A quick and easy guide to

Online Banking

FALCON BANK

Member FDIC

We know what counts™

Published by Murphy & Company, Inc.
13610 Barrett Office Dr.
St. Louis, MO 63021
www.mcompany.com

Disclaimer
Concepts, strategies and procedures outlined in this guide can and do change and may not be applicable to all readers. The content in this guide is not warranted to offer a particular result or benefit. Neither the author/publisher, nor any other party associated with this product shall be liable for any damages arising out of the use of this guide, including but not limited to loss of profit, commercial, special, incidental or other damages. For complete product and service information, please refer to the terms, conditions and disclosures for each product and service.

Welcome

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

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

We invite you to take a moment to learn more about the anytime, anywhere convenience of Online Banking with Falcon International Bank.

Table of Contents

General Information

Messages & Alerts

Transactions

Transfers

Bill Pay

Advanced Bill Pay

Services

Statements

Maintenance

By following our tips, Online Banking at Falcon Bank can be a safe and efficient method for handling your banking needs. For additional security tips, visit falconbank.com.

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, letters, and special characters instead of using your birth date, pet's name or other personally identifiable choices.

Secure Sockets Layer Encryption

We use Secure Sockets Layer (SSL) encryption, a trusted method of securing internet transactions. This technology scrambles data as it travels between your computer and Falcon Bank, making it difficult for anyone to access your account information.

Secure Access Code

You need a Secure Access Code to access your accounts when you log into Online Banking with Falcon Bank for the first time or the first time from any new device. This code is delivered to you via phone call or SMS text message. You can opt to have your device registered so that you do not have to complete the Secure Access Code process the next time that you access Falcon Bank's Online Banking system from that same device. If you delete the security certificate or "cookie" that recognizes your device as previously registered, you will need to request another Secure Access Code.

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 and change them regularly.
- Exit your Falcon Bank Online Banking session when finished.
- Do not leave your computer unattended when logged in to Online Banking.
- Do not use public computers or unsecured WiFi when accessing.
- If you receive an error when logged in to your account, report the error to a customer service representative at 888-310-2265.

Falcon Bank will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from Falcon Bank, please report the incident to a customer service representative as quickly as possible. To mitigate the risk of online fraud and identity theft, your first and best protection is awareness.

Phishing

Phishing is an online scam tactic that is used to lure users into unknowingly providing personal data, such as credit card information or Login IDs and passwords. Using realistic-looking emails and websites, this tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their financial institution.

Identity Theft

It is important that you are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit, purchase merchandise, and commit other crimes using your identity.

Logging Off

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

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.

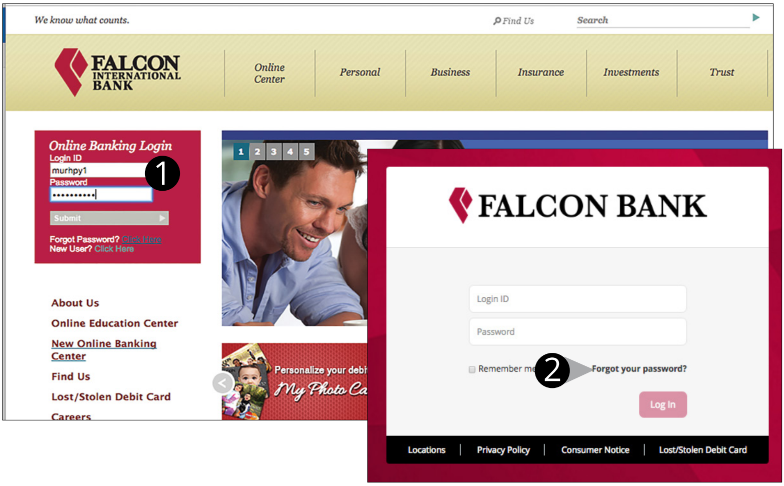
New Enrollment

1. Type falconbank.com into the address bar on your browser. Go to the **Online Banking Login** box on the Home Page and click **New user? Click Here.**
2. This opens the Online Banking new enrollment account verification screen. Enter all the required information. Here, you will be able to select your **Login ID.** When finished, click **Continue.**
   If you need to update your contact information, please call us during our business hours at 888-310-2265.
3. A new browser window will open congratulating you for having successfully enrolled in Online Banking. Click **Continue** to finish the enrollment process.
4. You will be directed to a page where you will select the delivery method of your Secure Access Code. This page will display the contact information on file for your account. Select either the phone or text message that will enable Falcon Bank to reach you immediately with your one-time Secure Access Code.

   If the contact information we have on file is inaccurate or out-of-date, you cannot proceed further. Please contact us at 888-310-2265 to update your contact information.
5. When you receive your six-digit Secure Access Code, enter it on the access code screen and click **Submit**. The Secure Access Code is valid for only 15 minutes. If it expires before you use it, you must request a new one. If you close the login screen and then receive the code, follow the above steps again and instead select **"I already have a Secure Access Code"**.
6. Once your access code has been accepted, you will be asked to set up a password. Your password should consist of at least 8 characters, one upper and lower case letter, and a minimum of 1 number and 1 special character. Once you have set up your password and click **Submit** your profile screen will appear. Please review and make any changes then click **Submit Profile.** If you register your device, you will not have to request a new Secure Access Code when you use that device in the future.
7. The Terms and conditions Agreement will be displayed next. Review the Welcom First Time Users, read and acknowledge that you agree to the conditions by clicking **I Accept**.
8. After accepting the Terms and Conditions agreement, you will be asked if you would like to register your device. If you register your device, you will not have to request a New Secure Access Code when you us that device in the future.
9. Congratulations! You are now logged in to Online Banking with Falcon Bank.

Logging in

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



1. From our website's Online Banking login box, enter your **Login ID and Password**.
2. Forgot your password? Simply 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.

Should I register my device?

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

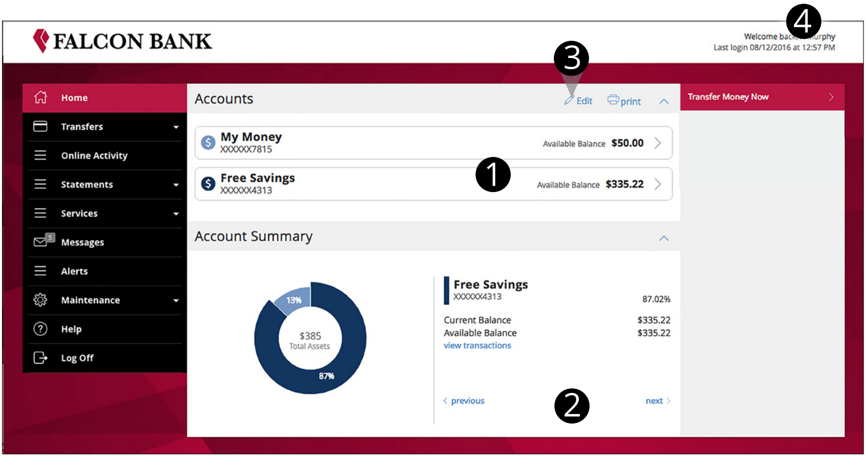
Logging Off

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

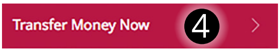
General Information

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

To View an Overview of Your Accounts:

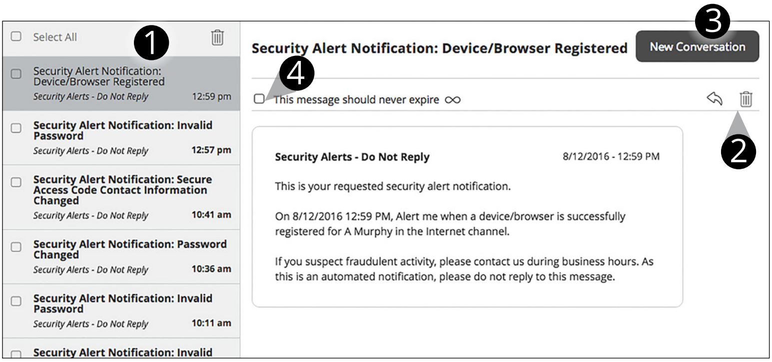


1. For account transaction history, click the **account name** to view the **Account Details** screen. View transaction details by clicking the transaction.
2. You can scroll through the account summaries by clicking **Next** or **Previous** at the bottom of the summary box.
3. Click the **edit** button and you will be directed to Account Preferences where you can modify the nickname of accounts as well as the order in which they appear. The **print** button will print a quick summary of your current available funds in all accounts.
4. Need an action done in a hurry? In the top right corner, you will notice options for easy access tools. These **Quick Action** options allow you to swiftly transfer money



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

To View Messages:



Click on the **Messages** tab.

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

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the delivery option to receive that alert. All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have chosen.

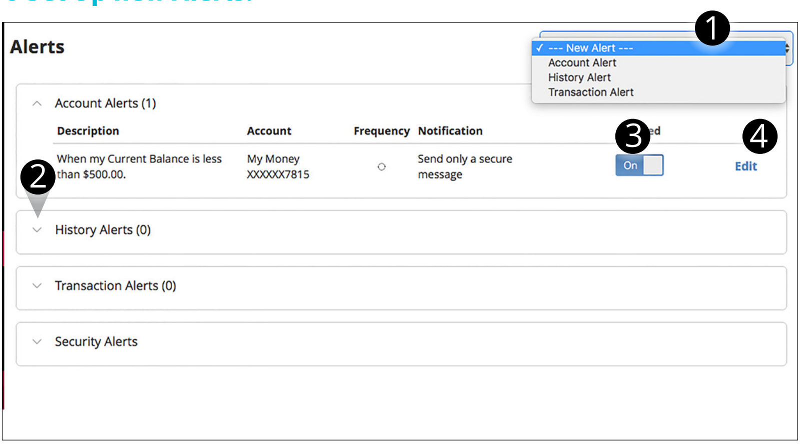
To Edit Alert Delivery Preferences:

You can create specific Date, Account, History, Insufficient Funds, Transaction, and Security Alerts and edit their delivery methods.

Delivery methods include:

- Secure Message within Online Banking
- Email
- Phone Call
- SMS Text Message

To Set Up new Alerts:

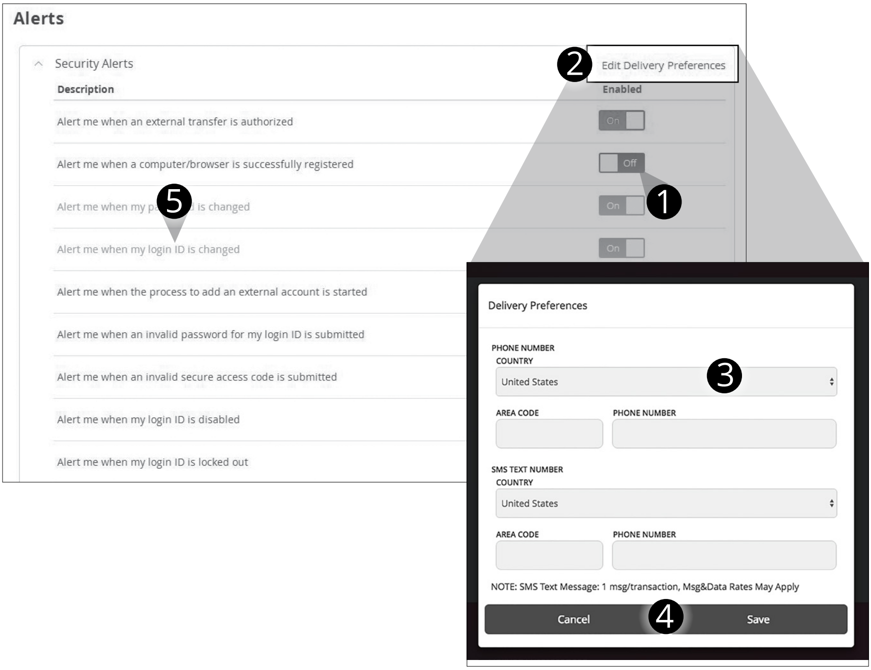


Click on the **Alerts** tab.

1. To create a new alert, click the **New Alert** drop-down button. Choose the kind of alert that you wish to create from the drop-down. A new screen will appear where you can enter the necessary information. Be sure to click **Save** when finished.
2. To view the alerts for each category, click the the category header.
3. You can easily toggle an alert **On/Off** without deleting the alert by toggling the **Enabled** button.
4. To view or change details of an already-existing alert, choose the **Edit** link on the right end of the alert you would like to edit. Be sure to click **Save** after you change any alert details.

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

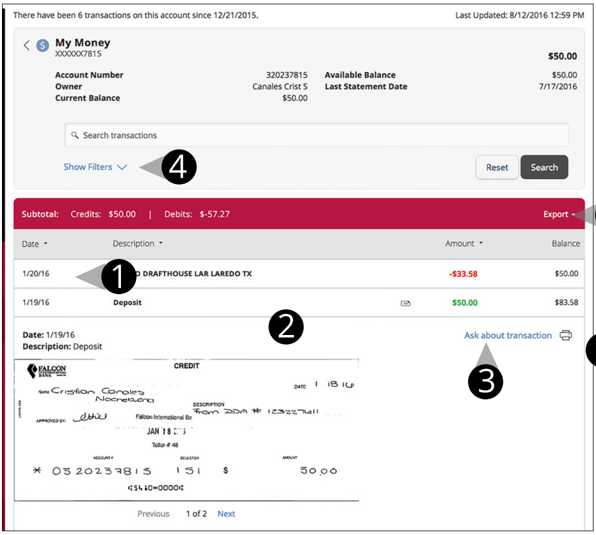
To Edit Security Alerts and their Delivery Preferences:



Click on the **Alerts** tab, click on **Security Alerts**.

1. To activate or deativate an alert, click the **On/Off** button that corresponds with the appropriate alert.
2. To edit delivery preferences, click the **Edit Delivery Preferences** link at the top. These changes will apply to all Security Alerts.
3. Enter the information for your preferred delivery method.
4. Click **Save** when finished.
5. If an alert is grayed out, you are not able to edit or disable this alert.

To View Account Details:



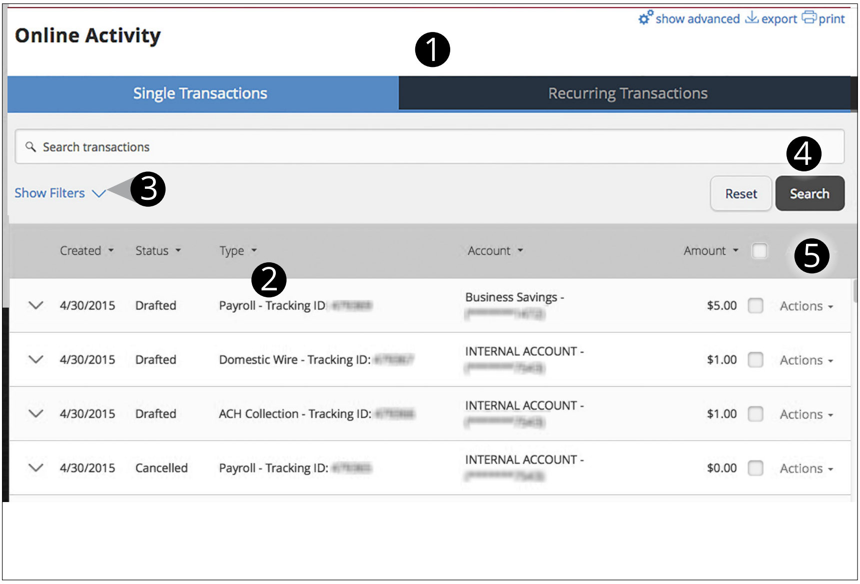
From your **Home Page**, click on an account for more information.

1. For account transaction history, click the account name to view the **Account Details** screen. View transaction details by clicking that transaction.
2. If you click on the description of a specific transaction, you will see more details like the elements a multi-faceted deposit. You can then click a single element of this deposit for more information like the image of a check or deposit slip.
3. You can choose to print only this transaction or click **Ask about transaction** to send a secure message to Falcon Bank.
4. If you choose to **Show Filters**, you will be able to sort out particular transactions to view, export or print.
5. Click **Print** 🖨 to print your filtered transactions.
6. You can also **Export** your filtered selection when working from your computer.

Activity Center

The Activity Center contains pending and processed transactions initiated within online banking such as funds transfers. The Activity Center does not include transactions that you make by other means such as ATM or debit card transactions or payments from within Bill Pay – these types of transactions are shown on the Account Details page once they are processed and clear your account.

To View Online Transactions:

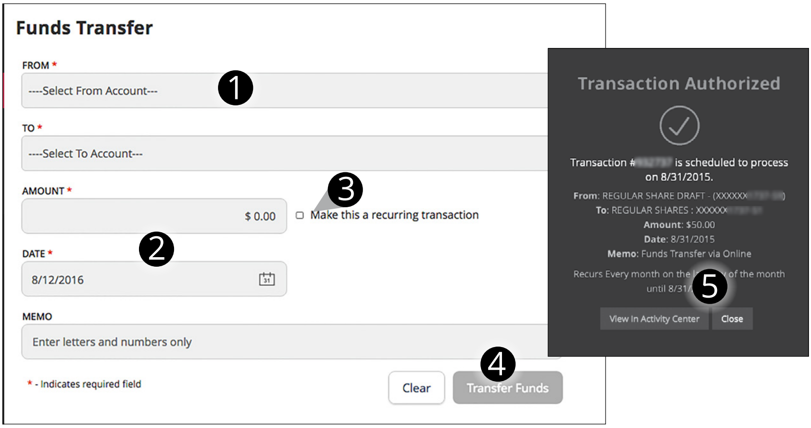


Click on the **Activity Center** tab.

1. You can choose to view **Single Transactions** or **Recurring Transactions** by clicking on the appropriate tab at the top.
2. Click on a transaction to view more details.
3. Click **Show Filters** for additional search options.
4. You can search transaction descriptions by typing a word or phrase in the text bar and clicking **Search**.
5. Select **Actions** to perform additional functions like to **Copy** a transaction or choose **Inquire** to compose a Secure Message to Falcon Bank. You can also **Cancel** reoccuring transactions and **Approve** transactions over $5000 or external transfers.

Online Banking enables you to transfer funds between your own Falcon Bank accounts quickly and easily.

To Transfer Funds:



Click on the **Funds Transfer** tab.

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

If the transaction is higher then $5,000.00 a Secure Access Code will be required.

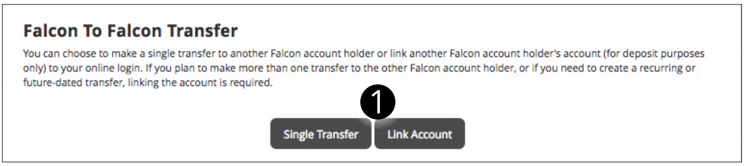
Note

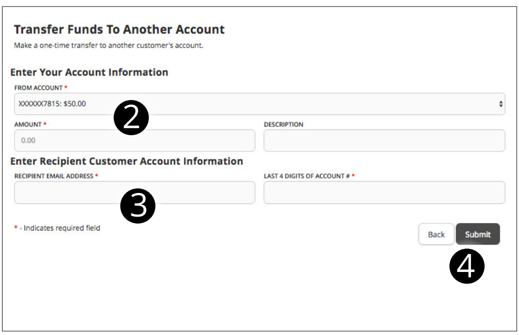
To Approve transaction visit the Activity Center

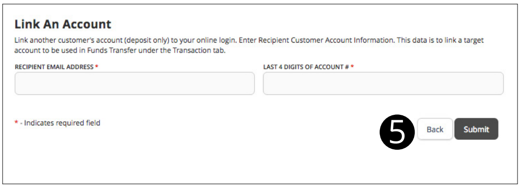
1. Select transaction.
2. Click on Actions.
3. Select Approve.
4. Choose a method of delivery for Secure Access Code.

With the Falcon to Falcon Transfer feature, you can send money to any Falcon Bank member. You can also conveniently link to this account for deposit purposes only.

To Send Money to a Falcon Bank customer:





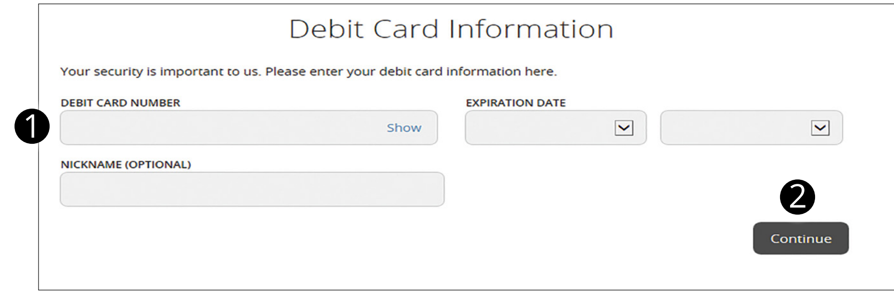


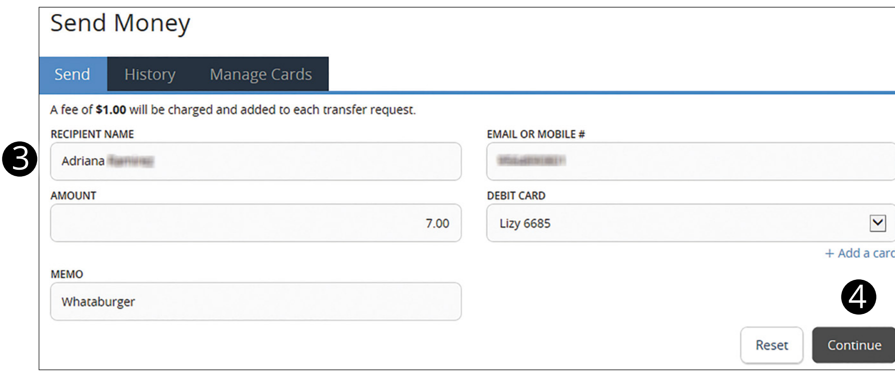
Click on the **Member to Member Transfer** tab.

1. Choose whether you will be making a **Single Transfer** or whether you would like to **Link Account** for future use.
2. For a **Single Transfer**, use the drop-down to choose the account you wish to withdraw funds from. If you wish to include a description to go with your transfer, do so in the provided box.
3. Enter the information for the person you wish to receive the funds.
4. Click **Submit**.
5. If you would like to link this account for future use. Click **Link Account** at the first window; fill out the requested information and click **Submit**.

Falcons Fast Pay P2P allows you to make a payment to someone else thru your online banking using your debit card.

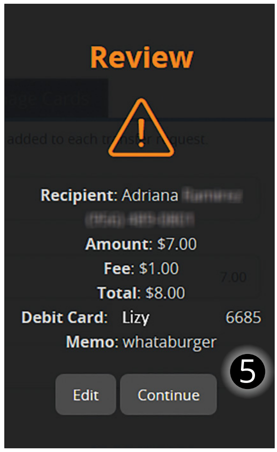
Register your card:



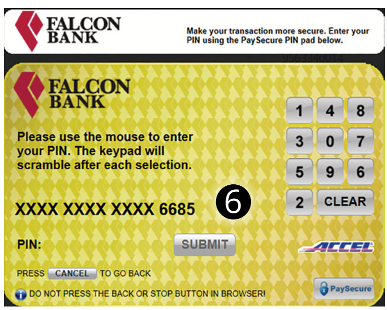


Click on the **Fast Pay P2P** tab.

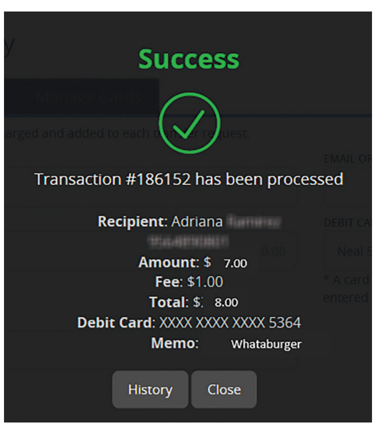
1. Register your card by entering the debit card number and expiration date.
2. Click **Continue.**
3. Enter recipient's information.
    - Name
    - Email or Mobile number
    - Amount
4. Click **Continue.**



5. Review transaction, if everything is correct, click **Continue.**



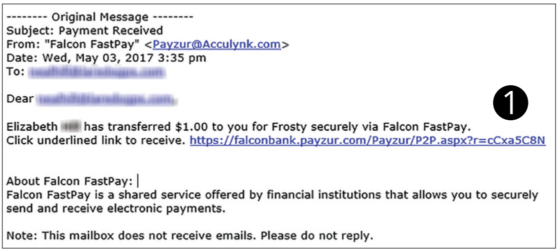
6. Enter **PIN number** and click **Submit.**



7. Successful transfer

Recipients Notification and Claim of Funds

The recipient will receive a notification via email or text (depending on what you chose when entering recipient's information).



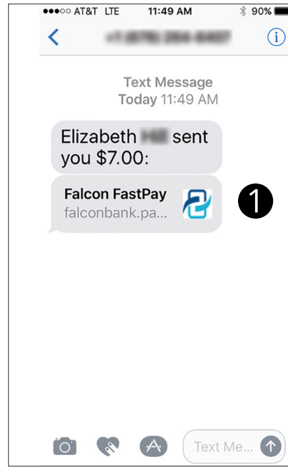
-------- Original Message --------
Subject: Payment Received
From: "Falcon FastPay" <Payzur@Acculynk.com>
Date: Wed, May 03, 2017 3:35 pm
To:

Dear

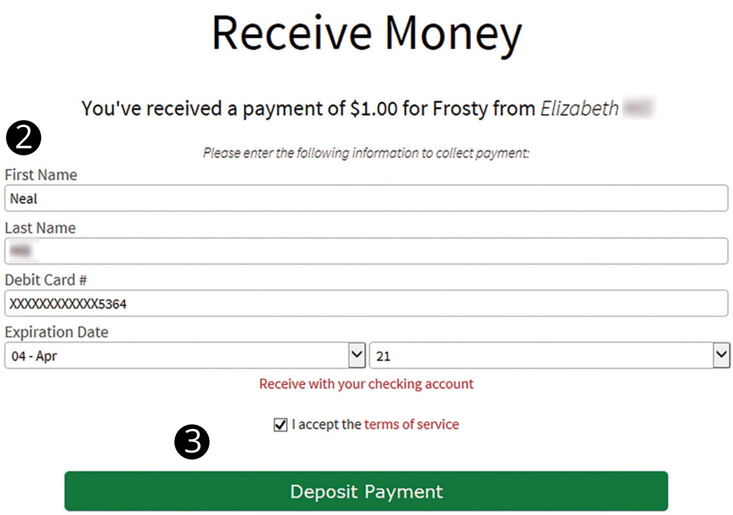
Elizabeth has transferred $1.00 to you for Frosty securely via Falcon FastPay.
Click underlined link to receive. https://falconbank.payzur.com/Payzur/P2P.aspx?r=cCxa5C8N

About Falcon FastPay:
Falcon FastPay is a shared service offered by financial institutions that allows you to securely send and receive electronic payments.

Note: This mailbox does not receive emails. Please do not reply.



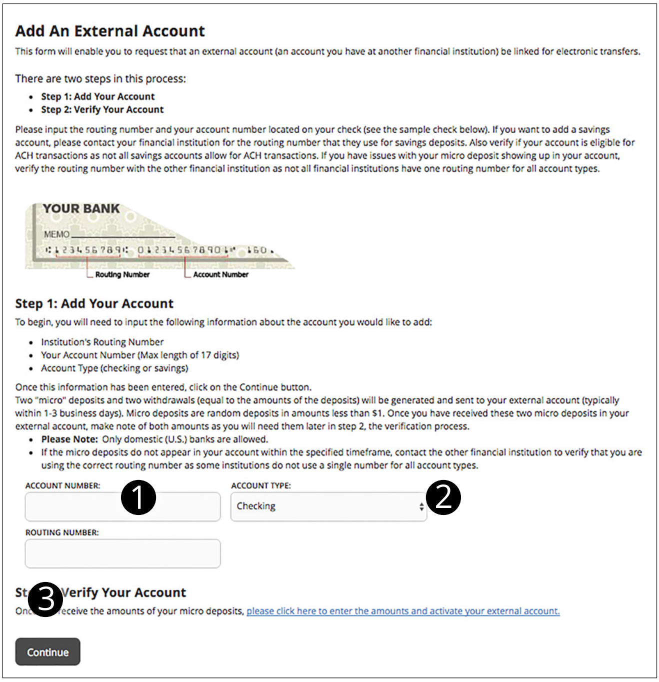
1. The recipient needs to click on the link to claim the funds.



2. Recipient needs to enter his information:
   - Name and Last Name
   - Debit Card Number (where he wants to funds deposited to)
   - Expiration Date.
3. Click **Deposit Payment** button.

In order to transfer funds to an account outside Falcon Bank, you must first enroll the new external account. This will ensure the ability to make fund transfers to the outside account by integrating it into one, simple location.

To Add an External Account



Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

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

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.

Step 1: Add Your Account

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

- Institution's Routing Number
- Your Account Number (Max length of 17 digits)
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button.
Two "micro" deposits and two withdrawals (equal to the amounts of the deposits) will be generated and sent to your external account (typically within 1-3 business days). Micro deposits are random deposits in amounts less than $1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

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

ACCOUNT NUMBER: 1

ACCOUNT TYPE: Checking 2

ROUTING NUMBER:

St 3 Verify Your Account

Onc 3 receive the amounts of your micro deposits, please click here to enter the amounts and activate your external account.

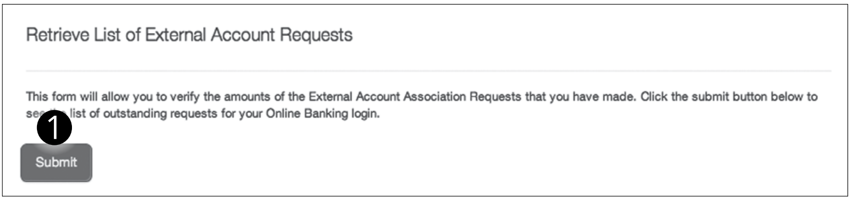
Continue

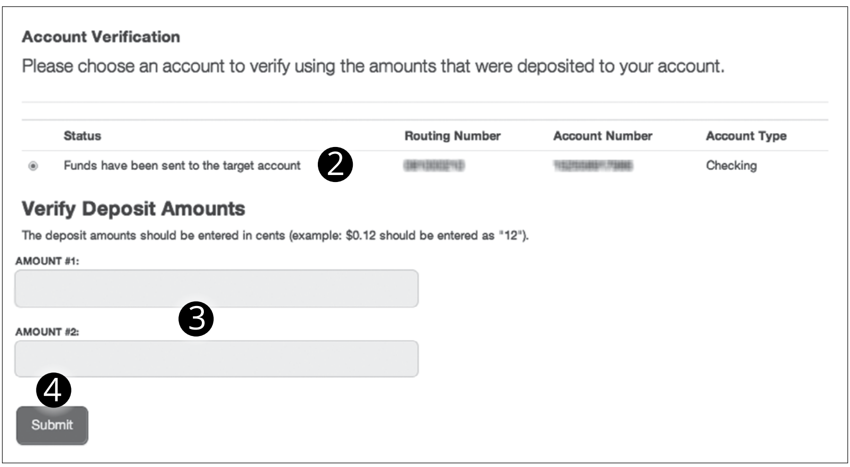
Click on the **Add External Account** tab.

1. Enter the **Account Number** and the financial institution's Routing Number in the spaces provided. These numbers can be located towards the bottom of a paper check.
2. From the drop-down menu, choose the **Account Type**.
3. Click **Continue**. You should then receive micro deposits in 2-3 business days deposited to the external account to show the process has been initialized. Once you see that you have received these deposits, go to the **Verify External Account** tab to enter the amounts and activate your external account.

Once you have made a request to add an external account, check the history of that account and locate the two "micro" deposits that have been made. You will then be asked to provide those amounts which will verify the ability to make transfers and prove ownership of the outside account.

To Verify an External Account:





Click on the **Verify External Account** tab.

1. To begin, click **Submit**. You will be directed to a new window.
2. **Select the Account** you would like to verify.
3. Enter the amounts of the micro deposits that you see in your external account.
4. Click **Submit**.

You may now transfer to and from your external account. To approve any transfers with an external account a secure access code will be required. To approve transaction visit the Activity Center.

1. **Select** transaction
2. **Click** on Actions
3. Select Approve
4. Choose a method of delivery for Secure Access Code.

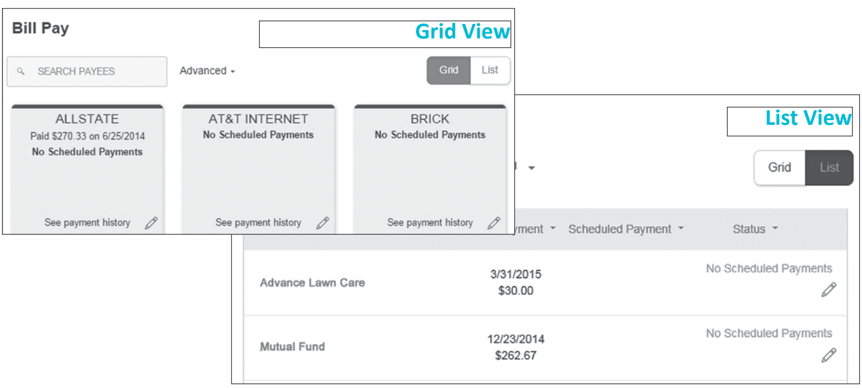
What is more reassuring than being in control of your finances? Staying in control of your bills!

Online bill payment with Falcon Bank allows you to stay on top of your monthly finances with the utmost ease and turn-key efficiency whether you are accessing your account from a computer or a smart device. Free yourself from the hassle of writing checks and the clutter that comes with traditional means of paying bills. Having your bills linked to your Falcon Bank account is a quick and easy alternative to paying your bills online at the sites of each individual biller.

The first time that you click the Bill Payment tab, you will be asked to choose an account to use within Bill Pay and to accept the terms and conditions.

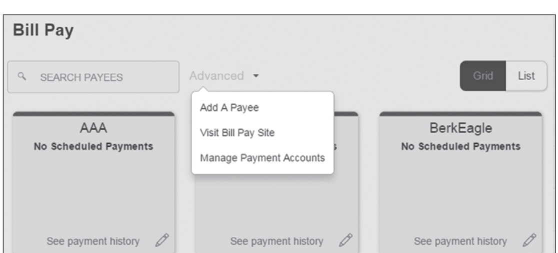
When you log into Online banking from a mobile device, you will see the following List/Grid view. When you access Bill Pay from a computer, you will be directed to the Advanced Bill Pay Section seen on Page 24.

New Bill Pay Features:



Getting Started with Advanced Bill Pay:

Click on the Bill Pay tab to begin managing your bills online. Click the Advanced dropdown to view your payees, pending payments, and bill history regarding your online account with Falcon Bank.



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 a utility 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.

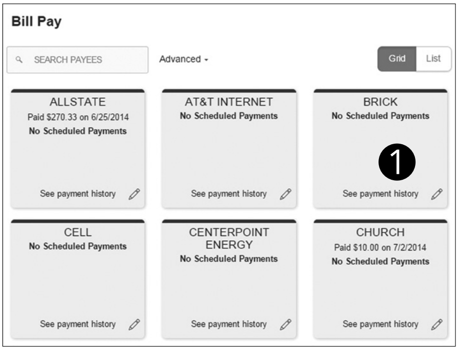
To Create a Payee:

Click on the **Bill Payment** tab.

1. Click the dropdown and choose **Add a Payee**.
2. Fill out the required information regarding the payee, then click **Save**.
3. You will get a confirmation screen that your payee has now been created and added to your payee list.

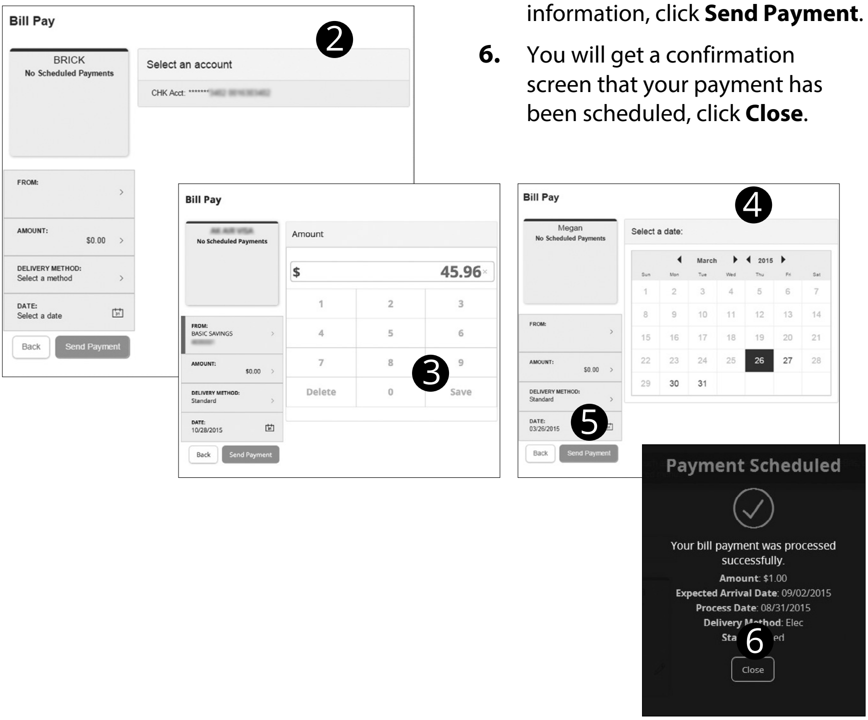
Once you set up your payees, it's easy to pay your bills quickly. When you click on the Bill Payment tab you will see all of the existing payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside the name.

To Make a Payment:



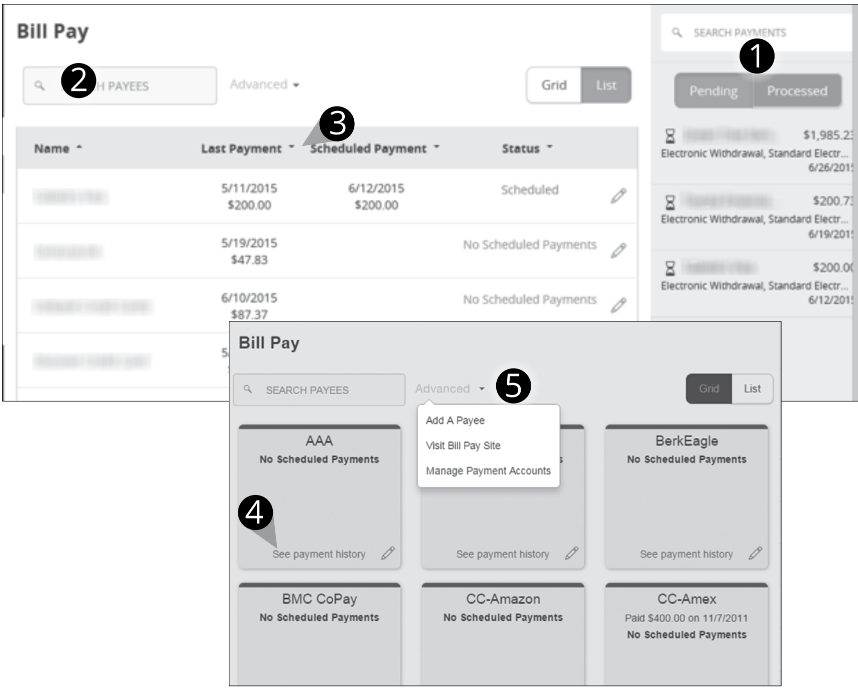
Click on the **Bill Payment** tab.

1. Select the payee that you would like to pay.
2. Click the account from which you would like to send a payment.
3. Enter the amount of payment and the delivery method, click **Save**.
4. Choose the date to complete the transaction.
5. After you have verified the information, click **Send Payment**.
6. You will get a confirmation screen that your payment has been scheduled, click **Close**.



Here you can quickly pay bills by searching payees by name, last payment date, scheduled payment or status.

To Search Your Bill Pay History:

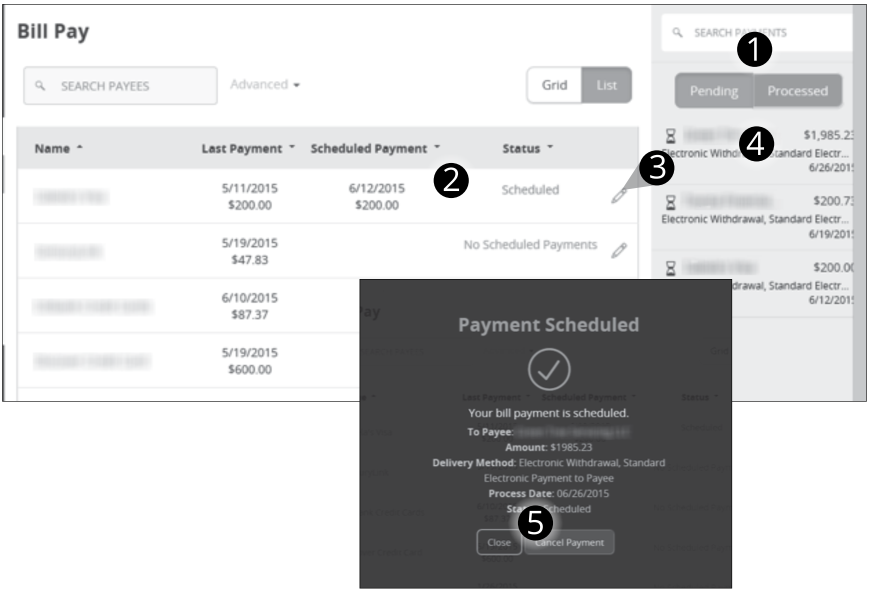


Click on the **Bill Payment** tab.

1. You can view **Pending** or **Processed** transactions on the right side panel.
2. In any view, you can search your previous **Payees** using the **Search** bar.
3. **In List view**, you can sort by headers. Simply click the arrow next to the desired category.
4. **In Grid view**, to see payment history for a specific Payee, select **See Payment History** on the bottom of the grid of the chosen Payee.
5. To access additional screens, click the **Advanced** drop-down, and then **Visit Bill Pay Site**.

You can see all Pending and Processed transactions listed on the right-hand panel.

To Cancel a Pending Transaction:



Click on the **Bill Payment** tab.

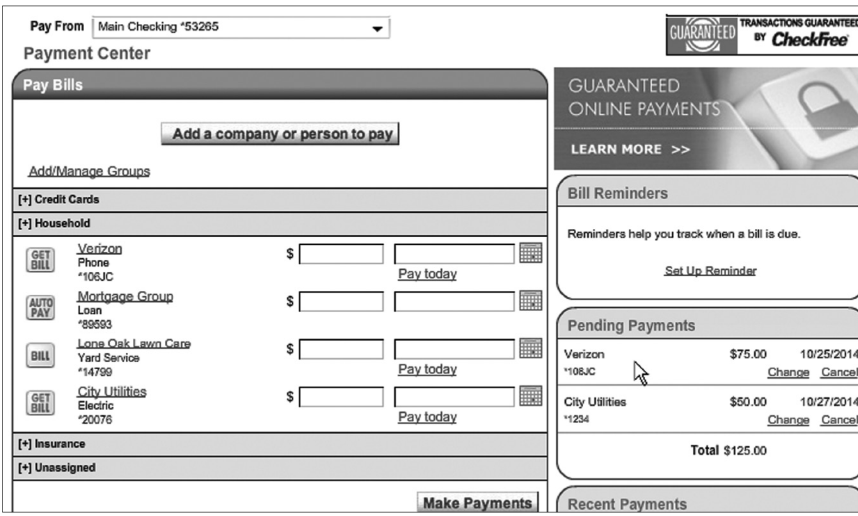
1. You can view only **Pending** or only **Processed** transactions by selecting the appropriate button on the right-hand panel.
2. You can see the **Pending** payments marked as scheduled in green under the **Status** header.
3. To edit payee information, like address or phone number, click the ✎ icon.
4. To cancel a pending payment, click the appropriate line item in the right-hand panel.
5. A new screen will appear. Click **Cancel Payment**. You should see a confirmation screen to show that this action is completed.

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

Staying in control of your bills!

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

The first time you click the Bill Payment tab, you will be asked to choose an account to use within Bill Pay and to accept the terms and conditions.



Click the **Bill Payment** tab to begin managing your bills online.

The Payment Center is a guide to your billers, bills due, as well as where you would edit or delete scheduled payments. Also featured are icons in the Features column will help you navigate and are defined below:

E-bill enrolled
Enrolled to receive E-bill for this biller.

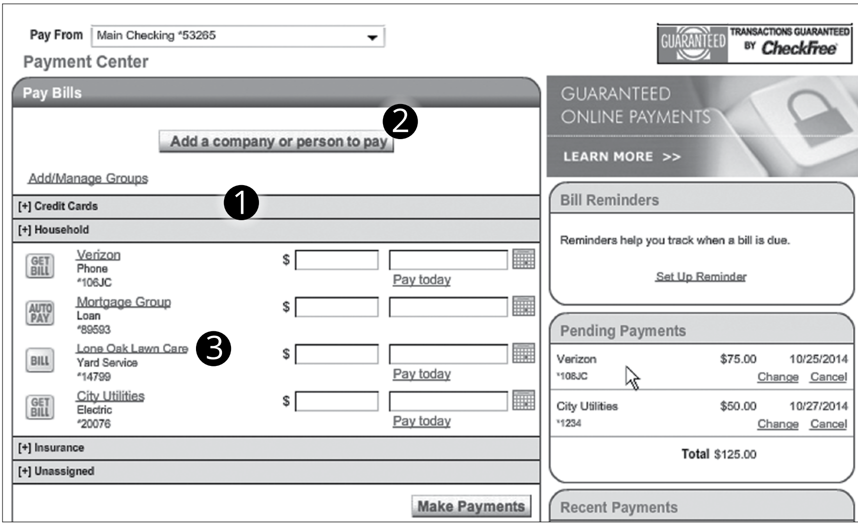
Enroll biller(s) to E-bills
Receive billing information straight to your Online Account.

E-bill payment due
An E-bill has been posted to your account, ready for payment.

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

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 a utility company, a cable TV provider or even a lawn care service. It may be convenient to set up a payee as an automatic payment so that there is no need for repeating the same scheduling process each month.

To Set Up or Edit a New Biller:

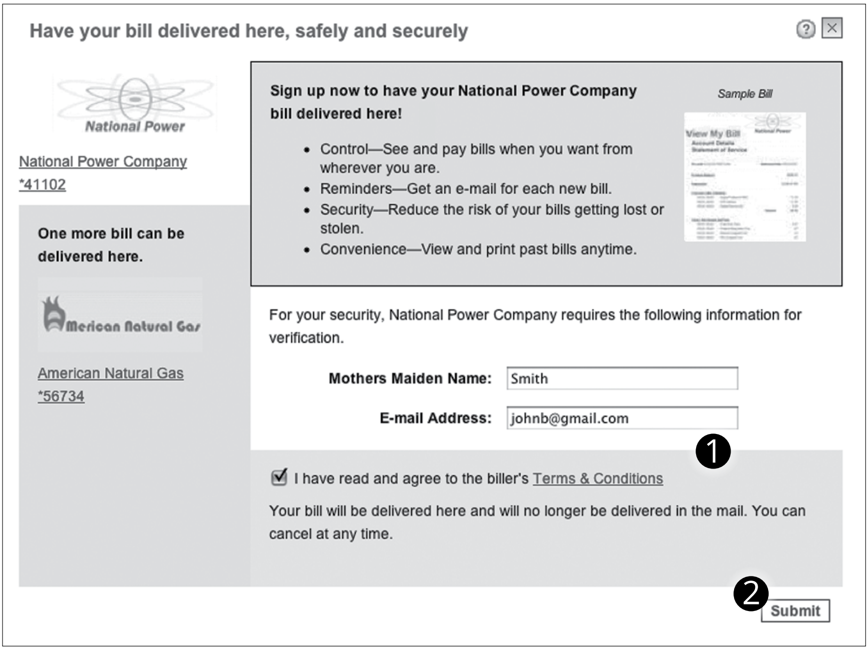


In the **Payment Center** you will see your billers listed.

1. Click the different categories to see more billers.
2. To **Add a company or person to pay**, click the button at the top of the page.
3. To see or change information for a current biller, click the name of the biller you would like to edit. You will see detailed information about that biller including address, telephone number and even recent payments completed.

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 the name within the Payment Center. After activating a biller with e-bills, you will start receiving your bill directly within your Falcon Bank 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!

To Set Up e-Bills for an Existing Biller:

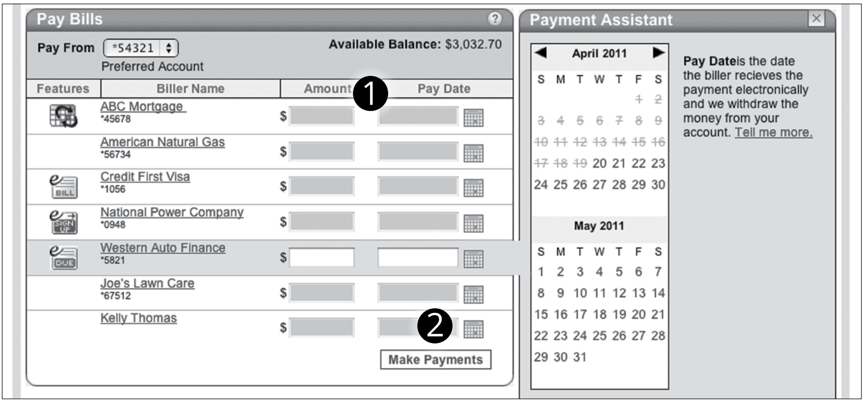


1. Clicking on the icon. 

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

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

To Schedule a Payment:

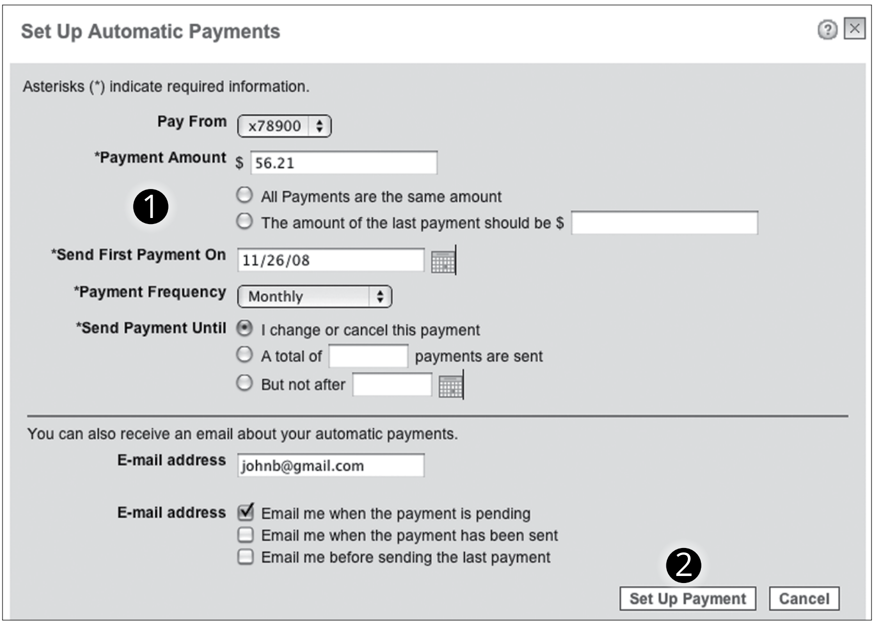


In the **Payment Center**, notice the billers are listed by name and account number.

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

It may be convenient to set up a biller to receive payments on a regular basis, such for your child's schools lunches. 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 you doing a thing!

To Set up Automatic Payments:



Set Up Automatic Payments

Asterisks (*) indicate required information.

Pay From x78900

*Payment Amount $ 56.21

1

All Payments are the same amount

The amount of the last payment should be $

*Send First Payment On 11/26/08

*Payment Frequency Monthly

*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 johnb@gmail.com

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

2

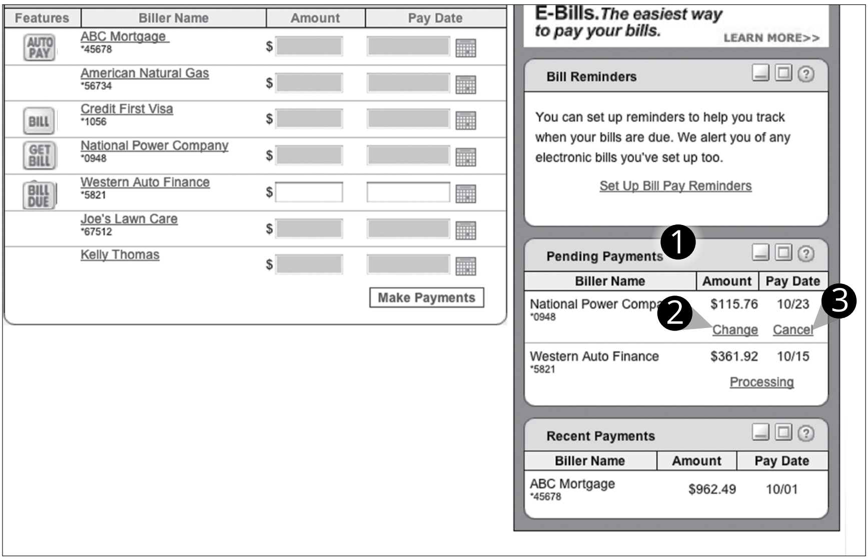
Set Up Payment Cancel

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.
2. When completed, click **Set Up Payment**.

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

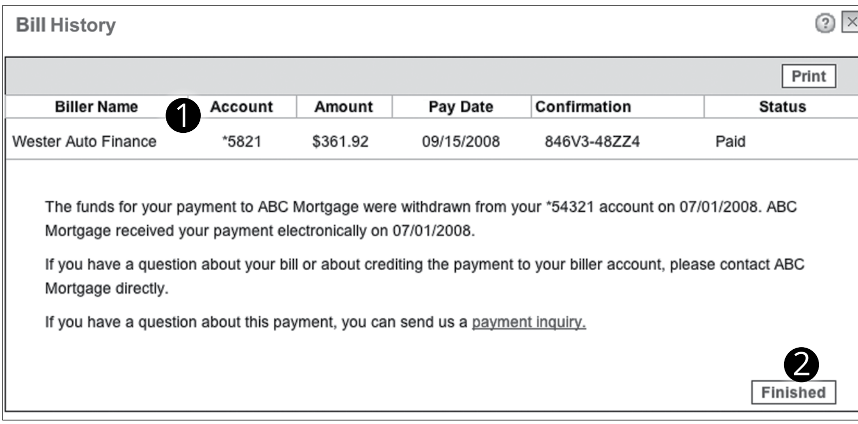
To Change or Cancel Payments



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

When you receive an E-bill, you also have the luxury of viewing your bill directly from your Falcon Bank Online BankingAccount. You may also print the information for future reference so you are always a step ahead!

To View Bill History:



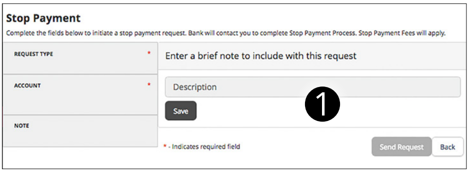
Click the link on the payment amount.

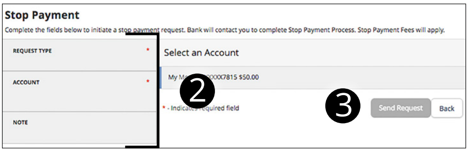
1. In the pop-up window, review the pay date, amount, confirmation number and status.
2. Once you have reviewed the details, click **Finished**.

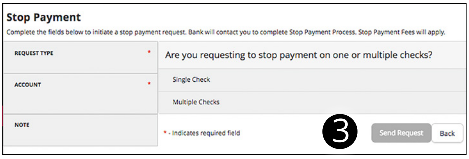
Using Online Banking with Falcon Bank, you can initiate a Stop Check Payment request from any device. You can review the status of your request in the Activity Center. The stop payment, once confirmed, will remain in effect for six months.

Contact Falcon Bank at 888-310-2265 for current fee information.

To Initiate a Stop Payment Request:





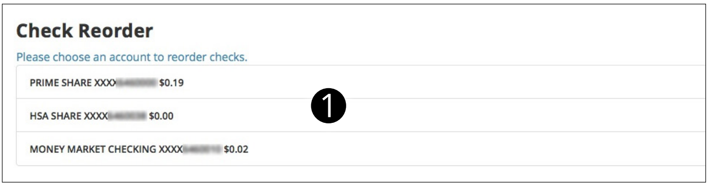


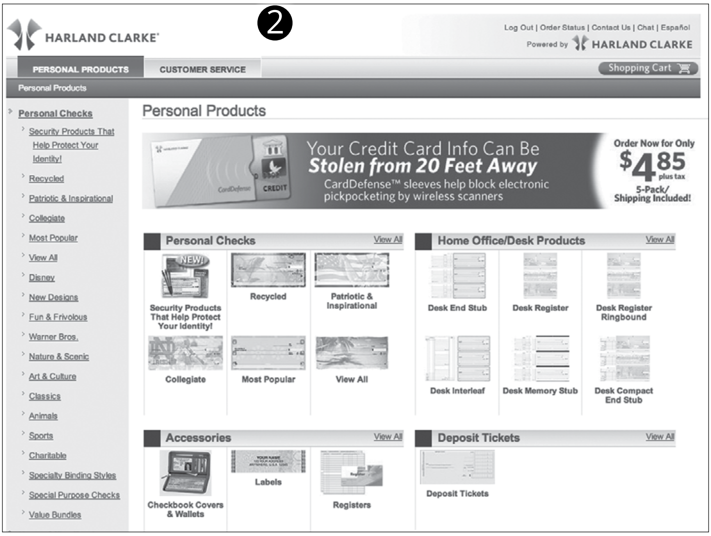
Click on the **Stop Payment** tab.

1. Choose request type; single or multiple checks.
2. Click on each category header on the left to select an account, enter a check number, amount and choose the date of the check.
3. When entering the check number or amount, be sure to click **Save**.
4. When completed, click **Send Request**.

With Online Banking, you can conveniently reorder checks online.

To Order Checks:





Click on the **Check Reorder** tab.

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

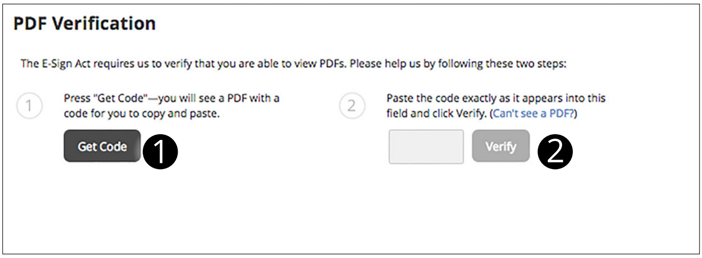
Note

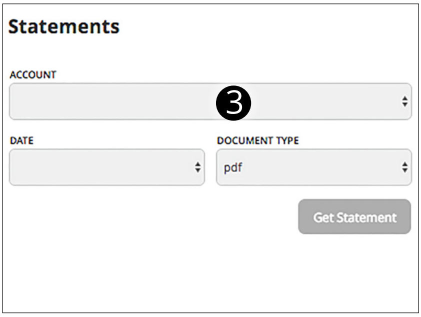
If you notice that you are missing checks, please contact us right away so that we can take precautions to safeguard against identity theft and fraud.

Statements

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

To View Your Statements:



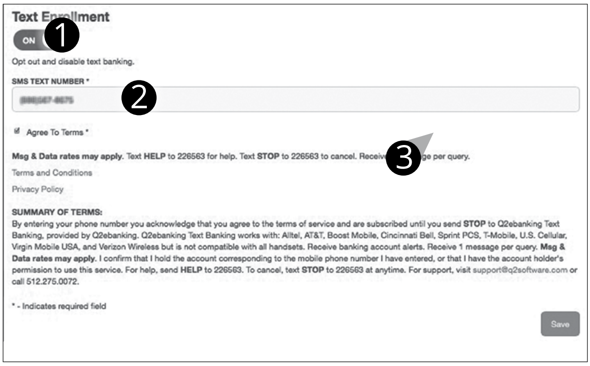


Click on the **Statements** tab.

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

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 in Text Banking:



To enroll, click the **Text Enrollment** tab.

1. Toggle the **Text Enrollment button** from **OFF** to **ON**.
2. Enter your phone/SMS text number.
3. Read the terms and conditions, select Text, nickname your accounts, and check the **Agree to Terms** box.Click **Save** to complete enrollment.

Note

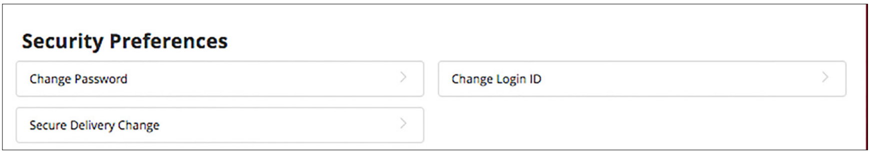
To enable your accounts to be viewed in Text Banking, visit Account Preferences, select TEXT, nickname your accounts (maximum of four characters and click enable.

Text Command Options To #	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)
START	Enable message send/receive for text banking

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

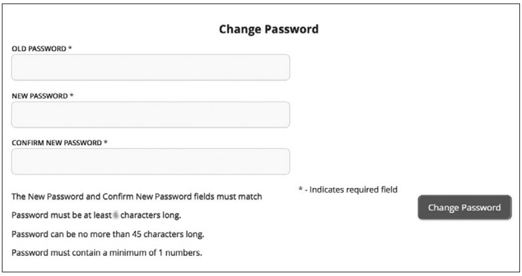
To Set Up or Change Your Security Preferences:

Click on the **Security Preferences** tab, choose a preference to edit.



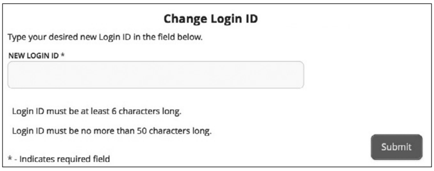
Password

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



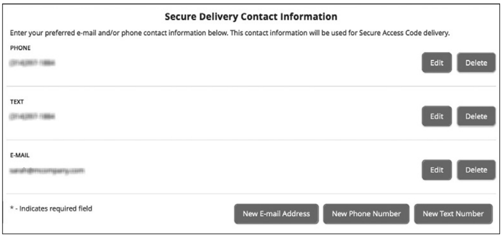
Login ID

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



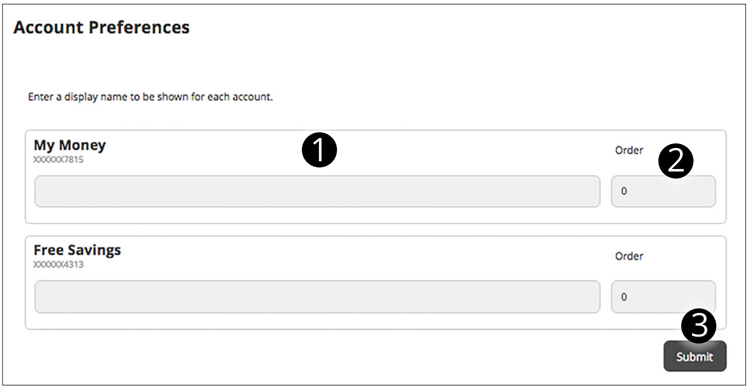
Secure Delivery

Make sure that we have your correct email and phone number on file so you can receive Secure Access Codes when logging in from an unregistered device.



In Account Name/Order you can select nickname and viewing preferences for your Online Banking accounts.

To Set Up or Change Your Account Nickname or Viewing Preferences:

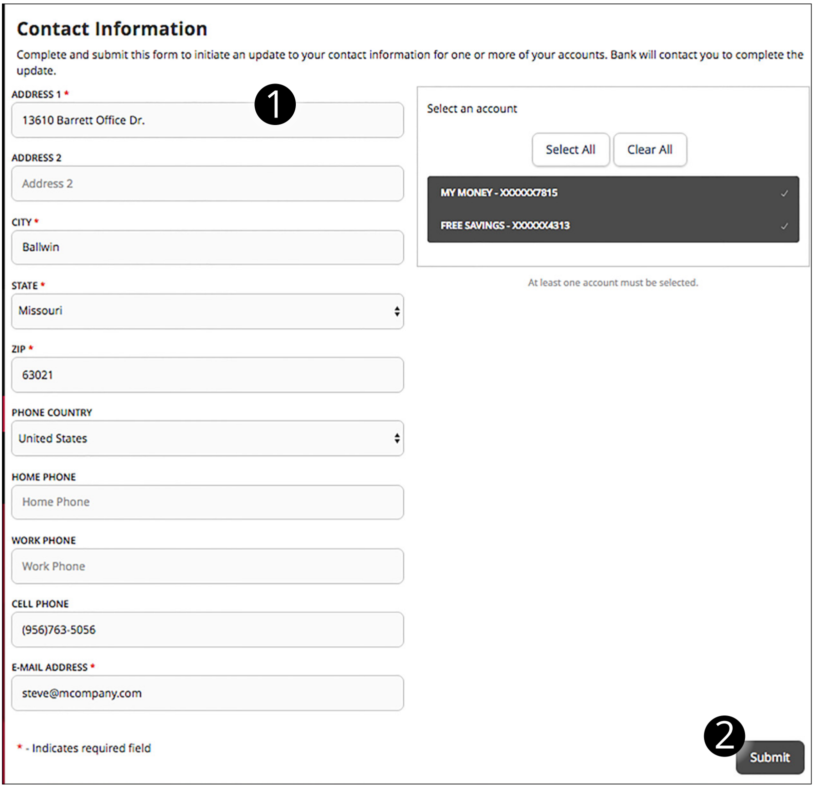


Click on the **Account Name/Order** tab under **Maintenance.**

1. Customize nicknames for your accounts.
2. Change the display order of accounts on the home page by entering a number on the right side of the nickname.
3. When you are happy with your choices, click **Submit**.

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

To Update Your Contact info:



Click on the **Address Change** tab.

1. Update your contact information including phone, email, and mailing address. This does not, however, change your secure access delivery points. To make changes to your secure delivery information visit the **Security Preferences** tab and edit **Secure Delivery**.
2. Once you update your information, please click **Submit** to send us your changes.