1234
- COMMERCIAL CHECKING - XXXX5678
- COMMERCIAL LOAN - XXXX6789
- SAVINGS - XXXX3345
- CERTIFICATE OF DEPOSIT - XXXX3456
- COMMERCIAL LOAN - XXXX7890
- CREDIT CARD - XXXX8901

At least one account must be selected.

Submit

From the menu in Online Banking, select **Settings > Personal Profile**. Edit your information and click **Submit**.

Additional Features - E-Notifications

To Enroll in E-Notifications:

HOME FEDERAL BANK

E-Notifications Enrollment

E-Notifications is a free service that will allow you to receive all of your banking statements and notifications electronically. Reference [Personal](#) and [Business](#) sections for more information.

Primary Account Holder Information
Please complete and submit this form. * Indicates a required field.

*First Name *Last Name **1**

Business Name

*Last four digits of SSN or Tax ID

Street Address City

State Zip

*Home Phone Business Phone

*Email Address *Verify Email Address

*Are you a current Online Banking customer?

Home Federal Bank Electronic Notifications Disclosure and Agreement

Home Federal Bank allows you to receive your account statements, disclosures and notices through electronic means. This disclosure covers your rights and responsibilities concerning Home Federal Bank's Electronic Notifications ("E-Notifications") Services and applies to each account you have with HFB where electronic statements, disclosures, and notices are available. Please read this Electronic Notifications Disclosure and Agreement carefully before you consent to electronic delivery of your account statements, disclosures and notices. Your consent is required for electronic delivery of account statements, disclosures, and notices by clicking the **2**

I agree to the Electronic Notifications Disclosure and Agreement.

Please note that we cannot email you for E-Notifications unless you

For your convenience, if multiple accounts are entered below, the statements for those accounts will be combined into one statement and will be produced at the end of the month. Currently E-Notifications are only available for Checking, Savings, CD and Money Market accounts.

Please enter the Home Federal Bank accounts you would like to enroll in these Online Services

*Account Number 1 **3** *Account Type

[Click here to add another account](#)

By submitting this form you will be enrolled in the selected online services.

Please allow 2-4 business days for access or our request for additional documentation.

From the menu in Online Banking, select **Settings > Delivery Method.**

1. Fill out your account holder information. Asterisks indicate required fields.
2. Read the Disclosures Agreement then click the check the box beneath it.
3. Enter your **Account Number.** When finished, click **Submit.**

Additional Features - Account Preferences

You can select nicknames 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 four character account nickname to display and choose the order preference for viewing.

From the menu in Online Banking, select **Settings > Account Preferences**.

The screenshot shows the 'Settings' page with 'Account Preferences' selected. The page has a blue sidebar menu on the left with options: Home, Messages, Transactions, Commercial, Branches, News, Services, Settings, Profile, Account Preferences (selected), Security Preferences, Alerts, Text Enrollment, Mobile Authorizations, Address Change, Statement Delivery, Themes, Help, and Log Off. The main content area is titled 'Settings' and 'Account Preferences'. At the top right, there are two toggle buttons: 'Online' (selected) and 'Text'. Below the toggles is the instruction: 'Enter a display name to be shown for each account.' The page lists five accounts, each with a 'DISPLAY NAME' field and an 'ORDER' field:

- Regular Checking** (XXXX1234): DISPLAY NAME: Company Corp. Main Checking, ORDER: 1
- Regular Checking** (XXXX5678): DISPLAY NAME: Company Corp. Expense, ORDER: 3
- Regular Checking** (XXXX6789): DISPLAY NAME: Company Corp. Secondary Checking, ORDER: 2
- Regular Savings** (XXXX2345): DISPLAY NAME: Display Name, ORDER: 0
- IRA** (XXXX3456): DISPLAY NAME: Display Name, ORDER: 0

Additional Features - Security Preferences

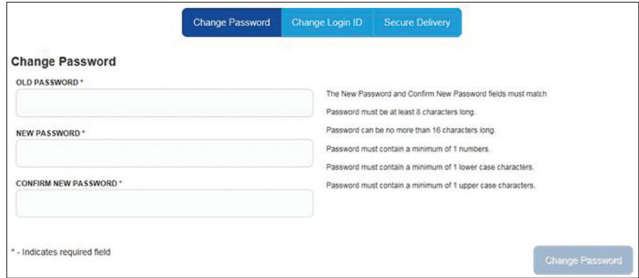
In Security Preferences, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

Click on the **Change Password, Change Login ID or Secure Delivery** tab.

Change Password:

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



The screenshot shows the 'Change Password' tab selected in a navigation bar. The form has three input fields: 'OLD PASSWORD *', 'NEW PASSWORD *', and 'CONFIRM NEW PASSWORD *'. To the right of these fields are three lines of instructions: 'The New Password and Confirm New Password fields must match', 'Password must be at least 8 characters long', 'Password can be no more than 16 characters long', 'Password must contain a minimum of 1 numbers.', 'Password must contain a minimum of 1 lower case characters.', and 'Password must contain a minimum of 1 upper case characters.'. A legend at the bottom left states '* - Indicates required field'. A 'Change Password' button is at the bottom right.

Security Preferences

Security Preferences

Type your desired new Login ID in the field below.

Change Login ID

NEW LOGIN ID *

Login ID must be at least 6 characters long.

Login ID must be no more than 50 characters long.

* - Indicates required field

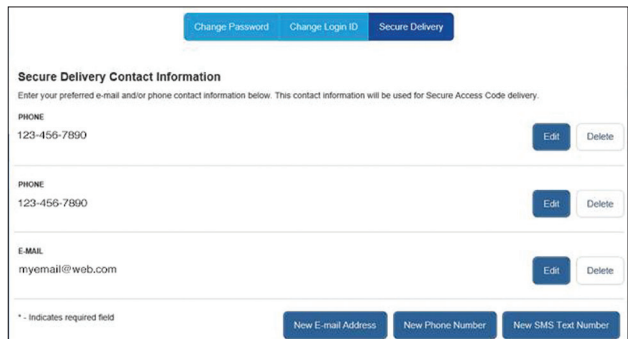
Submit

Change Login ID:

When creating a new Login ID be sure that your new ID is at between 6-30 characters long.

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.



The screenshot shows the 'Secure Delivery' tab selected in a navigation bar. The section is titled 'Secure Delivery Contact Information' and includes a sub-header: 'Enter your preferred e-mail and/or phone contact information below. This contact information will be used for Secure Access Code delivery.' There are three rows of contact information, each with a 'PHONE' label and a text input field containing '123-456-7890'. Each row has 'Edit' and 'Delete' buttons. The third row has an 'E-MAIL' label and a text input field containing 'myemail@web.com', also with 'Edit' and 'Delete' buttons. A legend at the bottom left states '* - Indicates required field'. At the bottom right are three buttons: 'New E-mail Address', 'New Phone Number', and 'New SMS Text Number'.



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800-244-2149

