

LIVE IOWA. WORK IOWA. BANK IOWA.

Personal Online
Banking Guide



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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 Bank Iowa.



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General Information - Security

By following our tips, online banking at Bank Iowa 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 encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and Bank Iowa, 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

Bank Iowa 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 Bank Iowa, 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 our website (www.bankiowabanks.com) and in the upper-right corner, next to the Online Banking Login area, click **Enroll**.
2. This opens the Online Banking Enrollment Form. Enter the required information and click **Submit Enrollment**. Be sure to note your requested Login ID.
3. Within 24 hours, you will receive an email with instructions to login the first time with your requested Login ID. If you have any questions regarding online banking enrollment, please contact your local Bank Iowa during our business hours.

First Time Login Instructions

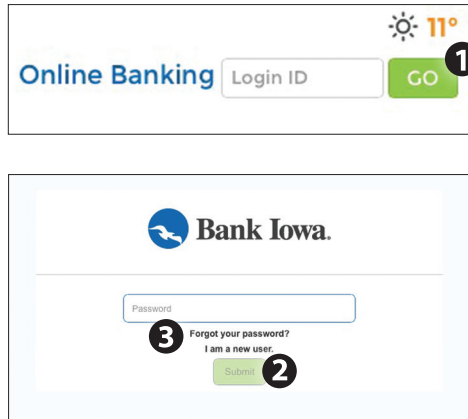
1. Go to our website (www.bankiowabanks.com) and enter your requested Login ID in the Online Banking Login ID field located in the upper-right corner and click **Go**.
2. Do not enter your password in the field provided and instead click on **I am a new user**.
3. You will be directed to a page where you are to select the delivery method of your secure access code. This page will display the contact information on file for your account. Select either the phone, text message, or email option that will enable the bank to reach you immediately with your one-time secure access code.
4. 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.
5. Once your access code has been accepted, you will be asked if you would like to register your device. If you register your device, a security certificate or "cookie" will be saved for later use.
6. Review the welcome first time user screen, which presents a PDF link of the Online Banking Services Agreement. Please click the link to view the agreement. Read and acknowledge that you agree to the conditions by clicking, **I Accept**.
7. A view-only online profile screen will appear for your review. It will be grayed out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed online banking, you will be able to use the Address Change screen to make corrections. Click **Submit** then **OK** to continue.
8. 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.
9. Congratulations! You can now start enjoying the benefits of Bank Iowa's online banking.

General Information - For Current Online Banking Users

1. Go to our website (www.bankiowabanks.com) and enter your current Login ID and click **Go**. If you have forgotten your Login ID, please contact us.
2. Do not enter your password when the next screen comes up. Instead, select **I am a new user**.
3. You will be directed to a page displaying the contact information on file for your account. Select the contact method that will enable Bank Iowa to reach you immediately with your Secure Access Code. Choose either phone, text message, or email, and click **Submit**. If you need to update your contact information in order to receive the access code, please call us.
4. 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**.
5. 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**.
6. A view-only online profile screen will appear for your review. It will be grayed-out and you cannot make any changes at this point. However, please note any contact information that you would like to change in the future. Once you have accessed online banking, you will be able to use the Address Change screen to make corrections. Click **Submit** then **OK** to continue.
7. 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**.
8. Next, you will be asked if you would like to register your device. If you register your device, you will not have to generate new secure access code when you use that device in the future.
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. Go to our website (www.bankiowabanks.com) and enter your Login ID in the Online Banking Login ID field located in the upper-right corner and click **Go**.
2. On the next screen, enter your password in the field and click **Submit**.
3. If you have forgotten your password, click **Forgot your password?** and select where you would like to receive your secure access code, then follow the instructions to re-establish a password.

What is a secure access code?

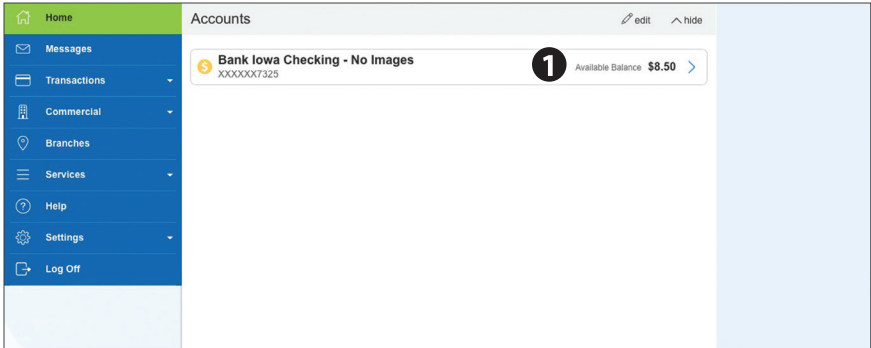
You may need a secure access code when you login to our online banking system. Secure access codes are needed when a different device is used to access online banking, a different browser or browser version is used to access online banking, or your security certificate or “cookie” has been removed from your device. Secure access codes are single use codes delivered to you via email, phone call or SMS text.

Should I register my device?

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

General Information - Home

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.

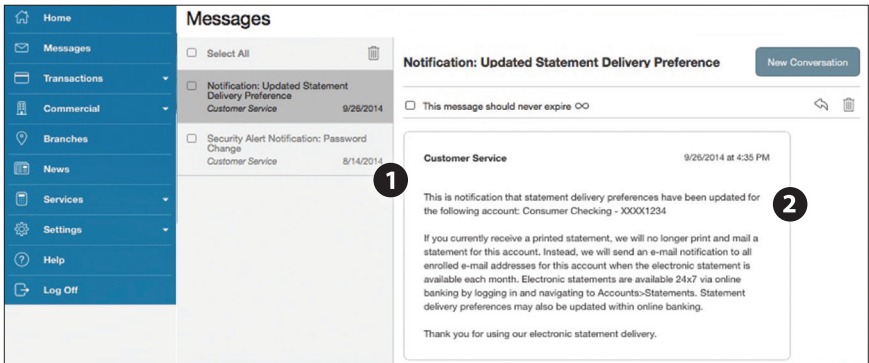


1. For account transaction history, click the account name to view the Account Details screen. View details or a check image by clicking “+” next to the transaction. Pending transactions are in red. Select **Show Filters** for search options.

Additional Features - Messages

Our message center allows you to communicate securely with Bank Iowa. 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:

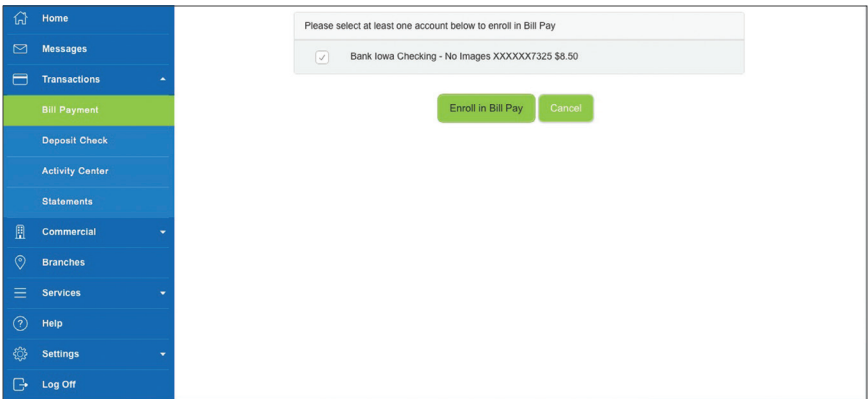


Click on the **Messages** tab.

1. Messages are displayed at the left side of the screen.
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**.

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.



Bill Pay - Overview

Click on the **Payments** tab to begin managing your bills online. Here you will be able to view your payees, pending payments and bill history among other information regarding your online account.

Payments
Transfers
BillPay
Calendar
My Account
Help

Welcome Web Demo | [demoaccount@paymybills.com](#) | Last login: 03:47 PM on 11/08/2013 | [Log out](#)
[Messages \(0\)](#) | [Livechat](#) | [View demo](#)

[Add a Payee](#)

Display: [All](#) | [Shortcut](#) | [Last 30 days](#) | [Individuals only](#) | [Inactive](#) | [Hidden ID](#)

Choose a Category
Search your payees
Enter payee name or nickname
Search

| Pay To | Pay from | Amount | Payment date | Actions |
|---|------------------------|--------|--|---|
| American Express *****3456 Electronic eBill due | Primary Chec...***5676 | \$ | 11/18/2013 Min Due: \$35.00 Stmt Bar: \$1,250.65 Deliver By: 11/20/2013 Due by: 12/01/2013 | Rush Delivery Make it Recurring Add Comment File eBill |
| Car Loan *****8467 Electronic | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Cellular One *****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Day Care *****6789 Check Last paid: \$500.00 on 11/15/2013 | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/21/2013 | Rush Delivery Make it Recurring Add Comment |
| Lawn Service *****4321 Check | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/21/2013 | Rush Delivery Make it Recurring Add Comment |
| Mortgage *****2345 Electronic | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Make it Recurring Add Comment |
| Office Depot *****7156 Electronic | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Phone *****6666 Check Last paid: \$50.00 on 10/18/2013 | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/21/2013 | Rush Delivery Make it Recurring Add Comment |
| Suzy at College *****2345 Electronic | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Make it Recurring Add Comment |
| Totals | | | | |
| Hobby Account | | | \$0.00 | |
| Primary Checking | | | \$0.00 | |
| Secondary Checking | | | \$0.00 | |
| Payment Total | | | \$0.00 | |

[View pending transactions](#) | [View history](#)
[Review](#) [Submit payments](#)

Pending [view more](#)

Processing in next 45 days

| | | | |
|---------------|-------------------|-------|----------------------|
| Ameri... | \$1,000.00 | 11/15 | Edit |
| Fred ... | \$50.00 | 11/19 | Edit |
| Red C... | \$500.00 | 11/19 | Edit |
| Total: | \$1,550.00 | | |

History [view more](#)

Processed in last 45 days

| | | | |
|---------------|-------------------|-------|----------------------|
| Day Care | \$500.00 | 11/15 | View |
| Chris ... | \$200.00 | 11/14 | View |
| Mortgage | \$1,200.00 | 11/14 | View |
| Cellu... | \$75.00 | 11/08 | View |
| Phone | \$50.00 | 10/18 | View |
| Sarah... | \$100.00 | 10/02 | View |
| Total: | \$2,125.00 | | |

11

Bill Pay - Payees

The person or company to whom you are sending funds is known as the payee. A payee 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. It may be convenient to set up a payee to receive payments on a regular basis, such as a loan.

The screenshot shows a web application interface for managing payments. At the top, there are navigation tabs: Payments, Transfers, Bill Pay, Calendar, My Account, and Help. Below the navigation is a welcome message and user information. A prominent blue button labeled "Add a Payee" with a circled "1" is visible. Below this is a search bar for payees and a table of existing payees. The table has columns for Pay To, Pay from, Amount, Payment date, and Actions. Two payees are listed: American Express and Car Loan. To the right of the table are sections for Pending and History payments. Below the main interface, three numbered steps (2, 3, 4) are shown in separate windows, illustrating the process of adding a new payee. Step 2 shows a selection screen for the payee type (company, individual, or bank/credit union). Step 3 shows a form for basic payee information like name, account number, and phone number. Step 4 shows a form for more detailed information, including address, city, state, zip code, and nickname.

1. Under the Payments menu, click the **Add a Payee** button. In the **New Template** or **New Payment** drop-down list, click the type you want to create.

2. A new window will pop up. Select whether the payee is a company, individual or a bank or credit union, then click **Next**.

3. Fill out the required information regarding the payee, then click **Next**.

4. Enter the location information regarding your payee and click **Next**. Your payee has now been created and added to your payee list.

Bill Pay - Make a Payment

Once you set up your payees, it's easy to pay your bills quickly. When you click on the Payments tab you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

The screenshot shows a web interface for bill payments. At the top, there are navigation tabs: Payments, Transfers, GiftPay, Calendar, My Account, and Help. Below the tabs, there is a welcome message and a search bar. The main area is titled 'Display: All | Shortcut | Last 30 days | Individuals only | Inactive | Hidden (0)'. There is a search bar for payees and a search button. The main table has columns: Pay To, Pay from, Amount, Payment date, and Actions. The table lists various payees like American Express, Car Loan, Cellular One, Day Care, Lawn Service, Mortgage, Office Depot, Phone, and Suzy at College. A 'Totals' section is at the bottom of the table. To the right, there are sections for 'Pending' and 'History' payments. A 'Submit payments' button is highlighted with a red circle and the number 4.

| Pay To | Pay from | Amount | Payment date | Actions |
|--|----------------------|---------------|--------------------------------------|---|
| American Express ****3456 Electronic eBill due | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment File eBill |
| Car Loan ****8467 Electronic | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Cellular One ****6555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Day Care ****6789 Check Last paid: \$500.00 on 11/15/2013 | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/21/2013 | Rush Delivery Make it Recurring Add Comment |
| Lawn Service ****4321 Check | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/21/2013 | Rush Delivery Make it Recurring Add Comment |
| Mortgage ****2345 Electronic | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Make it Recurring Add Comment |
| Office Depot ****1156 Electronic | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Phone ****6666 Check Last paid: \$50.00 on 10/18/2013 | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/21/2013 | Rush Delivery Make it Recurring Add Comment |
| Suzy at College ****2345 Electronic | Primary Chec.***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Make it Recurring Add Comment |
| | | Totals | | |
| Hobby Account | | \$0.00 | | |
| Primary Checking | | \$0.00 | | |
| Secondary Checking | | \$0.00 | | |
| Payment Total | | \$0.00 | | |

View pending transactions | View history

Review Submit payments

1. Find the payee you want to pay and, using the drop-down menu, select which account you wish to pay from.
2. Type in the **Amount** to be paid.
3. Using the handy calendar icon beside the blank space, choose the date you want to pay this payee.
4. When finished, click **Submit payments**.

Bill Pay - Recurring Payments

Our recurring payments feature keeps you ahead of your payments that need to be repeated. Setting up a recurring payment takes only a few moments, and saves you from having to remember the same payee every pay period.

The screenshot shows the 'Payments' tab selected. At the top, there is a navigation bar with 'Payments', 'Transfers', 'GiftPay', 'Calendar', 'My Account', and 'Help'. Below this is a welcome message and user information. A blue button labeled 'Add a Payee' is visible. The main area displays a list of payees with columns for 'Pay To', 'Pay from', 'Amount', 'Payment date', and 'Actions'. A red circle with the number '1' highlights the 'Make it Recurring' link in the 'Actions' column for the 'American Express' payee. To the right, there is a 'Pending' section with a table of upcoming payments:

| Payee | Amount | Due Date | Action |
|----------|------------|----------|--------|
| Ameri... | \$1,000.00 | 11/15 | Edit |
| Fred ... | \$50.00 | 11/19 | Edit |
| Red C... | \$500.00 | 11/19 | Edit |
| Total: | \$1,550.00 | | |

The screenshot shows the 'Setup recurring payment' form. The 'Pay to' field is set to 'American Express'. The 'Pay from' field is set to 'Primary Chec...***5676', with a red circle and the number '2' highlighting it. The 'Amount' field is empty. The 'Frequency' field is set to 'Select Frequency'. There are radio buttons for 'Pay Before' (selected) and 'Pay After'. At the bottom, there are 'Cancel' and 'Submit' buttons, with a red circle and the number '3' highlighting the 'Submit' button.

1. Click on the Payments tab and find the payee you wish to set up recurring payments for. Choose the **Make it Recurring** link.
2. A new window will pop up. Choose the **Pay from** account, along with the **Amount**, **Frequency**, payment date and other payment preferences.
3. Click **Submit**, when finished.

Bill Pay - Edit & Cancel Payments

Even after you have set up a payment, you have the ability to edit 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.

The screenshot illustrates the process of editing a bill payment in three stages:

- Step 1:** The user is on the main bill pay page. A red circle '1' highlights the 'American Express' payee in the list.
- Step 2:** A new window titled 'Payee details for American Express' is displayed. A red circle '2' highlights the 'Edit' link in the 'Additional actions' column of the 'Recent activity' table.
- Step 3:** The 'Edit payment' form is shown. A red circle '3' highlights the 'Amount' field, and another red circle '3' highlights the checkbox labeled 'I would like to stop this payment'.

1. To edit or cancel a payment, simply click on the payee from which you would like to edit or cancel a payment.
2. A new window will appear revealing the recent activity for the payee. Click the **Edit** link towards the bottom of the window.
3. Here you can change the setting of your payment, such as the account you are paying from, the amount or payment date. Once you are done editing the payment, click **Submit**. If you wish to delete the payment, click the box next to **I would like to stop this payment**.

Bill Pay - Categories

Assign and organize your payees into specific groups to ensure increased convenience when paying your bills.

The screenshots illustrate the following steps:

1. In the 'My account' section, click the **Add category** link under the 'Payee categories' heading.
2. In the 'Add payee category' modal, enter the category name (e.g., 'Loans') and click **Submit**.
3. A confirmation message 'Category successfully added' appears on the right side of the screen.
4. The 'Payee categories' table is updated with the new category. The table has the following structure:

| Categories | Actions |
|---------------|----------------------|
| car payment | Edit |
| Credit Cards | Edit |
| Household | Edit |
| Insurance | Edit |
| Loans | Edit |
| Loans | Edit |
| Medical | Edit |
| Mortgage/Rent | Edit |
| Phone | Edit |
| Utilities | Edit |
| Unassigned | Edit |

1. To add a category, go to the **My Account** tab and click the **Add category** link.
2. A new window will pop up asking you to name your category. When finished, click **Submit**.
3. You will see on the right hand side of the screen that your category has been successfully added.
4. If you need to edit your category, simply click the **Edit** link next to the category name.

Bill Pay - View Bill History

View and print bill history and details by entering the appropriate search criteria.

Payments Transfers GiftPay Calendar My Account Help

Welcome **Web Demo** | demoaccount@paymybills.com | Last login: 03:47 PM on 11/08/2013 | [Log out](#)
[Messages \(0\)](#) | [Livechat](#) | [View demo](#)

[+](#) Add a Payee

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

Choose a Category: Search your payees Enter payee name or nickname: Search

| Pay To | Pay from | Amount | Payment date | Actions |
|--|------------------------|--------|---|--|
| American Express ****3456 Electronic eBill due | Primary Chec...***5676 | \$ | 11/18/2013 Min Due: \$35.00 Stm Bar: \$1,250.65 Deliver By: 11/20/2013 Due by: 12/01/2013 | Rush Delivery Make it Recurring Add Comment File bill |
| Car Loan ****9467 Electronic | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Cellular One ****5555 Electronic Last paid: \$75.00 on 11/08/2013 Set up eBill | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/20/2013 | Rush Delivery Make it Recurring Add Comment |
| Day Care ****4789 Check | Primary Chec...***5676 | \$ | 11/18/2013 Deliver By: 11/21/2013 | Rush Delivery Make it Recurring Add Comment |

Pending [view more](#)
Processing in next 45 days

| | | | |
|---------------|-------------------|-------|----------------------|
| Ameri... | \$1,000.00 | 11/15 | Edit |
| Fred ... | \$50.00 | 11/19 | Edit |
| Red C... | \$500.00 | 11/19 | Edit |
| Total: | \$1,550.00 | | |

History [view more](#)
Processed in last 45 days

| | | | |
|---------------|-------------------|-------|----------------------|
| Day Care | \$500.00 | 11/15 | View |
| Chris... | \$200.00 | 11/14 | View |
| Mortgage | \$1,200.00 | 11/14 | View |
| Cella... | \$75.00 | 11/08 | View |
| Phone | \$50.00 | 10/18 | View |
| Sarah... | \$100.00 | 10/02 | View |
| Total: | \$2,125.00 | | |

History

Display: [All](#) | [Last 30 days](#) | [Last 60 days](#) | [Last 90 days](#) | [Print](#) | [View in Excel](#)

Choose a Category: Choose a Payee: Status: Date range MM/DD/YYYY to MM/DD/YYYY Search

| Pay To | Pay From | Amount | Process date | Deliver by date | Additional Items |
|--|-----------------------------|-----------|--------------|-----------------|--|
| Cellular One ****5555 | Hobby Account **1753 | \$75.00 | 11/8/2013 | 11/13/2013 | Conf: #17 Frequency: One time Delivery: Standard Status: Paid Details: View |
| Christmas Account *2345 | Primary Checking ***5676 | \$200.00 | 11/14/2013 | 11/18/2013 | Conf: #8 Frequency: One time Delivery: Standard Status: Processed Details: View |
| Day Care ****6789 | Primary Checking ***5676 | \$500.00 | 11/15/2013 | 11/18/2013 | Conf: #13 Check Number: 12 Frequency: One time Delivery: NextBusinessDay Status: Paid Details: View |
| Mortgage *2345 | Hobby Account **1753 | \$1200.00 | 11/14/2013 | 11/18/2013 | Conf: #24 Frequency: One time Delivery: Standard Status: Processed Details: View |
| Phone ****6666 | Hobby Account **1753 | \$50.00 | 10/18/2013 | 10/23/2013 | Conf: #25 Check Number: 12 Frequency: One time Delivery: Standard Status: Paid Details: View |

[View pending transactions](#)

[Return to payments](#)

1. Click **View More** located next to the History panel.
2. Narrow down your search using the provided drop-down menus and options.
3. Click the **Search** button to see your results.
4. To print the search results for your records, click the **Print** option.

Deposit Check

With our mobile banking app on your Android or iOS device, you can deposit checks into your online banking account by simply snapping a photo of a paper check.

NOTE

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



1. Choose the account where you wish to make a deposit.
2. Enter the amount, then click **Save**.
3. Click the **Capture Image** button.
4. Verify that the front and back images show the top two corners of the check and are legible.
5. Make sure the endorsement on the back of the check is on the left side of the image and has been endorsed properly including your signature and the words, "For Deposit Only at Bank Iowa."

Transactions - Activity Center

The Activity Center shows 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.

Transactions

Activity Center

Search transactions Search Favorites Show Basic

Individual Transactions Recurring Transactions

Totals: Credits: [0] \$0.00 | Debits: [1] \$200.00

| Status | Type/ID | Amount | Account | Date |
|---------|---|----------|------------------------------|------------|
| Suspect | ACH Single Payment - Tracking ID: 23027 | \$200.00 | Consumer Checking ; XXXX1234 | 10/15/2014 |

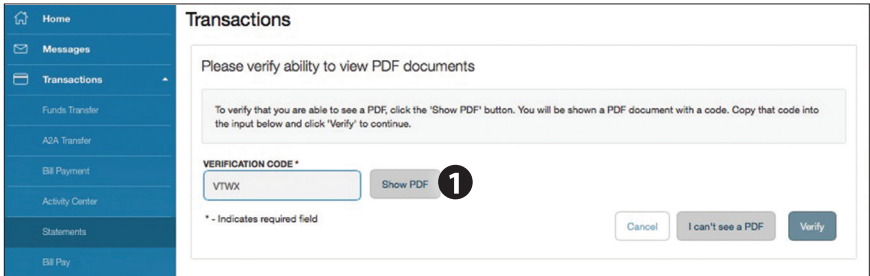
Click on the **Activity Center** tab.

1. You can choose to view Individual 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.

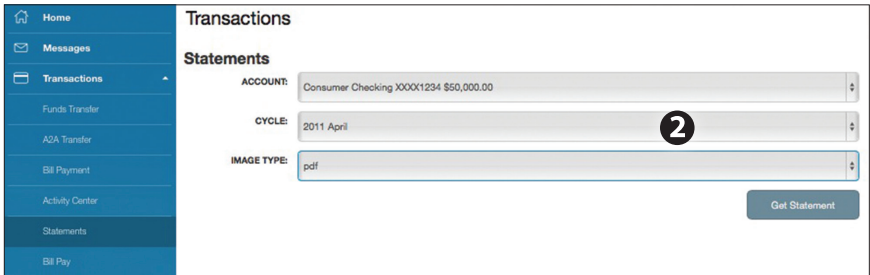
Transactions - Statements

The Statement feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. You can view an electronic statement in two easy steps.

To View Your Statements:



The screenshot shows the 'Transactions' page with a sidebar on the left containing 'Home', 'Messages', 'Transactions', 'Funds Transfer', 'A2A Transfer', 'Bill Payment', 'Activity Center', 'Statements', and 'Bill Pay'. The main content area is titled 'Transactions' and contains a message: 'Please verify ability to view PDF documents'. Below the message is a text box with the verification code 'VTWX' and a 'Show PDF' button, which is circled with a '1'. There are also 'Cancel', 'I can't see a PDF', and 'Verify' buttons at the bottom right.



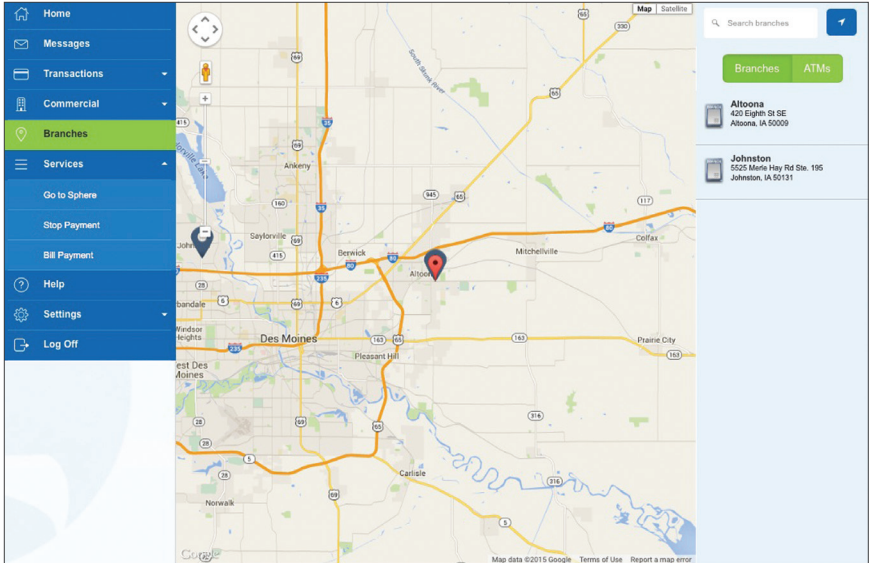
The screenshot shows the 'Transactions' page with the 'Statements' section selected in the sidebar. The main content area is titled 'Statements' and contains three drop-down menus: 'ACCOUNT:' with the value 'Consumer Checking XXXX1234 \$50,000.00', 'CYCLE:' with the value '2011 April', and 'IMAGE TYPE:' with the value 'pdf'. The 'CYCLE:' dropdown is circled with a '2'. A 'Get Statement' button is located at the bottom right.

Click on the **Statements** tab.

1. To verify that you are able to view a PDF on your computer or tablet, you will need to select the **Show PDF** button. A PDF will appear with a short code. Type that code into the Verification Code field, then click **Verify**.
2. Using the drop-down menus, select the **Account**, **Cycle** and **Image Type** for your eStatement, then click **Get Statement**.

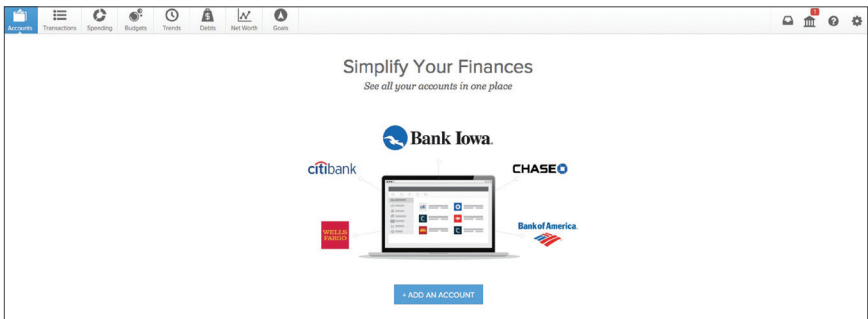
Branches

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



Services - Sphere

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



Accounts: View all of your accounts in one place. You can also add a new account at any time. The more accounts you add to Sphere, the better it will be able to track your spending.

Transactions: Your transactions are displayed by date range. You can use the arrows on the right and left to scroll through different date ranges to view your transactions. Here you can view transaction details such as: date, payee, category, account and amount.

Spending: An interactive pie chart will show you you're spending, broken down by specify category.

Budget: Track your spending. Add targets that will help you better control such expenses as shopping or dining out. When you establish spending targets, you can also schedule notifications via delivery of your choice when you start getting close to your budget limit.

Trends: View your spending trends and begin saving for the things you want. Your spending trends can be tracked and displayed on a handy line graph.

Debts: View your debts in one location as well as project your pay off date.

Net Worth: Sum up your assets and debts. Use pie charts to see how these assets and debts are allocated.

Goals: Set a personal financial goal and actively set aside money you wish to go towards that goal.

Services - 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.

To Initiate a Stop Payment Request :

Services

Stop Payment

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

REQUEST TYPE: Are you requesting to stop payment on one or multiple checks?

ACCOUNT: Single Check **1**

Multiple Checks

* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

Enter the check amount

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852989

PAYEE: Jane Doe

AMOUNT: \$ 500.00 **2**

DATE: Delete 0 Save

NOTE

* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

Enter the date of the check

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852989

PAYEE: Jane Doe

AMOUNT: \$500.00

DATE: 15

NOTE

* - Indicates required field

Send Request Back

REQUEST TYPE: Single Check

Enter a brief note to include with this request

ACCOUNT: Consumer Checking XXXX1234

CHECK NUMBER: #147852989

PAYEE: Jane Doe

AMOUNT: \$500.00

DATE: 10/23/2014

NOTE: For services rendered **3**

* - Indicates required field

Send Request Back

Click on the **Stop Payment** tab.

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

Settings - Profile

If you have a new address, phone number, email or even a new surname, updating your profile is an essential step in order for us to keep up with the changes in your life!

Profile
Please review and update your profile

PREFIX **FIRST NAME *** **MIDDLE NAME**

LAST NAME * **SUFFIX**

E-MAIL ADDRESS *

ADDRESS 1 *

ADDRESS 2

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

COUNTRY *

PHONE COUNTRY * **HOME PHONE *** **WORK PHONE**

* - Indicates required field

1

1. To update your profile, enter the correct information in the spaces provided. Click **Submit Profile**.

Settings - Account Preferences

In Account Preferences, you can select name and viewing preferences for your online and text banking accounts. When selecting online, customize your four character 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.

Click on the **Account Preferences** tab.

The screenshot shows the 'Settings' page with 'Account Preferences' selected. A toggle switch is set to 'Online'. Below the toggle, there is a text input field for a display name and an 'ORDER' dropdown menu. Five account entries are listed, each with a title, account ID, display name field, and order dropdown.

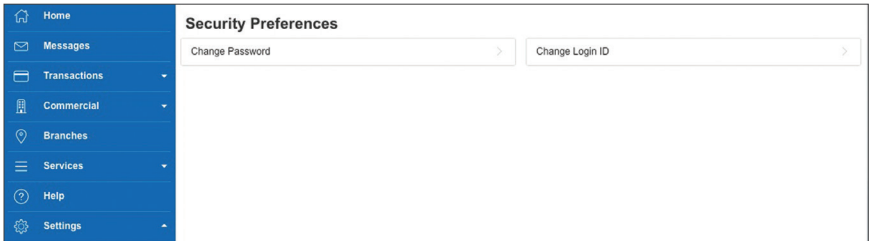
| Account Type | Account ID | Display Name | Order |
|------------------|------------|----------------------------------|-------|
| Regular Checking | XXXX1234 | Company Corp. Main Checking | 1 |
| Regular Checking | XXXX5678 | Company Corp. Expense | 3 |
| Regular Checking | XXXX9789 | Company Corp. Secondary Checking | 2 |
| Regular Savings | XXXX0345 | Display Name | 0 |
| IRA | XXXX3456 | Display Name | 0 |

Settings - 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 **Security Preferences** tab.



Change Password

OLD PASSWORD *

NEW PASSWORD *

CONFIRM NEW PASSWORD *

The New Password and Confirm New Password fields must match
Password must be at least 8 characters long.
Password can be no more than 15 characters long.
Password must contain a minimum of 1 numbers.
Password must contain a minimum of 1 lower case characters.
Password must contain a minimum of 1 upper case characters.

* - Indicates required field

Change Password

Change Password:

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

Change Login ID

Type your desired new Login ID in the field below.

NEW LOGIN ID *

Login ID must be at least 1 characters long.
Login ID must be no more than 50 characters long.

* - Indicates required field

Submit

Change Login ID:

When changing your Login ID, make sure it is at least 1 character long and is no more than 50 characters long.

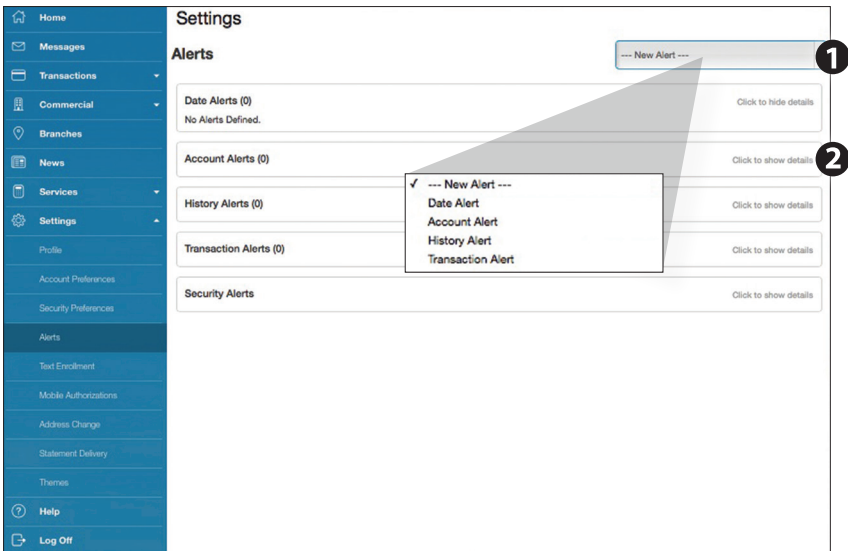
Settings - Alerts

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

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

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

To Set Up Alerts:



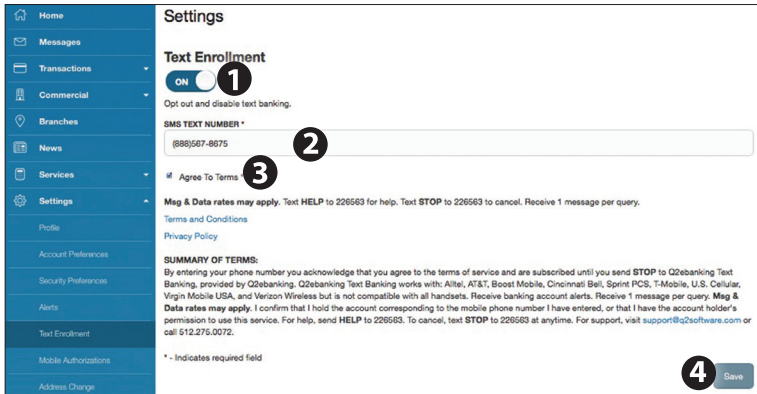
Click on the **Alerts** tab.

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

Settings - Text Enrollment

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

To Enroll in Text Banking :



Click on the **Text Banking** tab.

1. The first step, turn the Text Enrollment button from **OFF** to **ON**.
2. Enter your **phone/SMS text number**.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in text banking, visit Account Preferences under the settings menu. Check **enabled**, customize a five character account nickname to display and choose the order preference for viewing.

| Text Command Options to 226563 for the Following Information: | |
|--|---|
| BAL or BAL <account nickname> | Request account balance |
| HIST <account nickname> | Request account history |
| XFER <from account nickname> <to account nickname> <amount> | Transfer funds between accounts |
| LIST | Receive a list of keywords |
| HELP | Receive a list of contact points for information on text banking |
| STOP | Stop all text messages to the mobile device (for text banking and SMS alerts/notifications) |

Settings - Mobile Authorizations

Mobile Authorizations is an extra security measure to ensure no one but you is accessing your account.

To Set Up Mobile Authorizations :

The screenshot shows the 'Mobile Authorizations' settings page. It features a left-hand navigation menu with options like HOME, SECURE MESSAGES, TRANSACTIONS, CREDIT CARDS, COMMERCIAL, SERVICES, BRANCHES, HELP, and SETTINGS. The main content area is titled 'Mobile Authorizations' and includes instructions: 'Enter your desired Mobile Authorization Code and choose the transaction types for which you agree to be an eligible approver.' A note states: 'NOTE: You must enter a Mobile Authorization Code to use for verification.' There are three numbered callouts: 1 points to the 'MOBILE AUTHORIZATION CODE' input field; 2 points to the 'ENROLLMENT' section where transaction types can be selected; and 3 points to the 'Submit' button. Below the code field are 'Add E-mail' and 'Add Phone' buttons. Below the enrollment section is an 'ACH PASSTHRU' input field. A legend at the bottom left indicates that an asterisk (*) denotes a required field.

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. Choose the transaction types for which you agree to be an eligible approver.
3. Click **Submit** when finished.

Settings - Address Change

It is important to maintain current contact information on your account. You can access this Address Change form under the Settings menu. To update your secure access code delivery information click on **Security Preferences** under the Settings menu and choose the **Secure Delivery** tab. To update your mobile number used for mobile alerts click on **Edit Delivery Preferences** in Security Alerts found in Alerts under the Settings menu.

To Change Your Address:

Settings

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

ADDRESS 1 *
13610 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
Cell Phone

E-MAIL ADDRESS
paul@mccompany.com

Select an account
Select All Clear All

- CONSUMER CHECKING - XXXX1234
- COMMERCIAL CHECKING - XXXX5678
- COMMERCIAL LOAN - XXXX6789
- SAVINGS - XXXX2345
- CERTIFICATE OF DEPOSIT - XXXX3456
- COMMERCIAL LOAN - XXXX7890
- CREDIT CARD - XXXX8901

At least one account must be selected.

* - Indicates required field

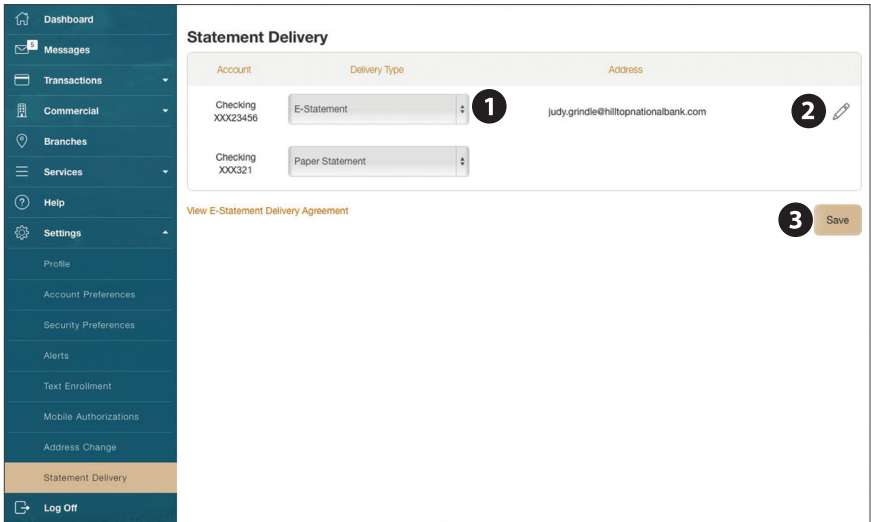
Submit

Click on the **Address Change** tab.


1. Update your contact information and click **Submit**.

Settings - Statement Delivery

You can choose how you would like your statements delivered for each of your accounts with a few, quick selections.



Click on the **Statement Delivery** tab.

1. When selecting eStatement, you will be prompted to review our eStatement Delivery Agreement.
2. For each account listed, select the Delivery Type using the drop-down menu.
3. Verify that the email address associated with this account is the one you want to use before proceeding. If it is not, click on the  to add a new email address.
4. Click **Save** when finished.



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