A Quick and Easy Guide to
STC OnLine Banking
Personal Online Banking

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Published by Murphy & Company, Inc.
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A Quick and Easy Guide to **STC OnLine Banking Personal Online Banking**

Welcome! Whether you're at home, at work or on the road, we are here for you 24 hours a day, 7 days a week with our Online Banking & Bill Payment services.

This guide is designed to help you answer your questions about how STC OnLine Banking can help manage your finances online. In addition to accessing your account information and transferring funds online, you'll also be able to export account information to financial management software, such as Quicken® or QuickBooks®, and pay your bills online. After becoming a STC OnLine Banking customer, you'll find you are able to reduce the amount of time spent managing your finances.

Welcome, and we hope you enjoy this quick and convenient guide to STC OnLine Banking.

Table of Contents

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 clues.

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

Browser Registration
In addition to your personal password security, we have added additional security measures with Browser Registration. Browser Registration strengthens the safeguards in place at login by adding additional steps to verify your identity. Although these security enhancements are benefiting you and your security, you probably will not notice them during your regular day-to-day experience.

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 customer service.

Security

Your financial institution will never send unsolicited emails asking you to provide, update, or verify personal or confidential information via return email. If you receive an email inquiry allegedly from your financial institution, please report the incident to a customer service representative as quickly as possible.

To mitigate the risk of online fraud and identity theft, your first and best protection is awareness. Please read the content located under the Security Tab for additional information on how to make yourself more secure online.

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 spoof (look-a-like) emails and websites, the tactic attempts to gain the trust of unsuspecting targets and convince them that vital information is being requested by a vendor they may already have a relationship with, such as their bank.

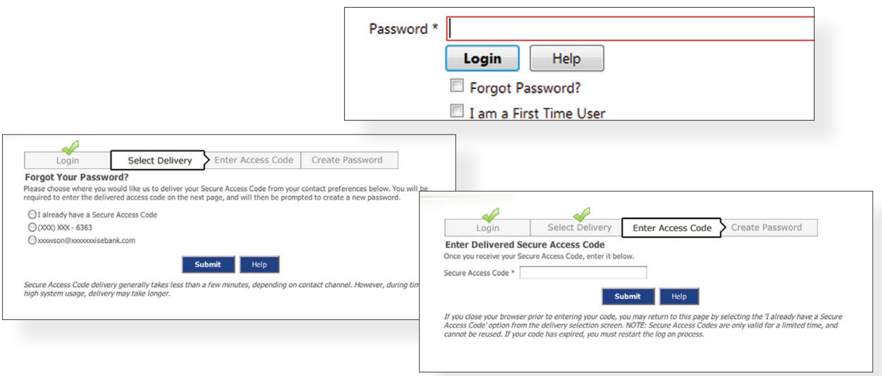
Identity Theft
It is important that our customers are aware of the dangers of identity theft. Identity theft can occur when criminals find a way to steal your personal or other identifying information and assume the use of that data to access your personal accounts, open new accounts, apply for credit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

If this is your first time logging in, click New User. Enter your Login ID, leave the "Password" field blank, check the "I am a First Time User" box and click Login. Select one contact from the list that you can immediately access and our system will deliver you a temporary Secure Access Code within minutes.

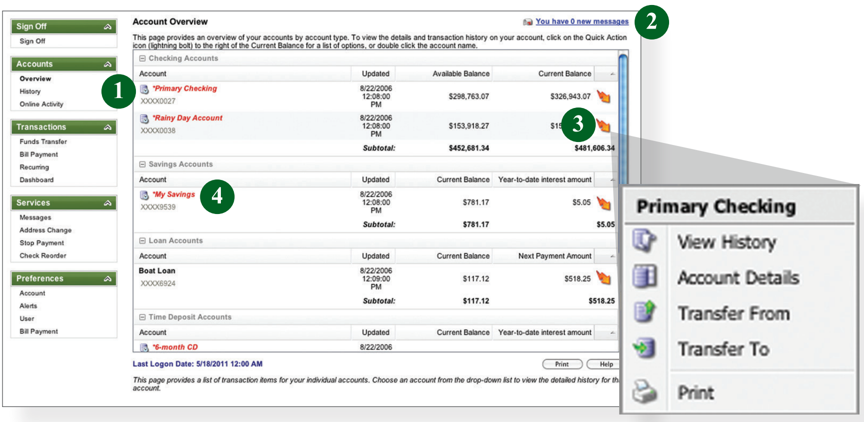
Note: If all of the contact information we have on file is inaccurate or out-of-date, you cannot proceed any further. Please contact us to provide updated information.



What is a Secure Access Code? A Secure Access Code is a one-time use code, that allows you to securely login to our Online Banking system. It is delivered to you via email, phone call or SMS text. If you are logging in for the first time, you will be prompted to create a new password. Secure Access Codes are also used if you delete the security certificate or "cookie" that we've stored on your computer, or if you request login from a computer not setup for repeated use. Choosing "activate my computer for later use" authorizes us to store a security certificate on your computer which will speed up the verification process in the future, and eliminate the need to use a Secure Access Code on each login.

Account Overview

Account Overview will provide you with a quick view of your accounts and balances. Here you can make a quick transfer between accounts, view pending transactions and even check your secure messages.



1 | Click any of the menu items to expand or collapse each drop-down item.

2 | If you have any unread Secure Messages, it will be indicated here.

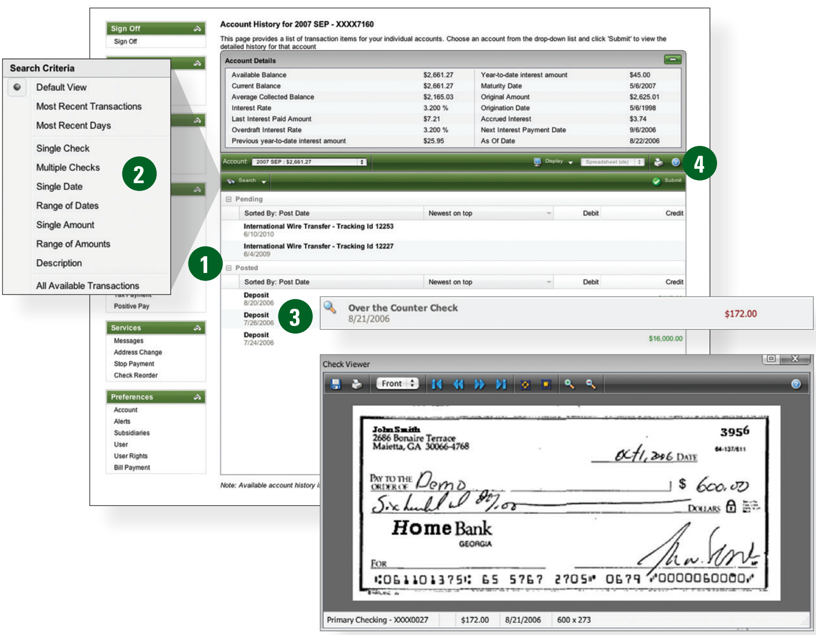
3 | Hover over the Quick Action Icon next to your account to view a variety of standard options.

- **View History:** A quick link to the history of that account.
- **Account Details:** View the details of that account.
- **Transfer From:** A quick transfer from that account.
- **Transfer To:** A quick transfer to that account.
- **Print:** Print the transaction history of that account.

4 | If any of your account names are shown in red with an asterisk, there is at least one pending transaction in that account.

Account History

Online Banking allows you to conveniently access a history of your account transactions, always keeping you in the know with your account balances. To begin, double-click the account name you wish to view from the Account Overview page. You may also select View History from the Quick Action Icon. Quickly switch between accounts by selecting an account from the Account drop-down menu and click Submit.



1 | Quickly expand or collapse the sections by clicking on the **Plus/Minus** button.

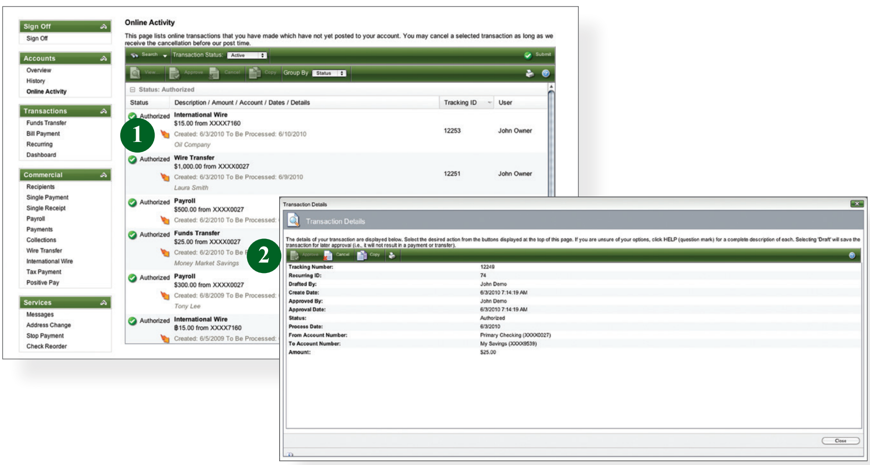
2 | Change the way you view your Account History from the options available in the Search drop-down menu. You may also search for transactions by check number, date, amount or even description!

3 | View check images by clicking on the **Magnifying Glass Icon**.

4 | Want to export your Account History? Click the Display drop-down menu and select **Export**. Then select your export format (spreadsheet, Quicken®, Quickbooks®, etc.) and click **Submit**. Prefer to print? Simply click the printer icon!

Online Activity

Online Activity quickly organizes all transactions you originated online. This includes account transfers, wire transfers, ACH payments and more. From the Online Activity menu, you can group items by category, view all transactions, approve drafted transactions and cancel authorized or drafted transactions. Please note that once a transaction is processed, it can't be cancelled.



1 | Hover over the **Quick Action Icon** to view a drop-down menu with more options.

2 | Clicking on **View Transaction** will allow you to see more details regarding the transaction along with providing you the ability to either approve, cancel, copy or print.

Your Online Activity transaction status may vary from item to item. To help you better understand what each of the Online Transaction Status terms mean, we've included a helpful guide to use as you grow accustomed to the feature.

Active: Any transaction generated online that has been initiated within the last week or is in a status that still allows action to be taken.

Drafted: Any transaction that has been put in a pending (Drafted) state by the user and can still be either approved or cancelled.

Authorized: When a transaction, such as funds transfer, has been approved by a user with approval rights, the transaction displays in the Authorized category in Online Activity. Authorized indicates that you are ready for your financial institution to process the transaction.

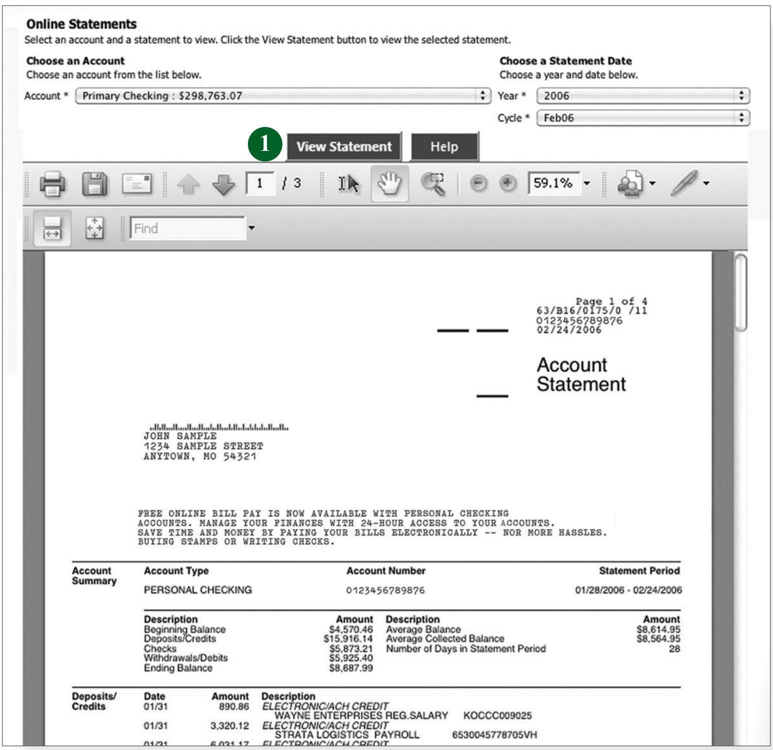
Cancelled: When a transaction, such as funds transfer, has been cancelled by a user from the Transaction Details page, the transaction displays in the cancelled category in Online Activity.

Processed: When a transaction, such as funds transfer, has been approved by a user with approval rights and then later processed by your financial institution, the transaction displays in the Processed category in Online Activity.

Other: Any transaction that might have been unsuccessful, or does not fall under the previous categories.

Statements

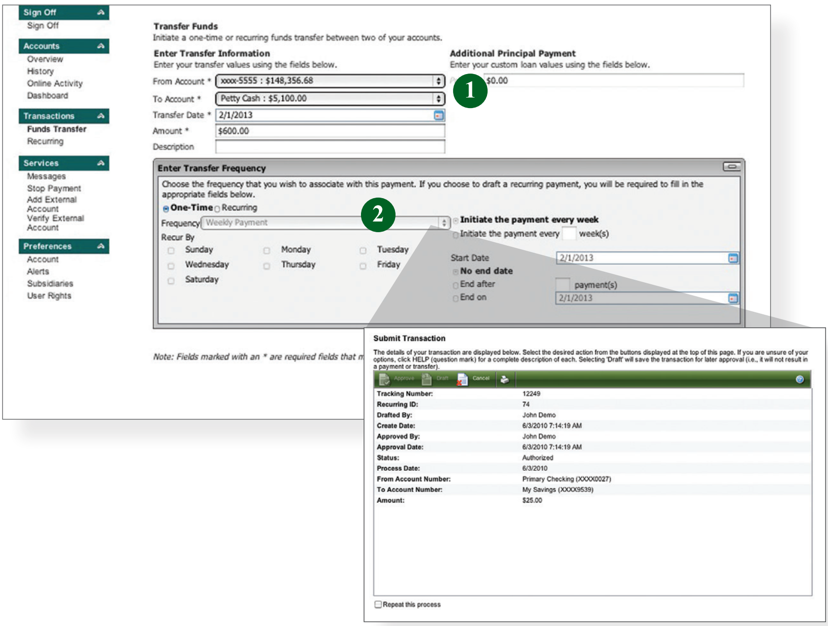
The eStatements feature is a great virtual filing system, saving paper and space in your home or office by allowing you to view and save your statements electronically. To enroll in the eStatement feature, click on Statements and complete the registration document. Within 24 hours, you will be approved for the eStatement feature.



Begin by choosing **Statements** from the Accounts menu.

1 | Select the account you’d like to view and click **View Statement**. You can even save and print your statement!

Online Banking enables you to transfer funds between accounts quickly and easily.

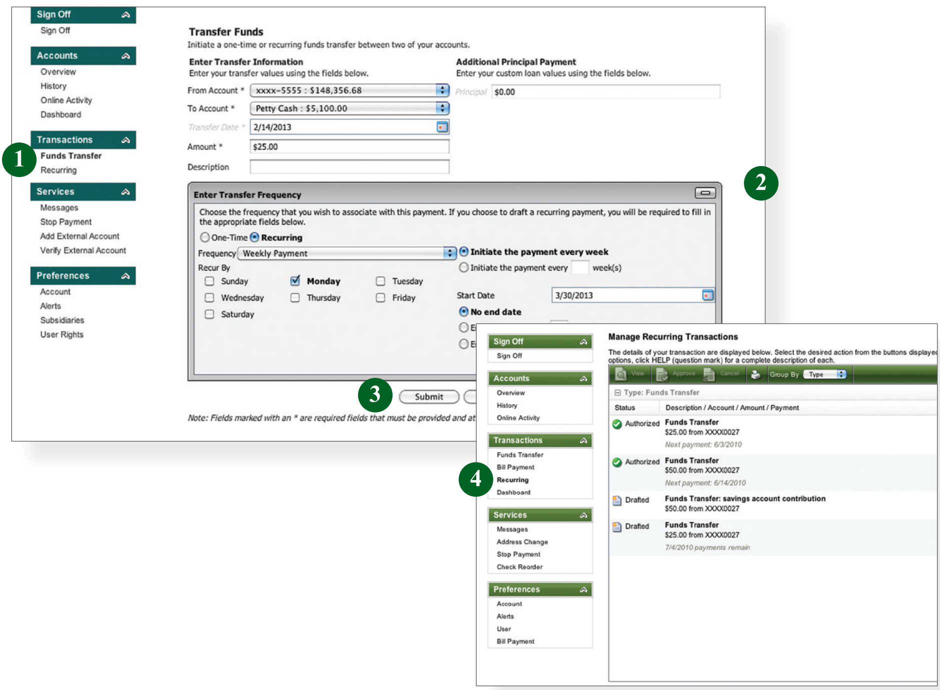


1 | Start by selecting the **From** and **To** Accounts. Enter your desired **Transfer Date**, or use the handy calendar feature. Next, enter the **Amount** you'd like to transfer. If you'd like, enter a **Description** of the transfer for future reference.

2 | Click **Submit** to process your Transfer. Next click on **Approve** in the submit transaction screen.

Recurring Transfers

Do you wish you could remember to transfer money to your savings account each month? Are you in the habit of transferring money to your checking account when you sit down to pay your bills? Recurring transfers make life easy by automating this task on a date that you specify.



1 | Begin just as you would with a One-Time Transfer, and select **Funds Transfer** from the Transactions menu.

2 | Click the box in the top right corner of the Enter Transfer Frequency box. Next, select the details for your recurring transfer, including **Frequency** and **Start Date**.

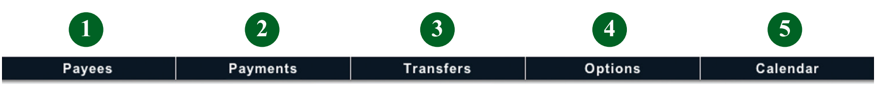
3 | Click **Submit** to process your Recurring Transfer.

4 | To manage your Recurring Transfers, just click **Recurring** in the Transactions menu. A new window will open confirming the details of your Recurring Transfer transaction. You can either click **Approve** or **Cancel**.

With Online Bill Pay, it's safe, fast and easy to manage your finances on your own terms. To enroll, click Bill Payment under the Transactions menu, complete the enrollment form and mail or deliver to your financial institution. Now you can do everything you need to from home, work or anywhere you have internet access. Plus, you're not limited to business hours—Online Bill Pay is open 24 hours a day, 7 days a week!

With Online Bill Pay, You Can:

> Receive, view, manage and pay bills all on one convenient website.
> Set up alerts for electronic bill arrivals.
> Schedule automatic payment rules for each biller.
> Review bill history and, for some payees, payment posting information.
> Use multiple funding accounts to pay bills.



1 | **Payees:** Roll over this menu option to add or view a payee(s).

2 | **Payments:** Schedule a one-time payment or schedule multiple payments for the selected payee(s).

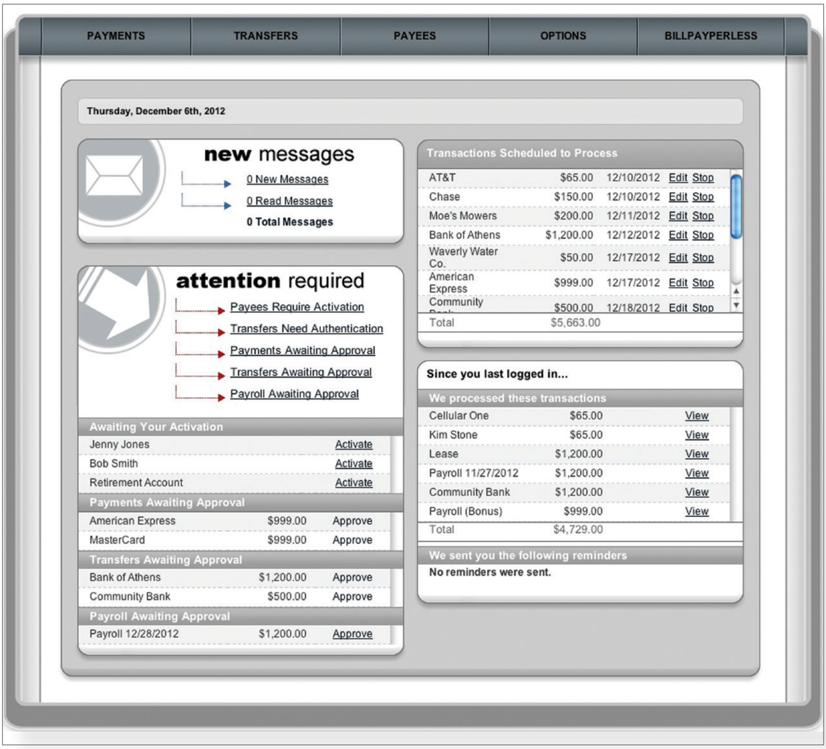
3 | **Transfers:** Quickly and safely move funds between accounts.

4 | **Options:** Update information and personal settings.

5 | **Calendar:** Set up important dates and reminders.

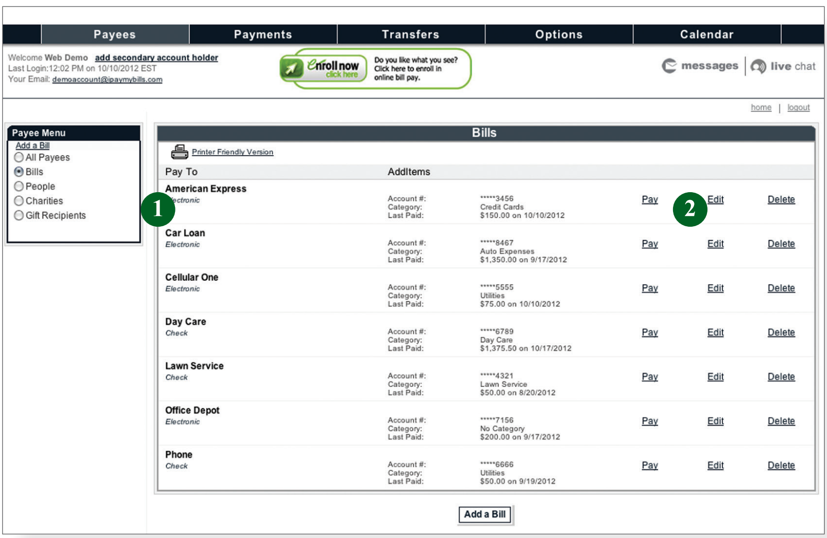
Bill Pay Overview

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.



Click Bill Payment under the Transactions menu to begin managing your bills online. You'll then be directed to a payment center where you will be able to view new messages and alerts, as well as previous activity and scheduled transactions.

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. With a variety of payees that one may need to keep track of, we pride ourselves in keeping them organized for you to ensure an effortless experience!



In the Payees menu, select **View Payees.**

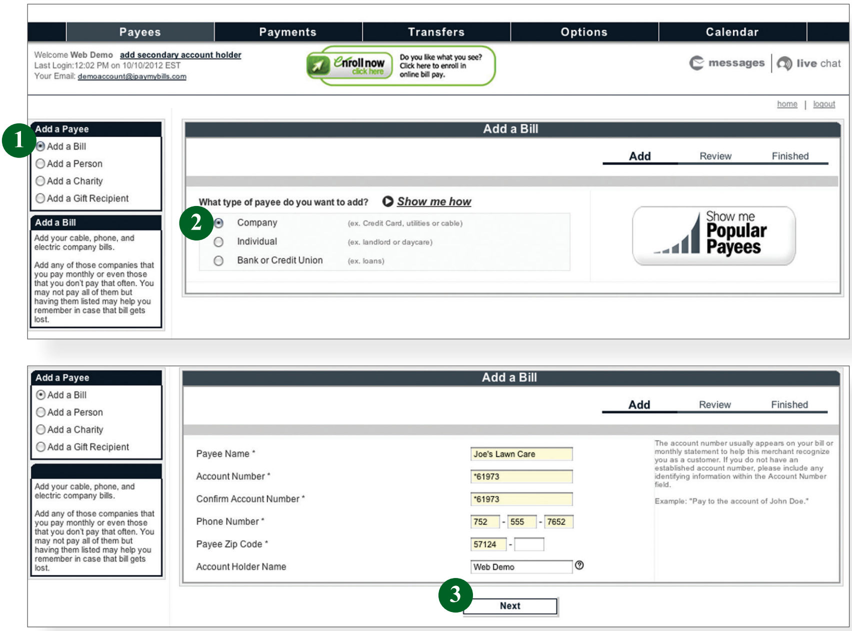
1 | Payees are listed by name and account number.

2 | Click **Edit** to update payee information. Click **Pay** to make a payment to this payee or **Delete** to remove this payee from your account

Note: This system should not be used to pay alimony or court ordered payments.

Payee Setup

The first step in the bill pay process is to add one or more payee(s) by entering information in the provided fields. A recent bill or statement should have all the necessary details. Many major payees are set up in a predetermined list of payees within the system, so that you may use the search option. When a search is initiated, just a few pieces of information will be needed to finish. Once a payee is set up, you can begin processing payments, and ultimately access billing and history details for the specified payee.



In the Payees menu, select **Add a Payee**.

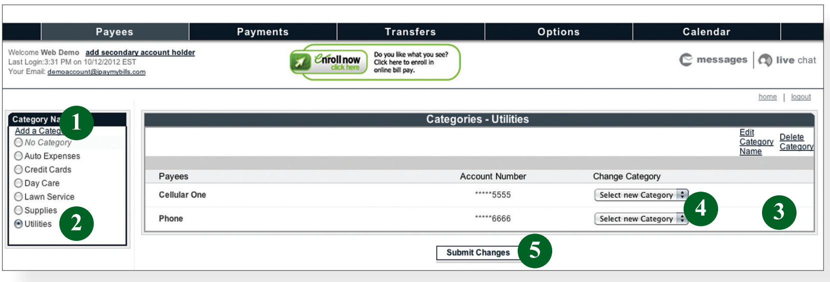
1 | Determine the type of payee to be added.

2 | Select whether the payee is a Company, Individual, Bank or Credit Union.

3 | Enter the required information in the provided fields. Click **Next** to proceed.

Categories

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



In the Payees menu, select **Categories**.

1 | To initiate a new group of payees, click **Add a Category**. You will then be directed to a window that will ask you to choose a name for the Category, as well as which payees to include within.

2 | If you wish to view a list of payees that has been already formulated, simply click next to the assigned Category title.

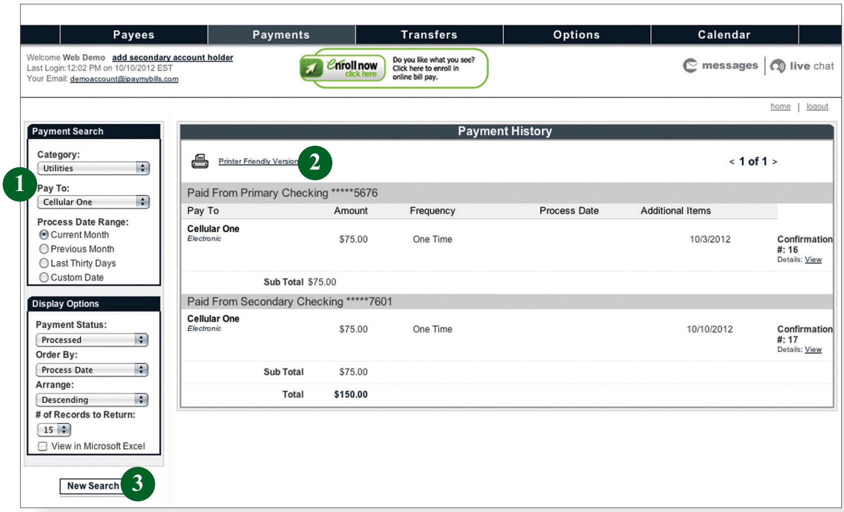
3 | Use these links if you wish to either change the name of the Category or Delete it all together.

4 | Using the drop-down menu, you may assign a payee to a new existing Category.

5 | Click **Submit Changes** to save any changes made.

View Bill History

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



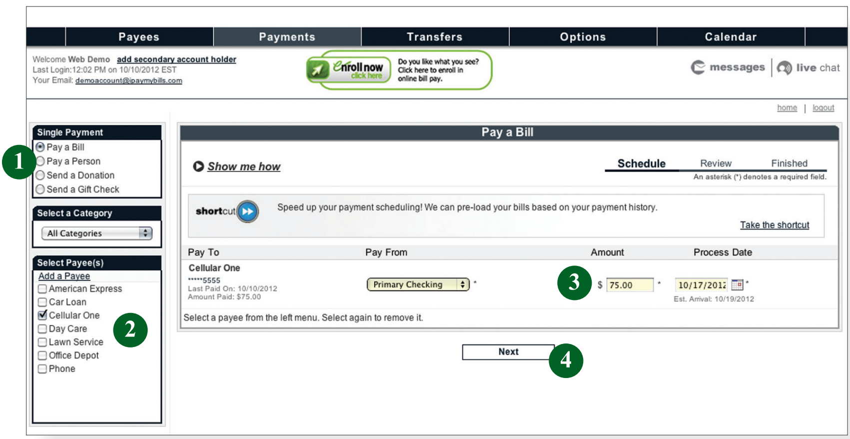
In the Payments menu, select **Payment History**.

1 | Narrow down your search using the provided drop-down menus and options.

2 | To print the search results for your records, click here.

3 | Click **New Search** to view additonal payment history.

It may be convenient to set up a payee 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 quick payment option, you can remain confident that your bills can be paid in no time!



In the Payments menu, select **Single Payment.** If you desire to set up automatic payments, choose **Recurring Payment.** You will then be directed to enter the payment information, along with the payment frequency.

1 | Select the type of payment to be made.

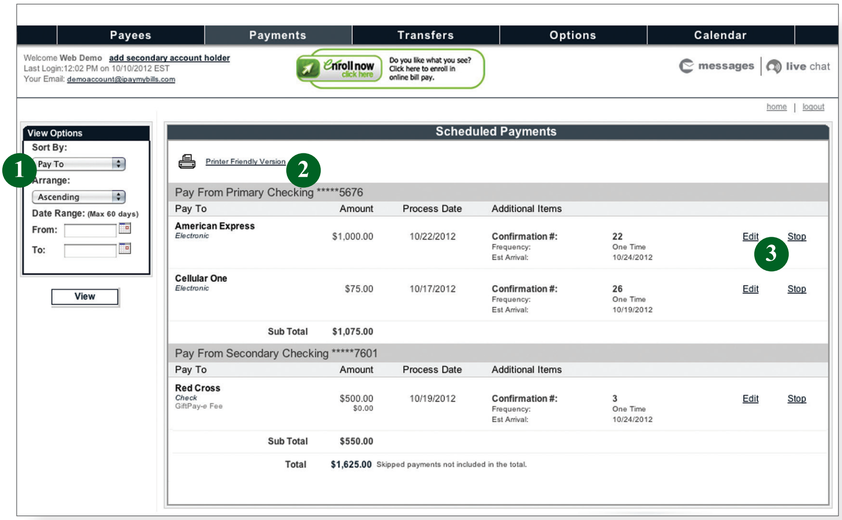
2 | Choose the payee.

3 | From the drop-down menu, choose the account from which the payment will be made. Next, enter the **Amount** and **Process Date**. You may use the calendar feature for added ease.

4 | Click **Next** to proceed.

Schedule Payments

Our scheduled payment feature keeps you ahead of your tasks and organized with only a few quick and easy steps!



In the Payments menu, select **Scheduled Payments.**

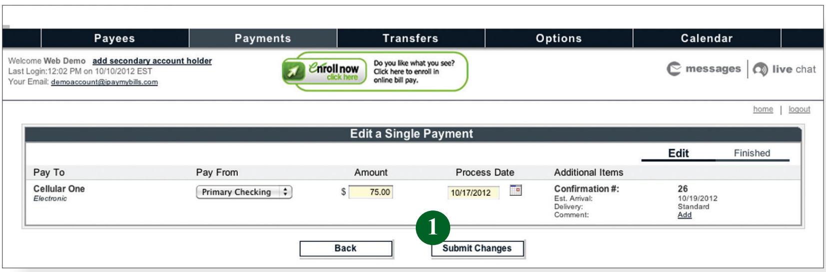
1 | Payees are listed by name and account number according to the details chosen using the drop-down menus.

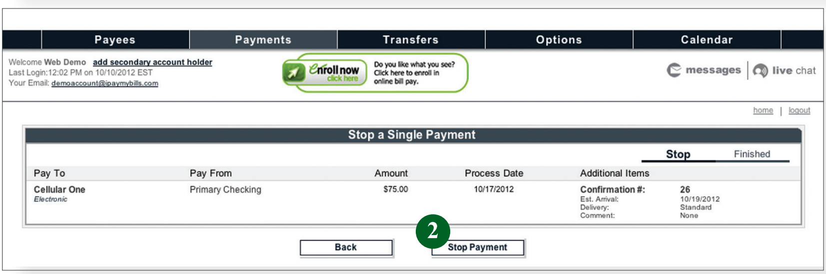
2 | To print the search results for your records, click here.

3 | Click **Edit** to revise the payment information. Click **Stop** to cancel.

Change & 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.



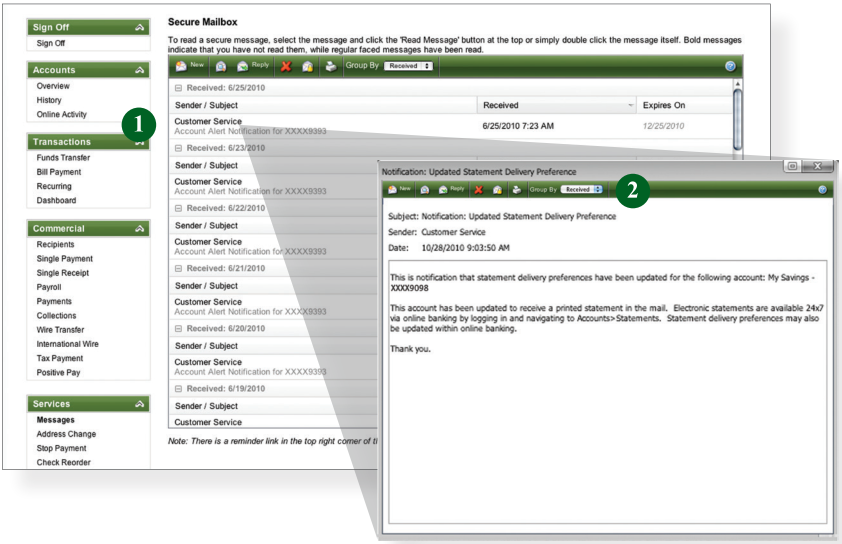


1 | Once you have selected to edit a payment, you will be directed to a window from which you can revise the information. Click **Submit Changes** to proceed.

2 | If you choose to cancel a payment, you will be directed to review the payment information. Click **Stop Payment** to complete the process.

Secure Message

The Secure Message feature is located outside of our bill pay system. It is a notification service where you will find Alerts and Notifications regarding your account. Whether it is a message for a password change or security alert, this is the location to stay up-to-date with your account and our services!

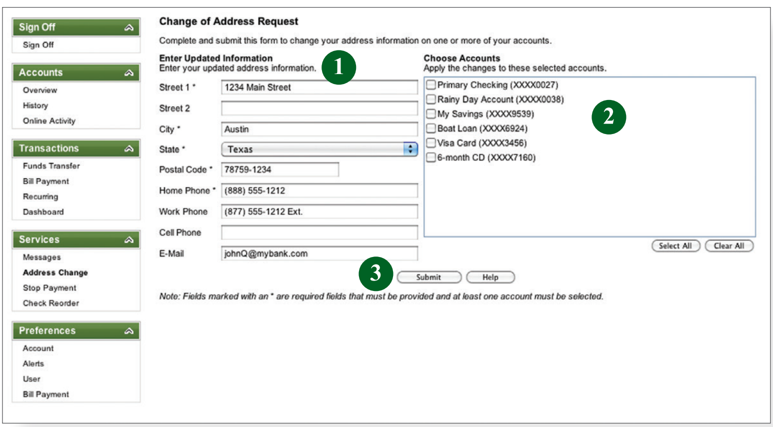


Begin by selecting **Messages** from the Services menu.

1 | Click on the **Message** you would like to read.

2 | Your message will open in a new window. Here you can **Reply, Delete, Save & Print** your messages.

Maintaining current information on your account is very important to us. It allows us to get in touch with you the moment we notice any suspicious activity, keep you up-to-date with any account changes and simply guarantee that your monthly statement is being delivered to the correct address. Now keeping your personal information current is easier than ever!



To get started, select **Address Change** from the Services menu.

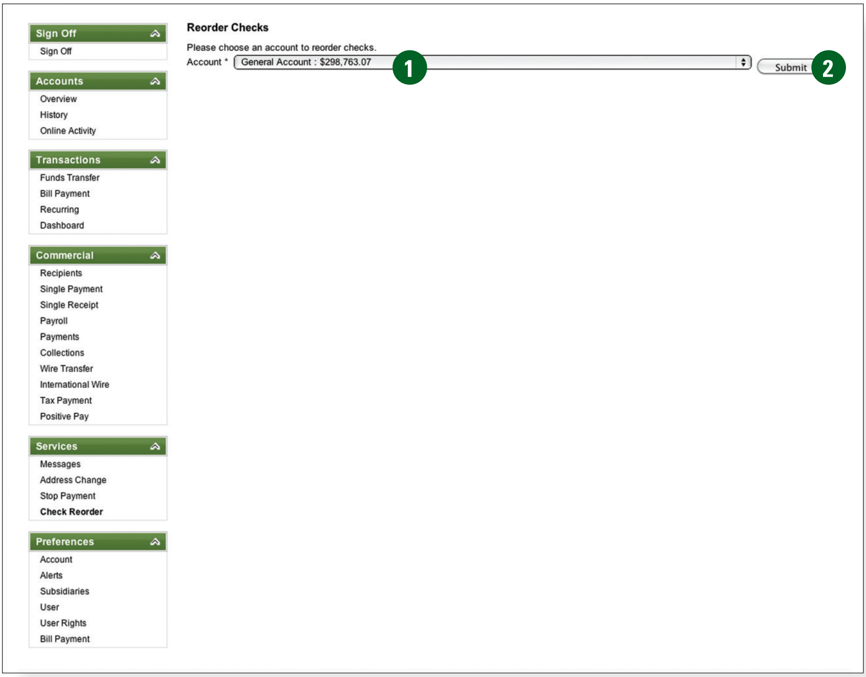
1 | Enter your information in the provided fields.

2 | Select the accounts you would like to update.

3 | Be sure to double check your information was entered correctly, then click **Submit**.

Reorder Checks

Before you write your last check, save yourself a trip to the branch by placing your check order request online.

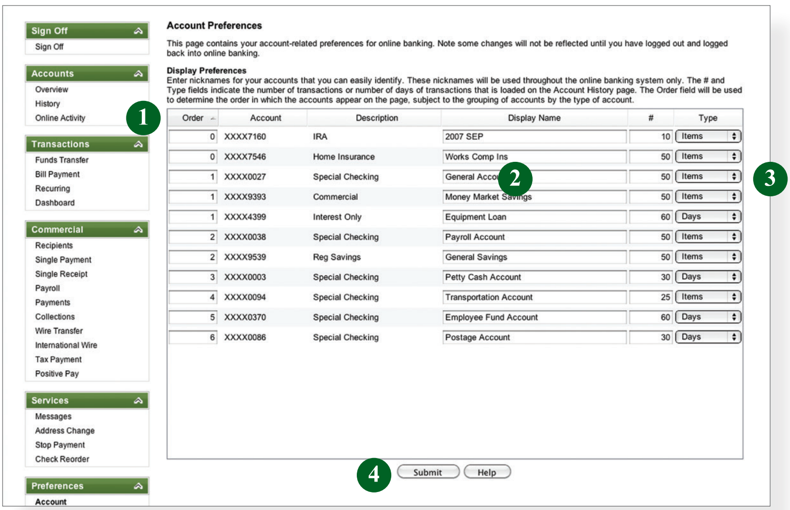


Click the **Check Reorder** link to begin.

1 | From the **Account** drop-down menu, choose which account you would like to reorder checks.

2 | When you have chosen the desired account to order new checks, click **Submit**.

The Account Preferences feature allows you to change the way your accounts are displayed within Online Banking. Here you can create “nicknames” for your accounts, like “Payroll Account” or “John’s Checking Account”.



Begin by choosing **Account** from the Preferences menu.

1 | The **Order** feature allows you to prioritize the order in which you see your accounts. All accounts are grouped by account type, such as checking, savings, etc., however, you will see this change reflected in your Account Overview page.

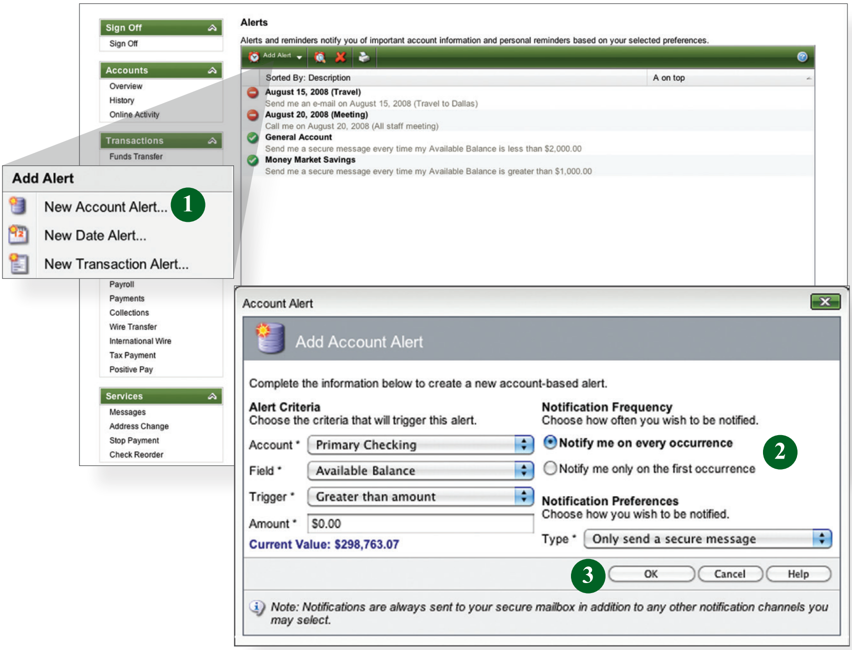
2 | Enter any “nicknames” or Display Names for your accounts.

3 | Choose how you’d prefer to view your account by choosing either history items or days and the amount of either.

4 | Click **Submit** when you are finished.

Alert Preferences

Alert Preferences allow you to be in-the-know with your account balances, transactions and a variety of other alerts. You can even be alerted when a transaction takes place at a specified retailer. Depending on your preference, we will send you an email, a text message, phone call or a secure message when the alerts you choose are triggered.



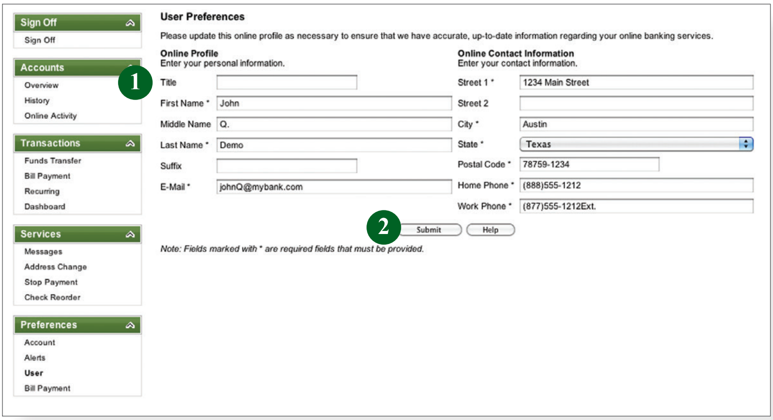
Begin by choosing **Alerts** from the Preferences menu.

1 | Click the **Add Alert** drop-down menu, then choose **New Account Alert**.

2 | Chose from the provided options and enter any information required.

3 | When finished, click **OK**.

The User Preferences feature allows you to update your online user profile. Where the Address Change feature will change your contact information at the account level, this will only update your information within your online user profile.



Begin by choosing **User** from the Preferences menu.

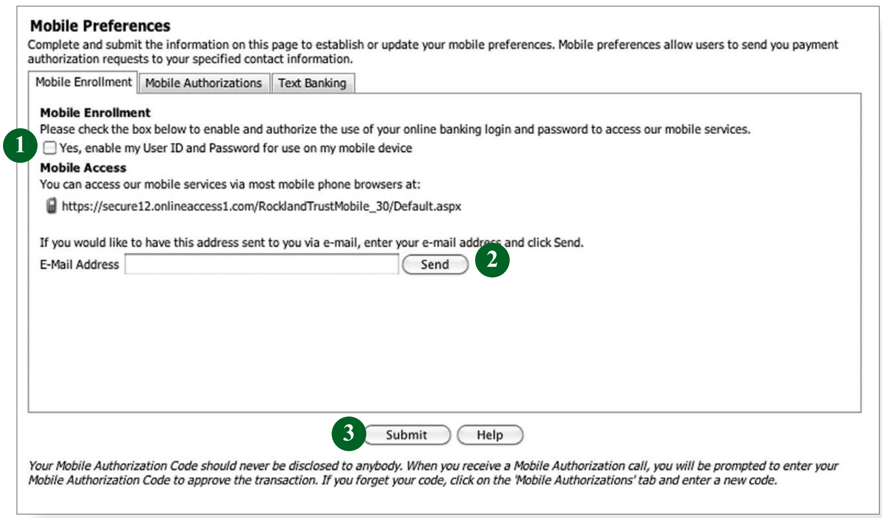
1 | Enter your information in the fields provided. Fields marked with an asterisk are required.

2 | When finished, click **Submit**.

Mobile Enrollment

We go where you go. With Mobile Banking you can access your accounts in just moments. Any web-enabled device with internet access will do. So instead of spending precious time running to the nearest computer or preferred branch, we give you the control to manage your finances on your own terms.

The Mobile Enrollment feature allows you to sync your mobile device to your bank account, for quick and user-friendly access to your account(s). Mobile Enrollment is your first step to Mobile Banking.



To begin choose the **Mobile** tab in the Preferences menu.

1 | Check **Yes, enable my User ID and Password** for use with my mobile device.

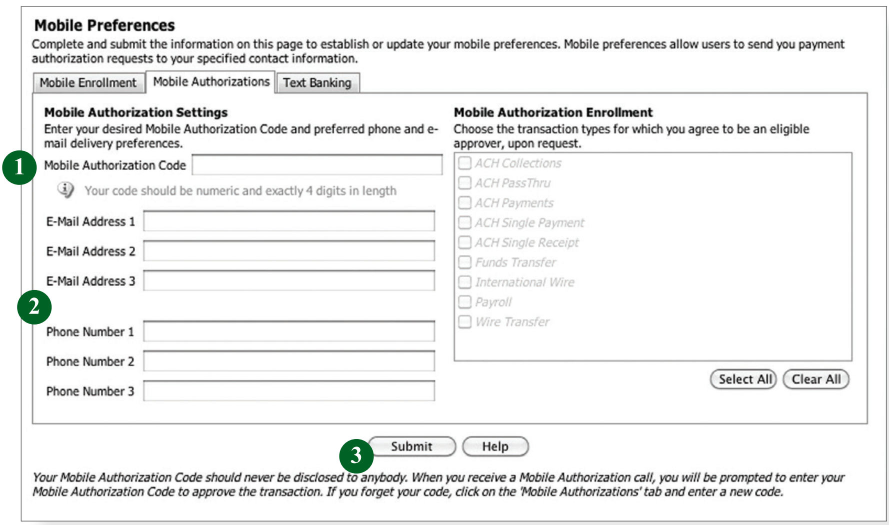
2 | For mobile web users only, enter your email address, then click **Send**.

3 | When finished, click **Submit**.

4 | Activate your mobile device on the next page.

Mobile Authorizations

Mobile Activation is an extra security measure to ensure nobody but you is accessing your account.



To begin choose the **Mobile** tab in the Preferences menu.

1 | Next, click on the **Mobile Authorization** tab and enter any 4 digit code. You will need this code to make transfers and approve transactions using your mobile device.

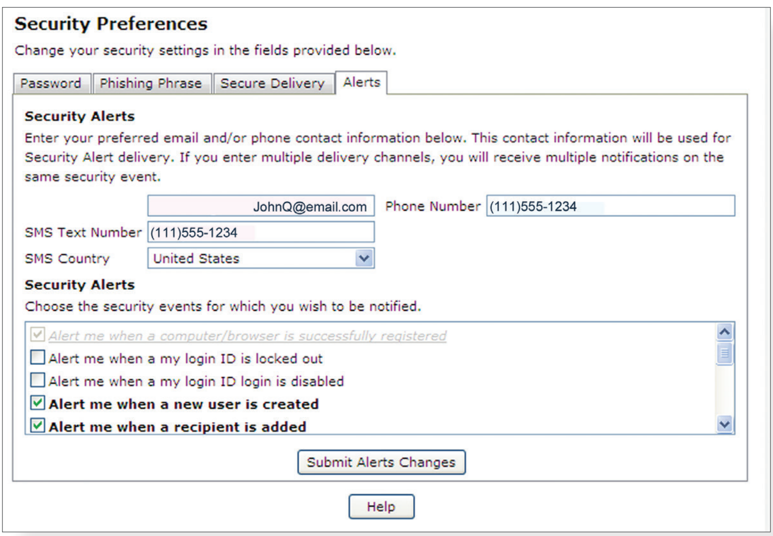
2 | If you would like to confirm transactions via email or mobile phone, please list the phone number or email account here.

3 | In this window, select the feature you would like to enable for mobile confirmation.

4 | Click **Submit** when finished.

Security Preferences

To access the Security Features within Online Banking, choose **Security** under the Preferences menu. This will allow you to change your password, enter a phishing phrase that will verify you're on our site, set up security alerts and add your secure delivery contact options. Setting up security alerts is an excellent way to prevent fraud and keep informed of changes to your account and online profile.



EQUAL HOUSING LENDER

Somerset Trust COMPANY

FDIC