Cash Management User Guide

HOME FEDERAL BANK

It's your time.

Member FDIC | Equal Housing Lender

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Welcome

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

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

We invite you to take a moment to learn more about the "anytime, anywhere" convenience of Online Banking at our financial institution.

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General Information - Security

By following our tips, Online Banking can be a safe and efficient method for handling your banking needs.

User Identification and Password

Security starts at your computer. Never share your Login ID or password with anyone. Make sure your password is hard to guess by combining random numbers and letters instead of using your birth date, pet's name or other obvious choices.

Secure Sockets Layer Encryption (SSL)

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

Browser Registration

In addition to your personal password security, we have added another layer of security called browser registration that runs in the background and helps verify your identity at login.

Online Banking Safety Tips

> Ensure your web browser, operating system, anti-virus software and other applications are current and support 128-bit encryption.
> Memorize your passwords.
> Exit your Online Banking session when finished.
> Do not leave your computer unattended when logged into Online Banking.
> Do not use public computers or unsecured WiFi when accessing Online Banking.
> If you receive an error when logged into your Online Banking account, report the error to a customer service representative.

General Information - Security

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

Phishing

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

Identity Theft

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

Fraud Prevention Tips

- Do not open email attachments or click on a link from unsolicited sources.
- Avoid completing email forms or messages that ask for personal or financial information.
- Do not trust an email asking you to use a link for verification of login or account details.
- Monitor your account transactions for unauthorized use.
- Shred old financial information, invoices, charge receipts, checks, unwanted pre-approved credit offers and expired charge cards before disposing of them.
- Contact the sender by phone if you are suspicious of an email attachment.

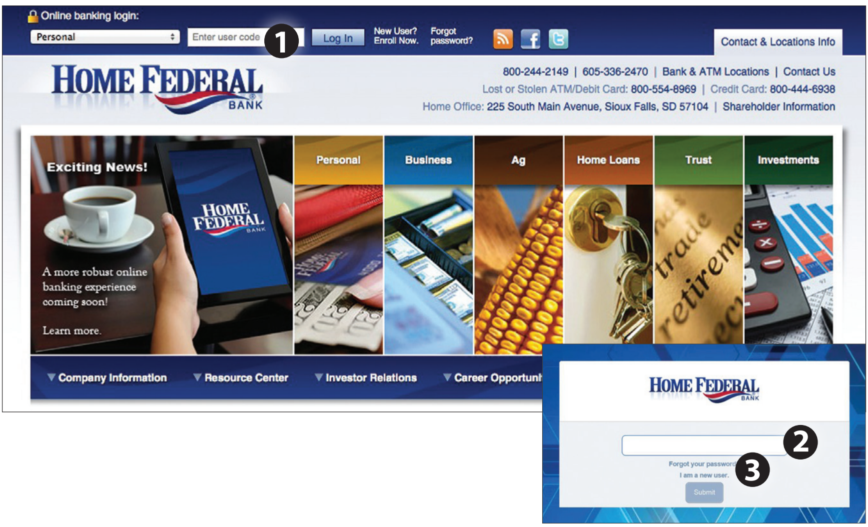
General Information - Enrollment for New Users

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

General Information - Logging In

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

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



What is a secure access code?

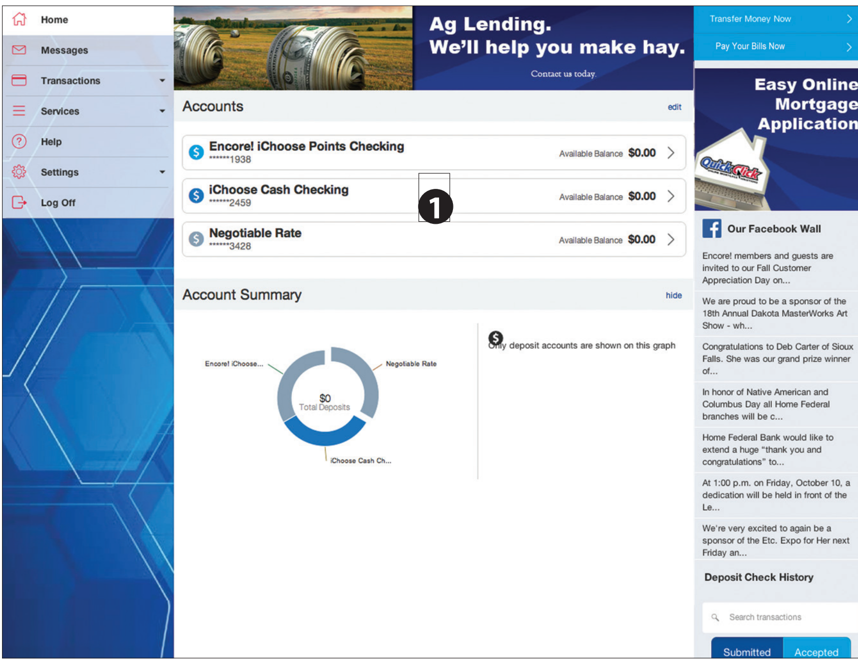
Your six-digit secure access code provides an added layer of security for your accounts. It is delivered to you via phone call, or SMS text. If you delete the security certificate or "cookie" that activates your computer for later use, or if you log in from a new computer, you will need another secure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

Should I register my device?

If the device you are using is "private", you may want to register to have it recognized for future logins to save time. We do not recommend registering a public device. Before registering your device you will need to agree on the Terms and Conditions. When the Terms and Conditions text pops up, read carefully, then click Accept.

General Information - Home Screen

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



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

2. Need a transfer done in a hurry? On the home page you will notice the **Transfer Money Now** option the upper-right corner of the page. Alternatively, you can go to the Funds Transfer tab under Transactions.

3. Want to pay some bills? Simply click on the "Pay Your Bills Now tab in the upper-right of your screen. Alternatively, you can go to the Bill Payment tab under Transactions.

Managing Users - Adding Users

Do you need to set up users?

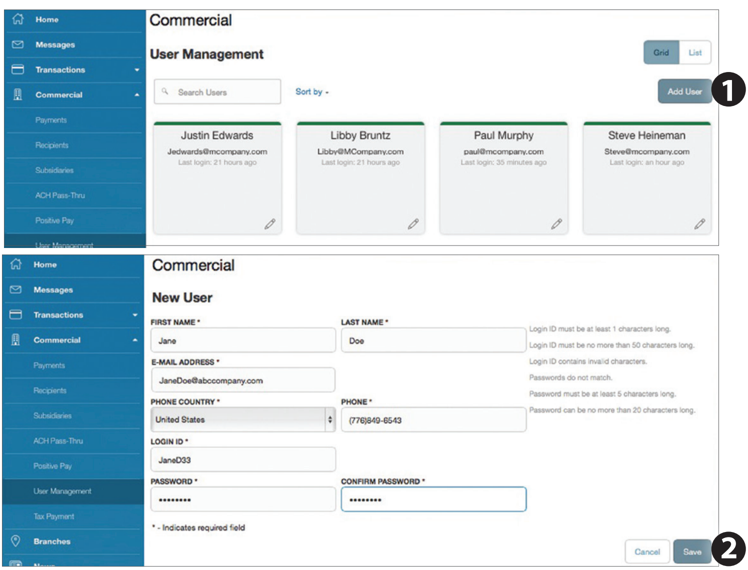
Our online banking system allows business owners and managers to set up multiple online banking accounts or "Users," each with a unique user ID and password.

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

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

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

To Add a New User:



From the menu in Online Banking, select **Commercial > User Management**.

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

Managing Users - Assigning User Rights

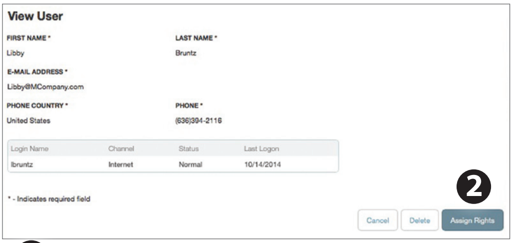
Once you have established a user, you can assign rights. The Overview tab tells you the rights and approval limits the user has for each type of transaction. The Features tab lists the features assigned to the user. The Accounts tab lists the accounts the user currently has access to.

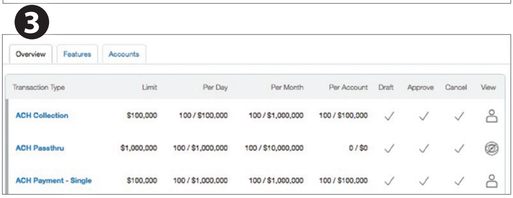
NOTE **Because a user who has the User Management feature assigned can change his or her own rights and limits, you should limit the number of users who have the User Management feature assigned.**

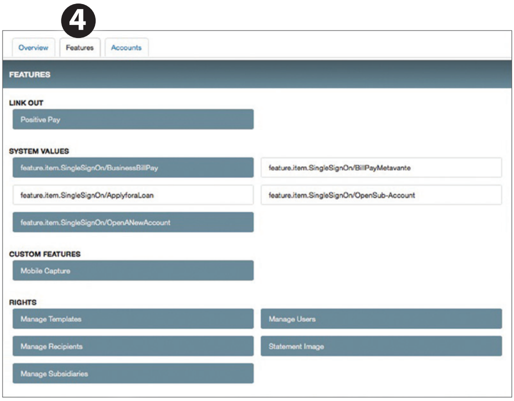
To Assign User Rights:

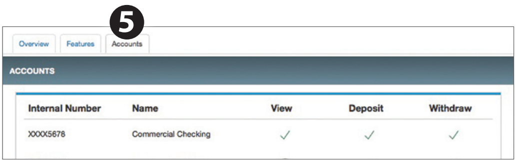
From the menu in Online Banking, select **Commercial > User Management**.

1. Click on the user you want to assign rights to.
2. Details of the user will appear. Click the **Assign Rights** button.
3. Under the **Overview** tab, you can view transaction types and indicate whether you want this user to have the ability to: Draft, Approve, Cancel or View the transaction. Simply click on the (insert check mark) to disable the rights.
4. Under the **Features** tab you can choose which features you want this user to have access to. Dark colored features indicate they are active. To deactivate a feature, simply click on it and the box surrounding it will turn white, signifying that it is turned off.
5. Under the **Accounts** tab, you can choose which accounts this user is able to View, as well as Deposit funds or Withdraw funds.









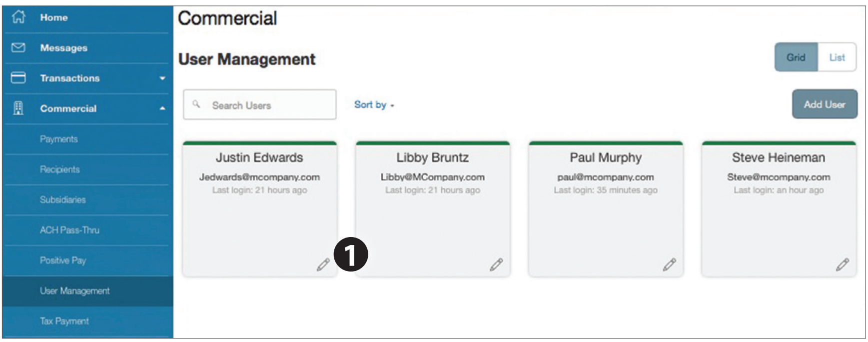
Managing Users - Edit or Delete a User

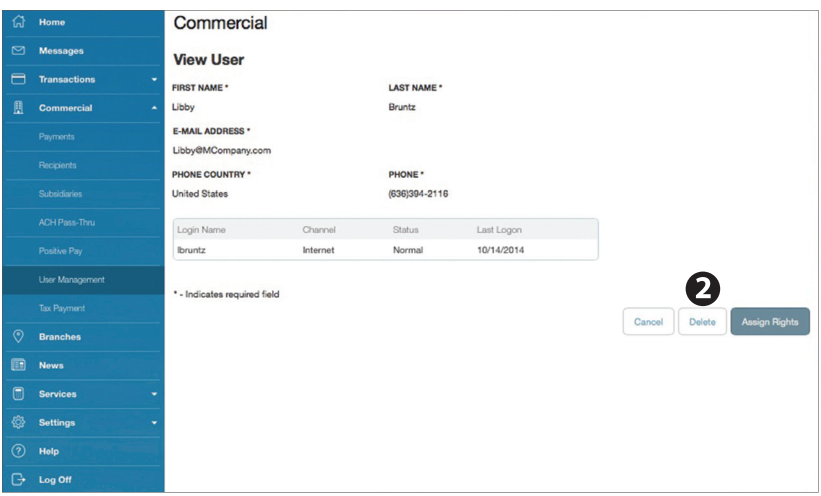
To Edit or Delete a User:

Click on the **User Management** tab.

1. Find the user whose rights you would like to change and click the Edit User icon:

2. Click **Delete**, then **Yes** to verify the delete. Click **Close** when you are finished.





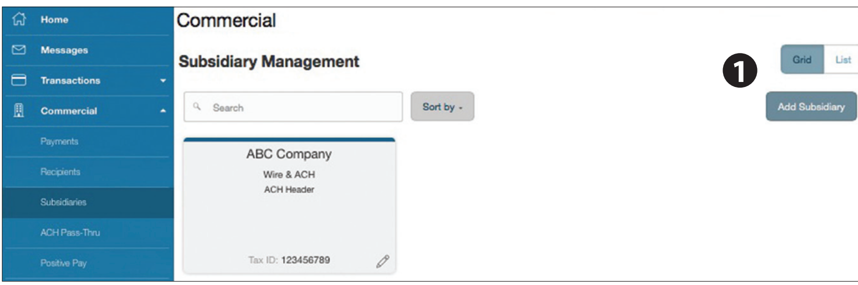
Managing Subsidiaries - Adding Subsidiaries

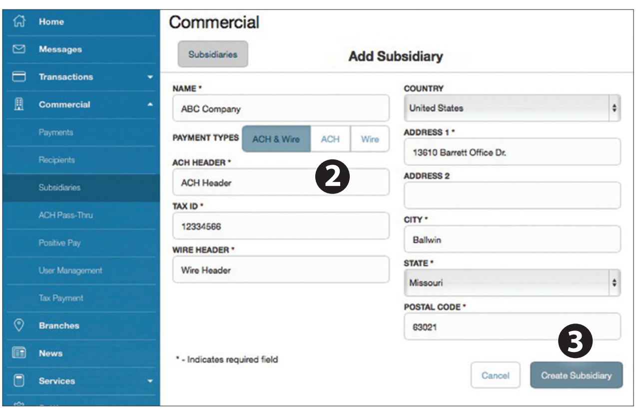
Do you need to set up a subsidiary?

Subsidiaries are essentially multiple bank accounts which your company has the authority to access. Many parent or holding companies, with subsidiary operations, manage the finance at the holding company level.

If you operate a relatively small firm with just a few accounts, this section may not apply to you.

To Add a Subsidiary:





From the menu in Online Banking, select **Commercial > Subsidiary Setup**.

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

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

Managing Subsidiaries - Edit or Delete a Subsidiary

To edit a subsidiary:

Click on the **Subsidiary Setup** tab.

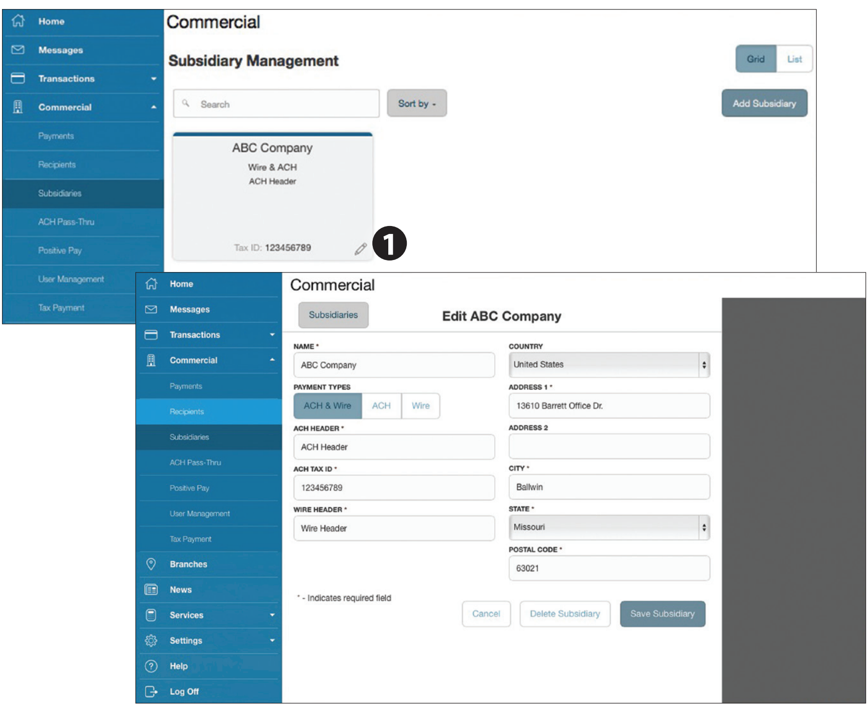
1. Find the Subsidiary you wish to edit and click on the edit icon:
2. Make the needed changes.
3. When finished, click **Save Subsidiary**.

To delete a subsidiary:

Click on the **Subsidiary Setup** tab.

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

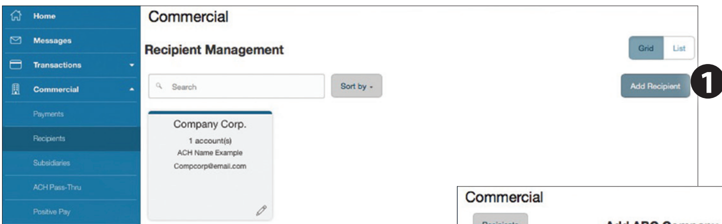
NOTE **Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.**



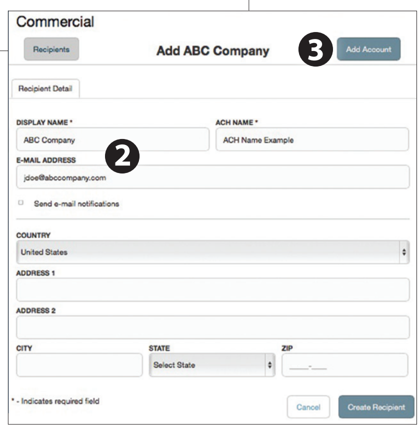
Managing Recipients - Adding Recipients

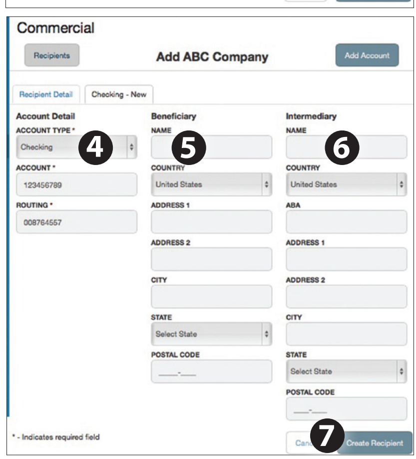
Recipients are persons or businesses to which your ACH Originations or Wire Transfers are sent. In order to use the ACH/Wire feature, you must first create recipients. Each recipient entry contains the recipient's financial institution information, their account and whether it will be a debit or credit.

To Add a Recipient:



From the menu in Online Banking, select **Commercial > Recipients**





1. Click the **Add Recipient** button on the right.
2. Fill out the required information regarding the recipient. Fields marked with an asterisk are required fields.
3. Click the **Add Account** button on the right. A new tab will appear called "Account New".
4. Select the **Account Type** and enter the account and routing number.
5. *(Optional)* If you plan to use the account with wire transfers you will need to enter the Name, Country and postal address information.
6. *(Optional)* If you plan to use the account with wire transfers and beneficiary information you will need to enter the Name and Country. If the country is United States, enter the ABA number. If it is not, enter the IBAN or SWIFT/IBC number.
7. When finished, click **Create Recipient**.

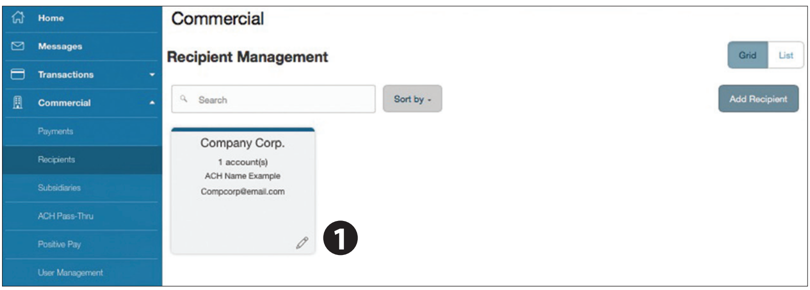
Managing Recipients - Edit or Delete a Recipient

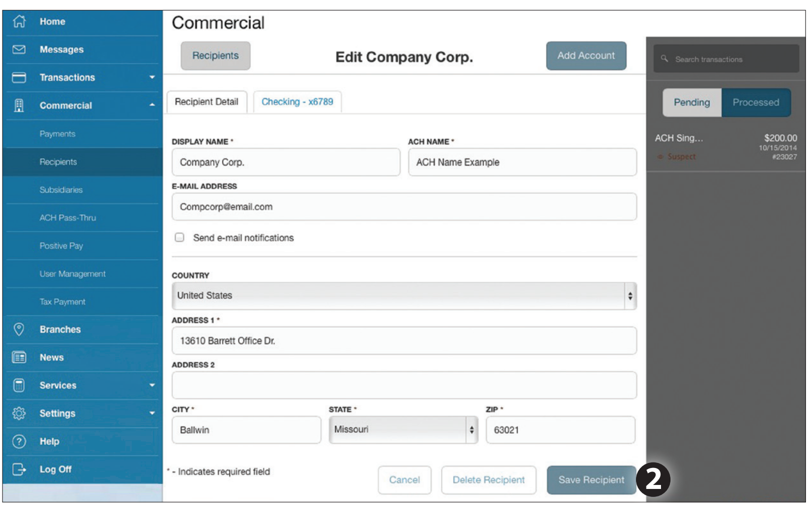
To Edit or Delete a Recipient:

From the menu in Online Banking, select **Commercial > Recipients**

1. Find the recipient you want to edit and click the edit icon:

2. Here you can choose to edit contact or account information regarding this recipient and save, or click the **Delete Recipient** button.





Templates and Payments

The Payments tab is your place to establish recurring payments to recipients. Here you can create templates for your payments, whether it be for a single recipient or multiple recipients.

The following template and payment types include a single-recipient:

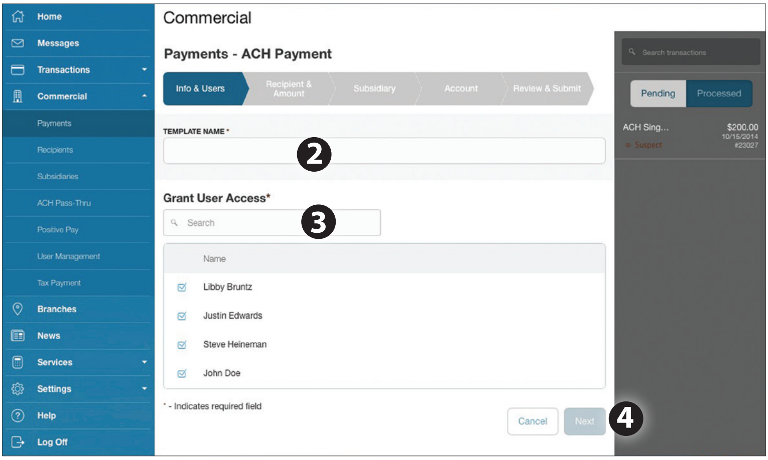
- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

The following transaction types include multiple-recipients:

- ACH Batch
- ACH Collection

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

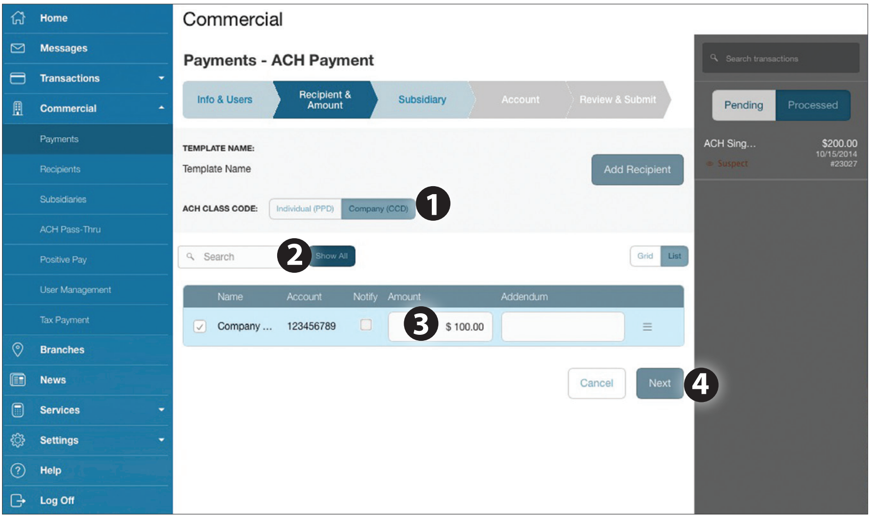
Step One: Info and Users



From the menu in Online Banking, select **Commercial > Payments**.

1. Select **New Template**.
1. Type in the **Template Name**.
2. Indicate which users should have access to this template. You can find users by typing their name in the **Search** bar, or checking their name below.
3. When you have established a template name and user access, click **Next**.

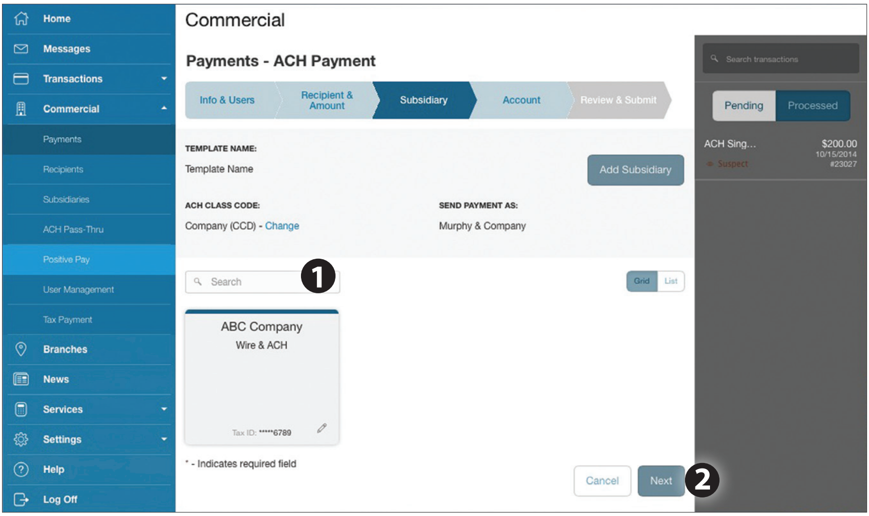
Step Two: Recipient and Amount



1. Choose whether the ACH class code is for an Individual (PPD) or a Company (CCD).
2. Select which recipient you wish to pay. You can find recipients by typing in their name in the **Search** bar, or checking their name below.
3. Once you have chosen your recipient, enter the **Amount** you wish to pay them. You can also include an **Addendum**.
4. Once you have indicated the ACH class code, recipient, and amount to be paid, then click **Next**.

NOTE **If you need to add your recipient to the system, click Add Recipient in the top right corner. You will be able to fill out the necessary information regarding the recipient. When you have established your recipient's information, you will be taken back to this page.**

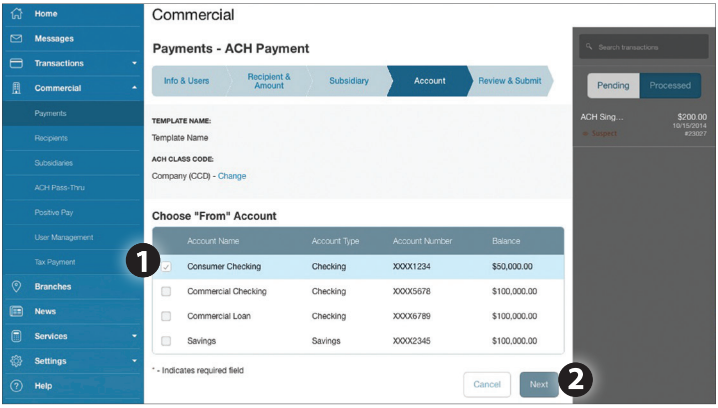
Step Three: Subsidiary



1. Select the subsidiary. You can find subsidiaries by typing in their name in the **Search** bar, or checking their name below.
2. When finished, click **Next**.

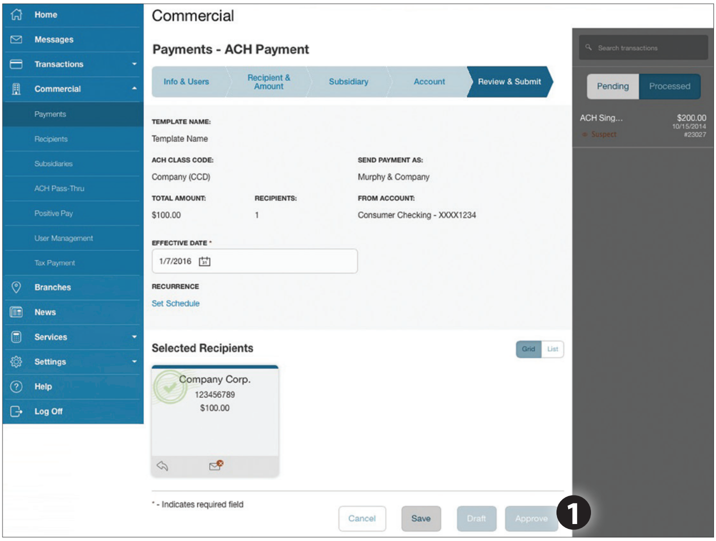
NOTE **If you need to add your subsidiary to the system, click Add Subsidiary in the top right corner. You will be able to fill out the necessary information regarding the subsidiary. When you have established your subsidiary's information, you will be taken back to this page.**

Step Four: Account

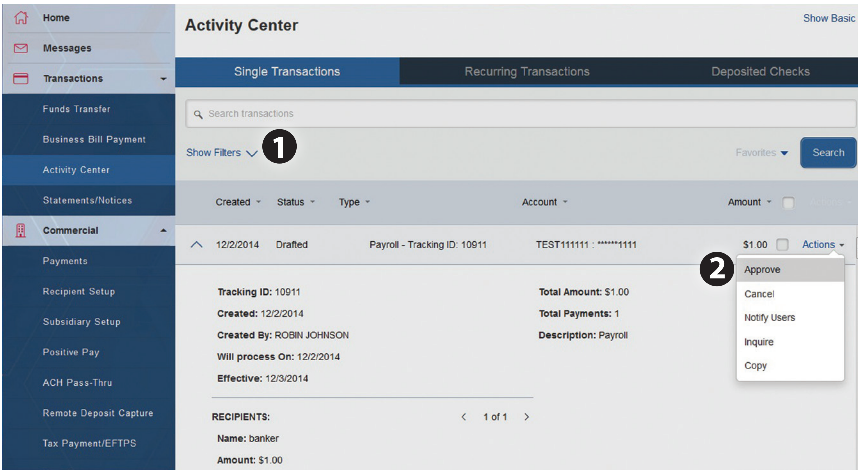


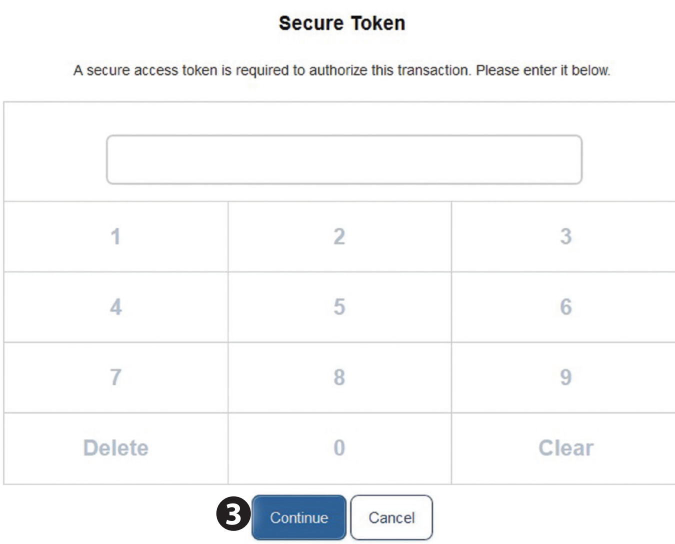
1. Choose the Account you wish to withdraw from.
2. When finished, click **Next**.

Step Five: Review & Submit



1. Review the information and if it is correct, click **Save**.
2. If you want to process the payment, select the effective date and click **Approve**.
3. Select **View in Activity Center** to enter token information.

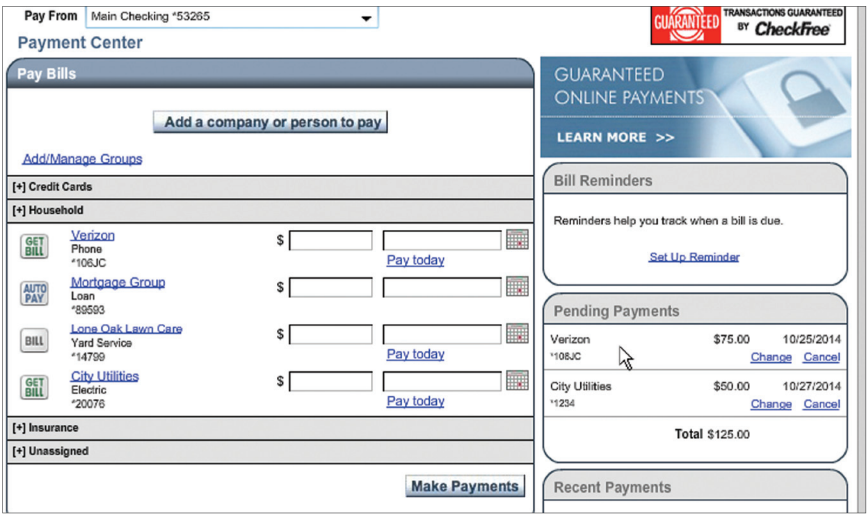




1. Click the next to the transaction to view details.
2. Check the box next to the dollar amount and select **Approve** from the **Actions** menu.
3. Enter a 6-digit code from your token and select **Continue**.
4. Status will change to **Authorized** in the Activity Center.

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

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

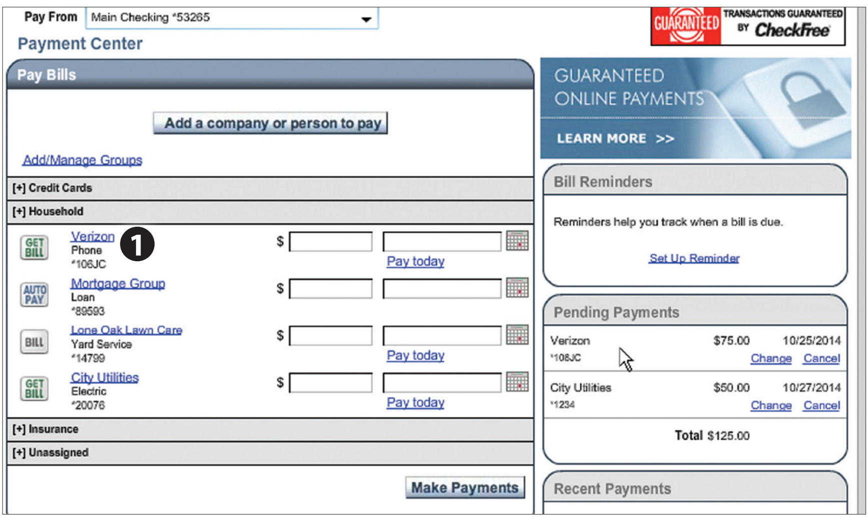
Enroll biller(s) to E-bills
Receive billing information straight to your Online Account.

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.

Bill Pay - Biller Setup

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



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

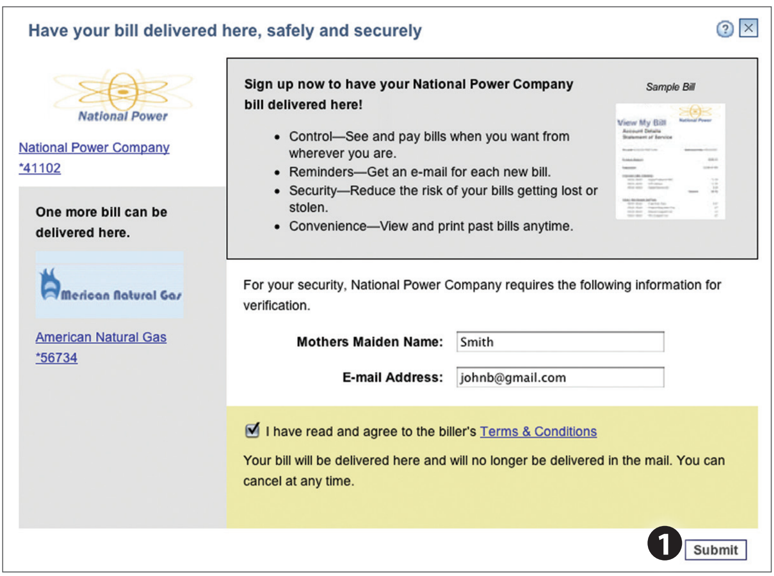
1 | You will see the billers are listed by name and account number.

2 | By clicking on a **Biller**, detailed information about the biller will be displayed, including address, telephone number and even recent payments completed.

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

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

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

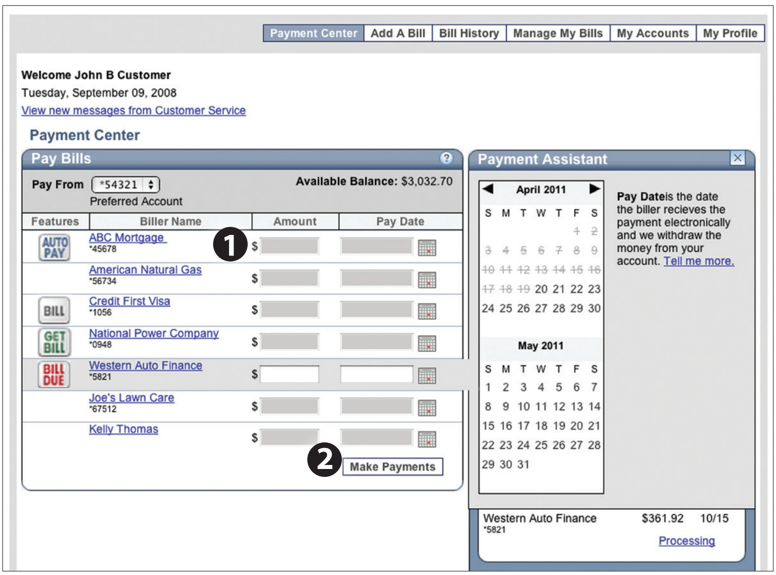


As mentioned before, in the Payment Center, billers may be accompanied by an icon in the Features column indicating the option to receive E-bills. Set up E-bills for an existing biller by clicking on the icon illustration shown:

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

Bill Pay - Schedule Payments

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

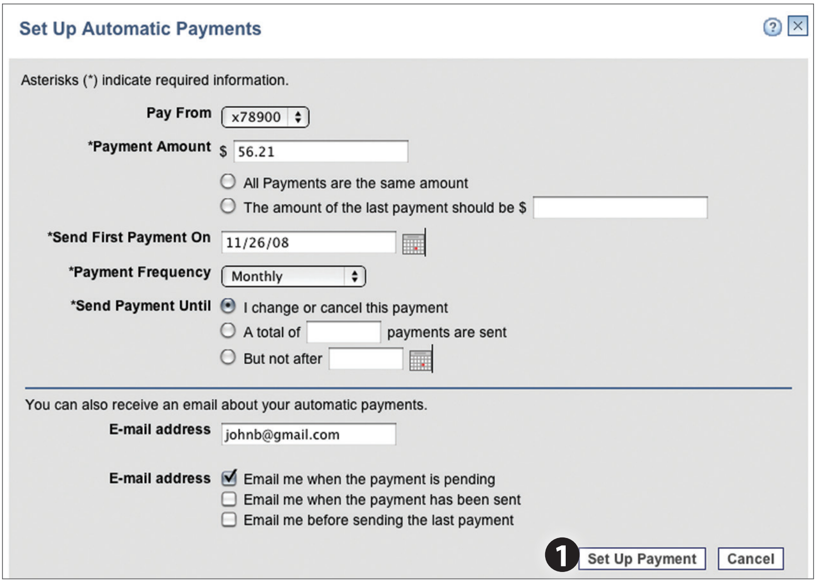


In the Payment Center, notice the billers are listed by name and account number.

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

Bill Pay - Automatic Payments

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

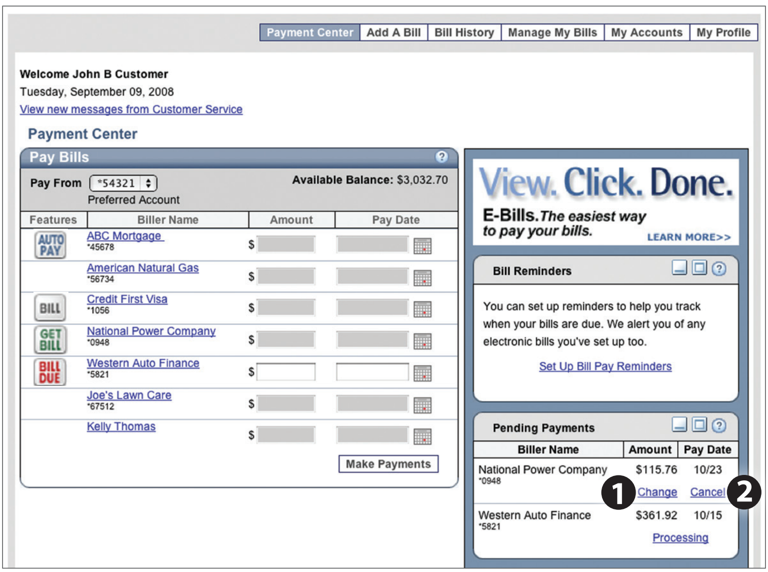


In Manage My Bills, select the biller for which you would like to set up automatic payments. Select **Add an Automatic Payment**.

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

Bill Pay - Change and Cancel Payments

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



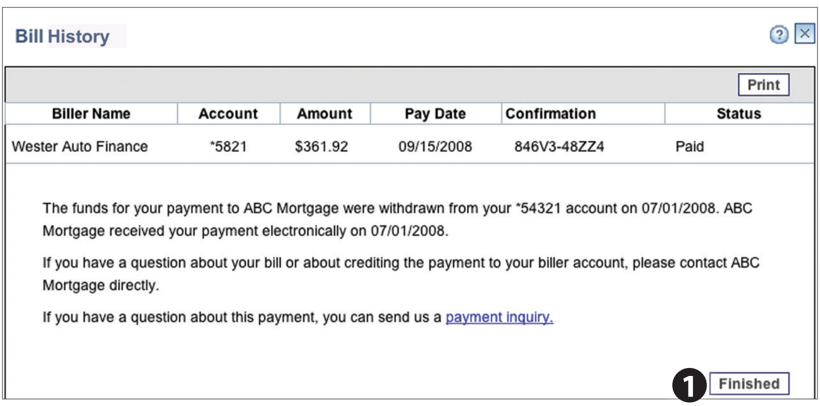
To access this feature, look for the **Pending Payments** box in the Payment Center.

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

Bill Pay - View Bill History

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

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

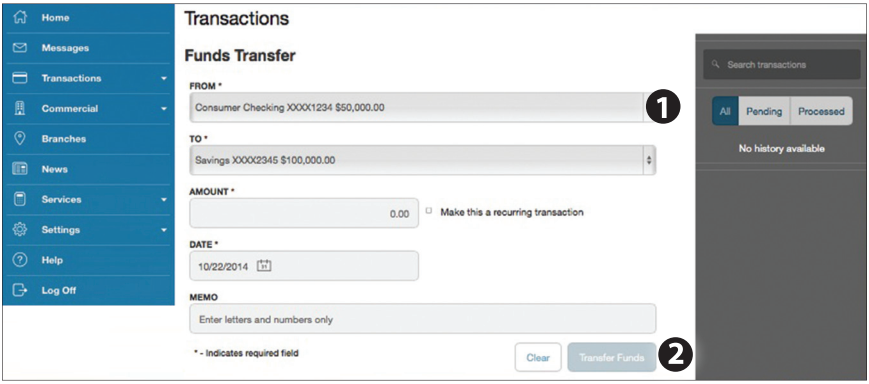


1 | In the pop-up window, review the pay date, amount, confirmation number and status. Once you have reviewed the details, click **Finished**.

Transactions - Funds Transfer

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

To Transfer Funds:



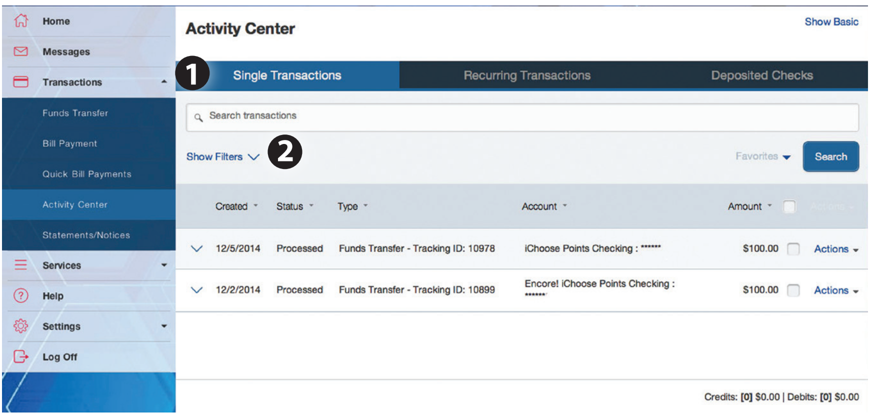
From the menu in Online Banking, select **Transactions > Funds Transfer**.

1. Select the accounts you wish to transfer funds **From** and **To** using the drop-down menus.
2. Enter the dollar amount to be transferred. For a one-time transfer, click **Transfer Funds**.

NOTE **You have the option to create a recurring transfer.**

Transactions - Activity Center

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



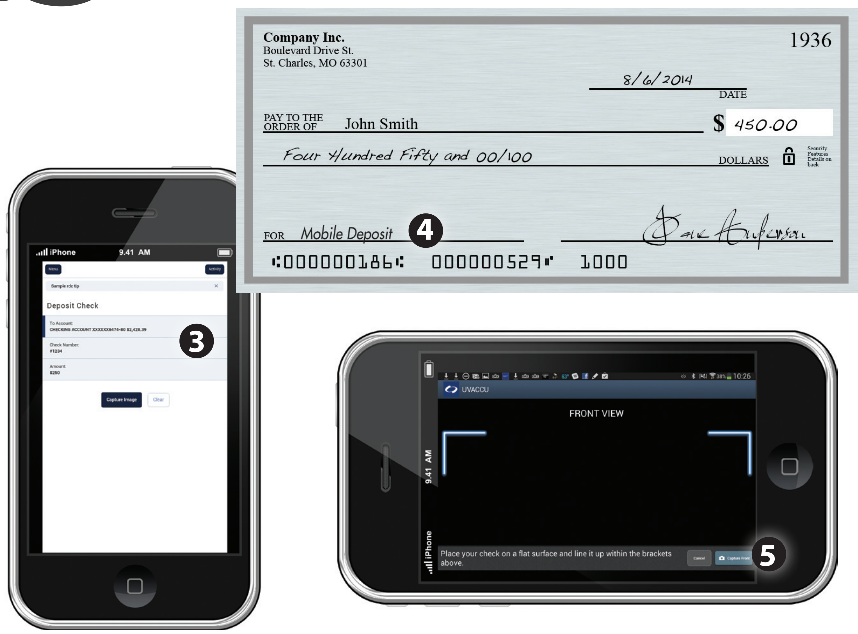
From the menu in Online Banking, select **Transactions > Activity Center**.

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

Mobile - Online Banking Mobile Deposit

With our Mobile App on your Android or iOS device, you can deposit checks into your Online Banking account by simply snapping a photo of a paper check.

NOTE **This feature is only available when using our Online Banking app on your mobile device (phone or tablet with camera).**

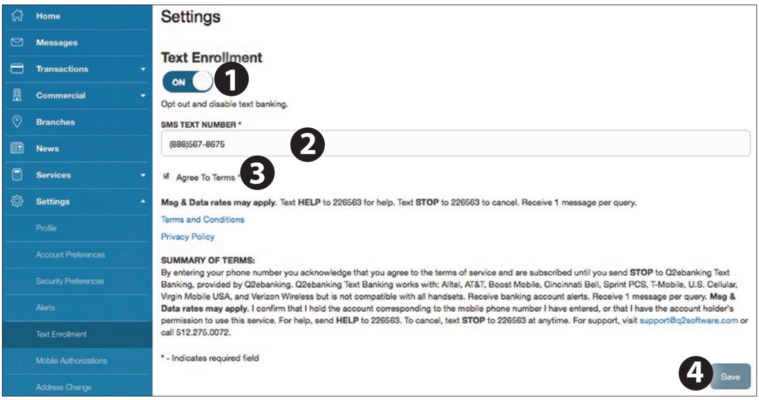


1. To enroll in Mobile Deposit from your mobile device, open the Online Banking app and select Settings > Enroll Mobile Deposit and follow the enrollment instructions.
2. To make a Mobile Deposit, go to the menu in the Online Banking app and select Transactions > Deposit Check.
3. Choose the account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

Mobile - Enroll Text Banking

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

To Enroll in Text Banking :



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

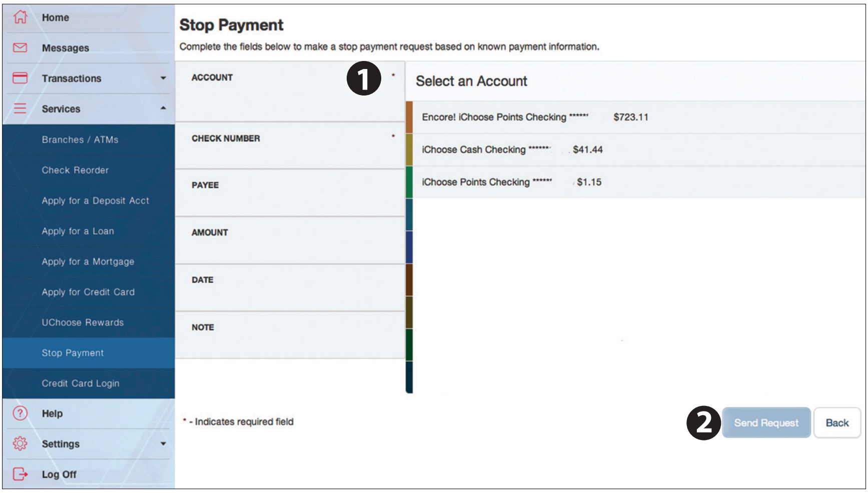
1. The first step, turn the Text Enrollment button from **OFF** to **ON**.
2. Enter your **phone/SMS text number**.
3. Read the terms and conditions and check the **Agree to Terms** box.
4. Click **Save** to complete enrollment.
5. To enable your account to be viewed in Text Banking, click on Settings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

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

Additional Features - Stop Payment

With Online Banking, you can initiate a stop check payment request from any device. Visit Activity Center to review the status of your request. The stop payment will remain in effect for six months. See our Fee Schedule for applicable fees.

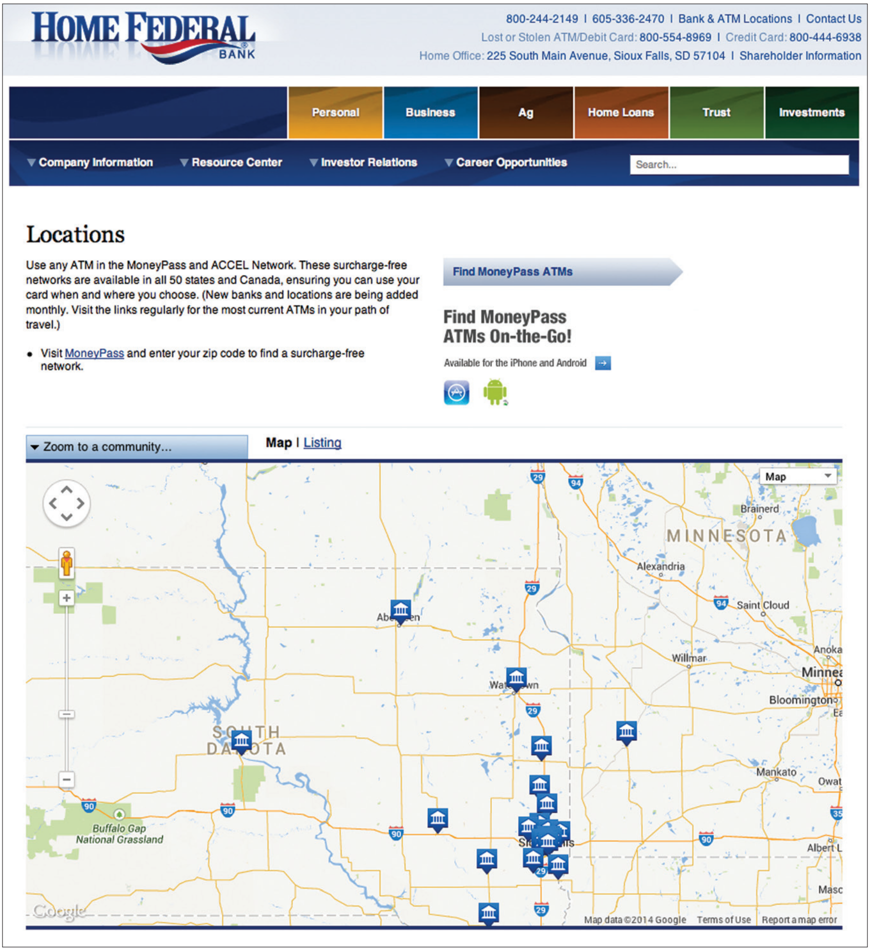
To Initiate a Stop Payment Request :



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

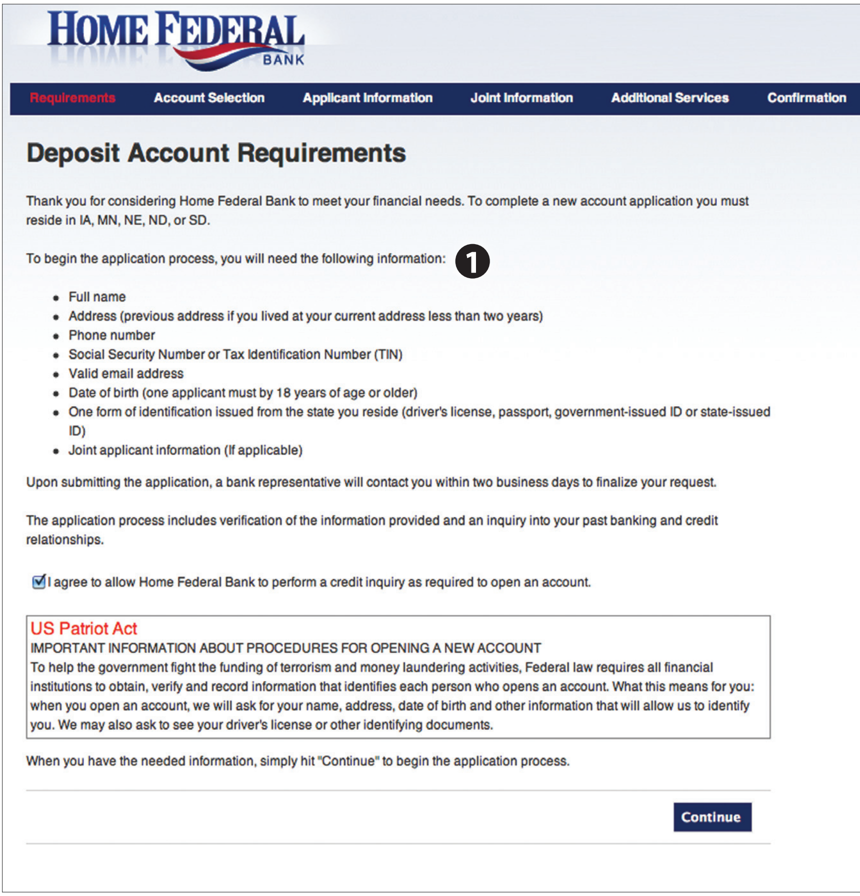
1. Select an account, check number, and other requested information.
2. Click **Send Request**.

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



Additional Features - Apply for a Deposit Account

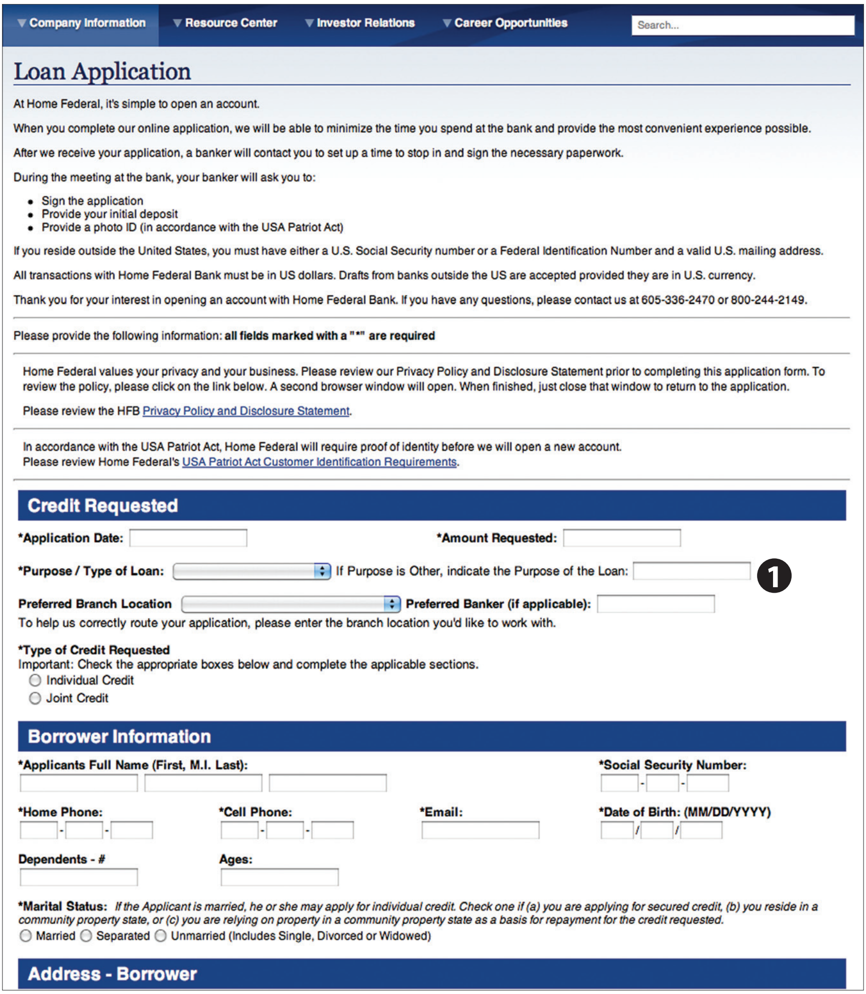
To Apply for a Deposit Account :



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

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

To Apply for a Loan:



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

Loan Application

At Home Federal, it's simple to open an account.

When you complete our online application, we will be able to minimize the time you spend at the bank and provide the most convenient experience possible.

After we receive your application, a banker will contact you to set up a time to stop in and sign the necessary paperwork.

During the meeting at the bank, your banker will ask you to:

- Sign the application
- Provide your initial deposit
- Provide a photo ID (in accordance with the USA Patriot Act)

If you reside outside the United States, you must have either a U.S. Social Security number or a Federal Identification Number and a valid U.S. mailing address.

All transactions with Home Federal Bank must be in US dollars. Drafts from banks outside the US are accepted provided they are in U.S. currency.

Thank you for your interest in opening an account with Home Federal Bank. If you have any questions, please contact us at 605-336-2470 or 800-244-2149.

Please provide the following information: **all fields marked with a "*" are required**

Home Federal values your privacy and your business. Please review our Privacy Policy and Disclosure Statement prior to completing this application form. To review the policy, please click on the link below. A second browser window will open. When finished, just close that window to return to the application.

Please review the HFB Privacy Policy and Disclosure Statement.

In accordance with the USA Patriot Act, Home Federal will require proof of identity before we will open a new account.
Please review Home Federal's USA Patriot Act Customer Identification Requirements.

Credit Requested

***Application Date:** ***Amount Requested:**

***Purpose / Type of Loan:** If Purpose is Other, indicate the Purpose of the Loan: 1

Preferred Branch Location **Preferred Banker (if applicable):**
To help us correctly route your application, please enter the branch location you'd like to work with.

***Type of Credit Requested**
Important: Check the appropriate boxes below and complete the applicable sections.
Individual Credit
Joint Credit

Borrower Information

***Applicants Full Name (First, M.I. Last):** ***Social Security Number:**

***Home Phone:** ***Cell Phone:** ***Email:** ***Date of Birth: (MM/DD/YYYY)**

Dependents - # **Ages:**

***Marital Status:** *If the Applicant is married, he or she may apply for individual credit. Check one if (a) you are applying for secured credit, (b) you reside in a community property state, or (c) you are relying on property in a community property state as a basis for repayment for the credit requested.*
Married Separated Unmarried (Includes Single, Divorced or Widowed)

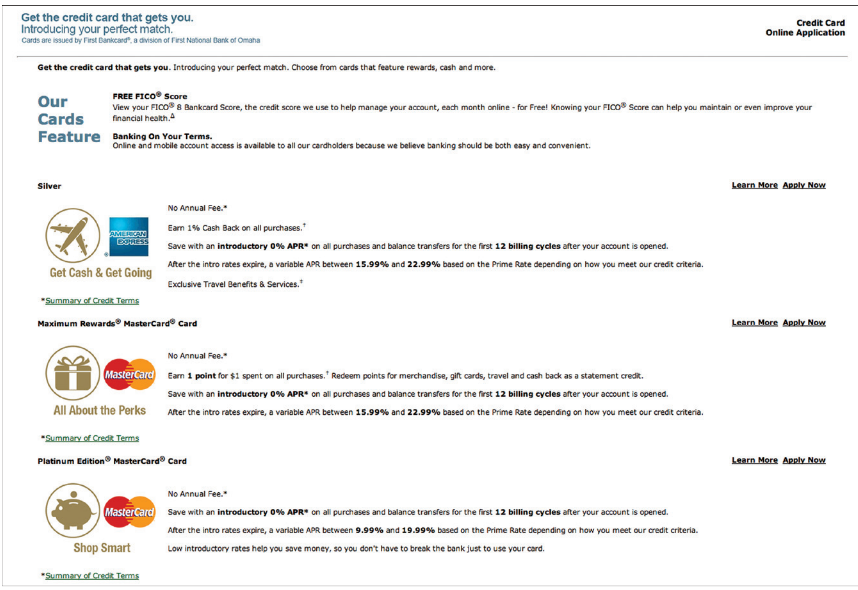
Address - Borrower

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

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

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

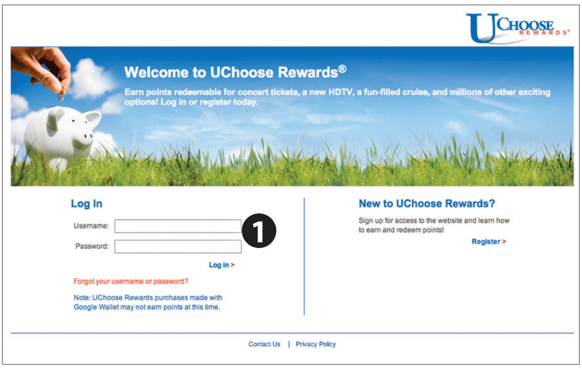
To Apply for a Credit Card:

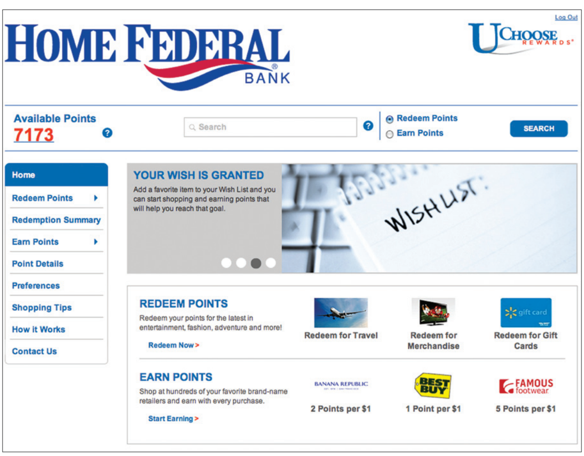


From the menu in Online Banking, select **Services > Apply for a Credit Card.**

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

UChoose Rewards:





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

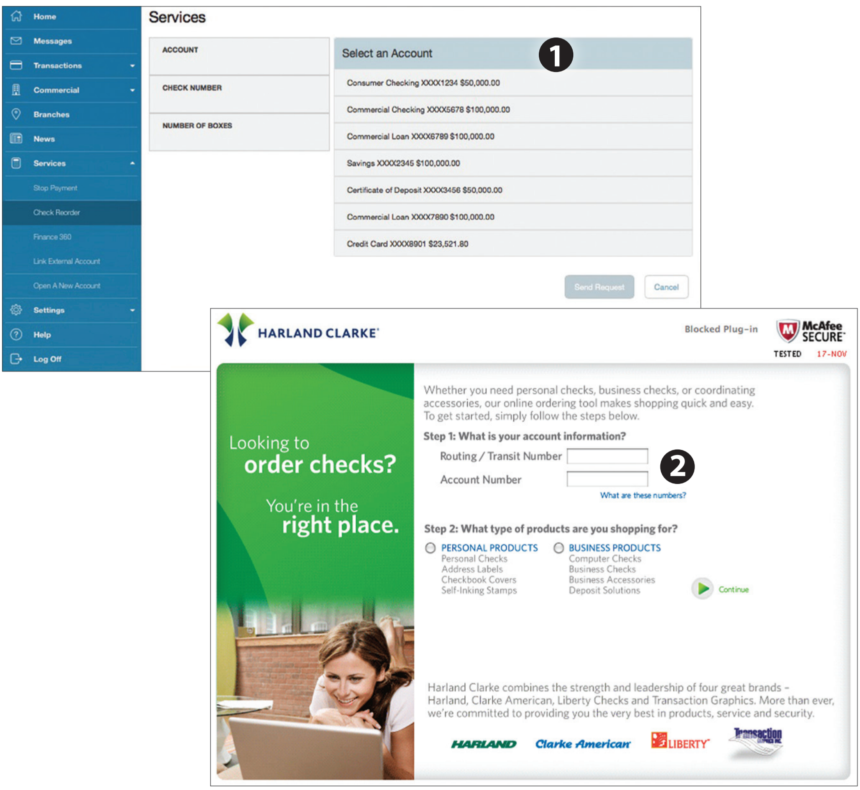
1. You will be redirected to the UChoose login page where you would input your UChoose user name and password.

Additional Features - Check Reorder

With Online Banking, you can conveniently reorder checks online.

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

To Reorder Checks:



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

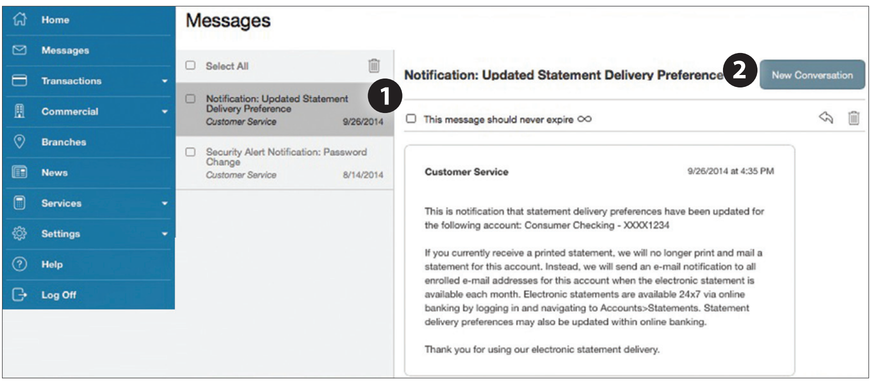
1. Select the account you want to reorder checks for.

2. You will be redirected to our check vendor

Additional Features - Messages

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

To View Your Messages:



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

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

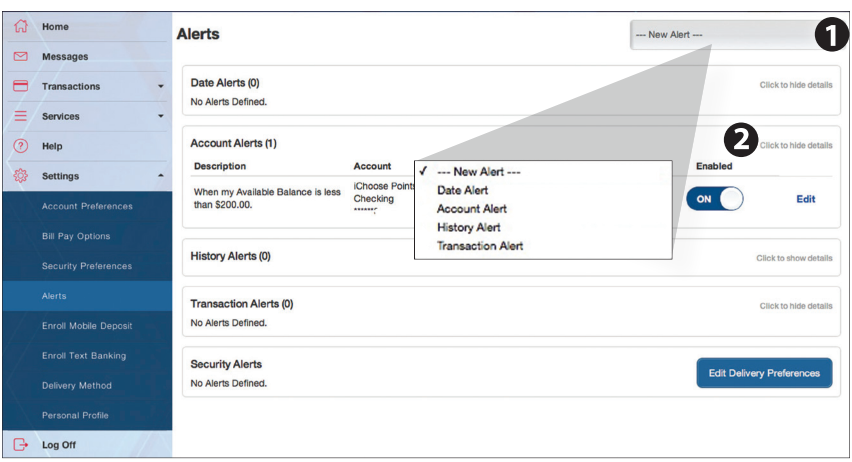
Additional Features - Alerts

You can create and manage alerts to remind you of important dates, warn you about the status of your accounts, and when certain transactions occur. When you create an alert, you specify the conditions that trigger the alert and delivery options to receive that alert. The alert sent to your delivery preference will contain minimum information and refer you to your Online Banking account for full details. You may view your alerts in Messages. Delivery preferences include:

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

All alerts will automatically be sent to your Online Banking account via Secure Messages, regardless of the additional delivery preferences you have established. You can edit specific Date, Account, History, and Transaction alert preferences found in Settings > Alerts.

To Set Up Alerts:



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

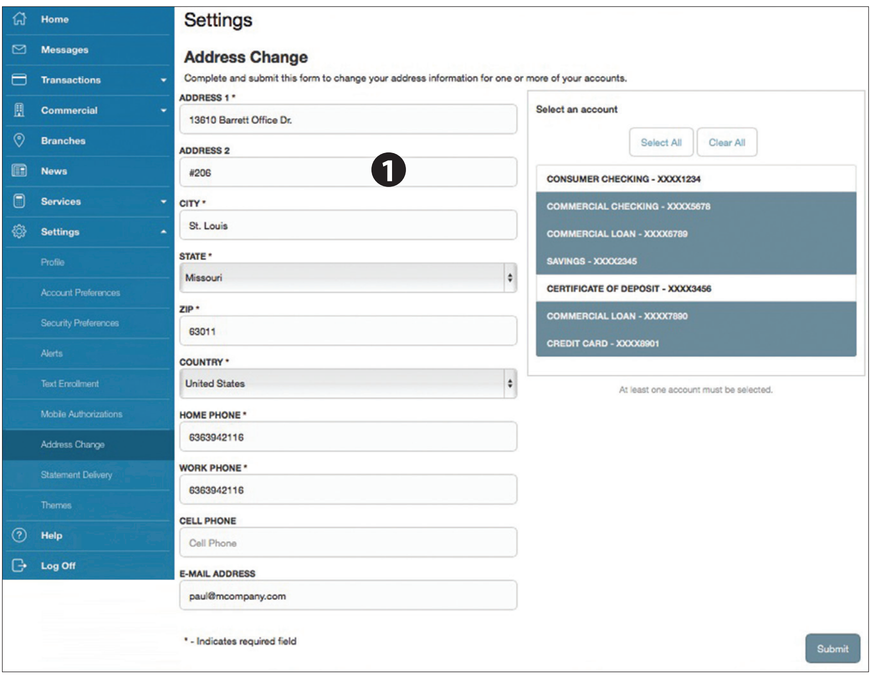
1. To create an alert, click the **New Alert** button.

2. To view details of an already existing alert, choose the **Click to view details** link on the right of the alert.

Additional Features - Personal Profile

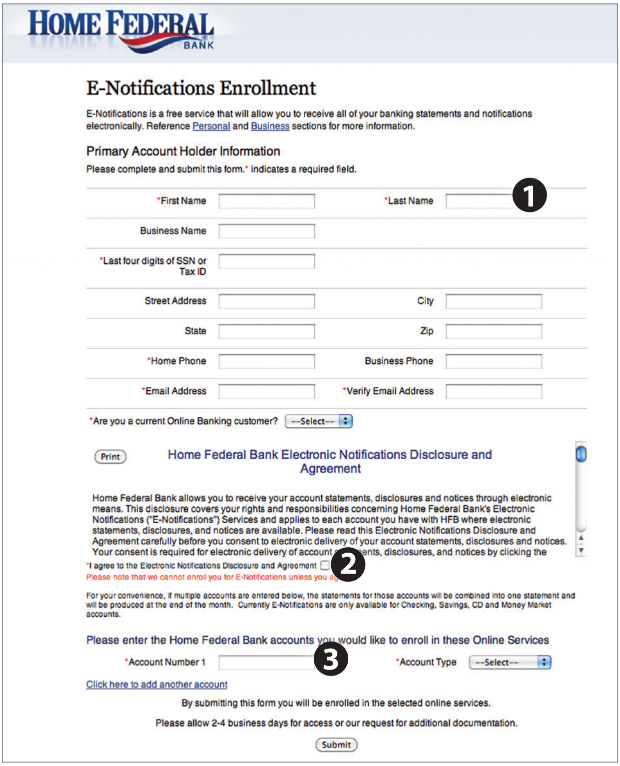
It is important to maintain current contact information on your account. Changes are made in real-time.

To Change Your Contact Information:



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

To Enroll in E-Notifications:



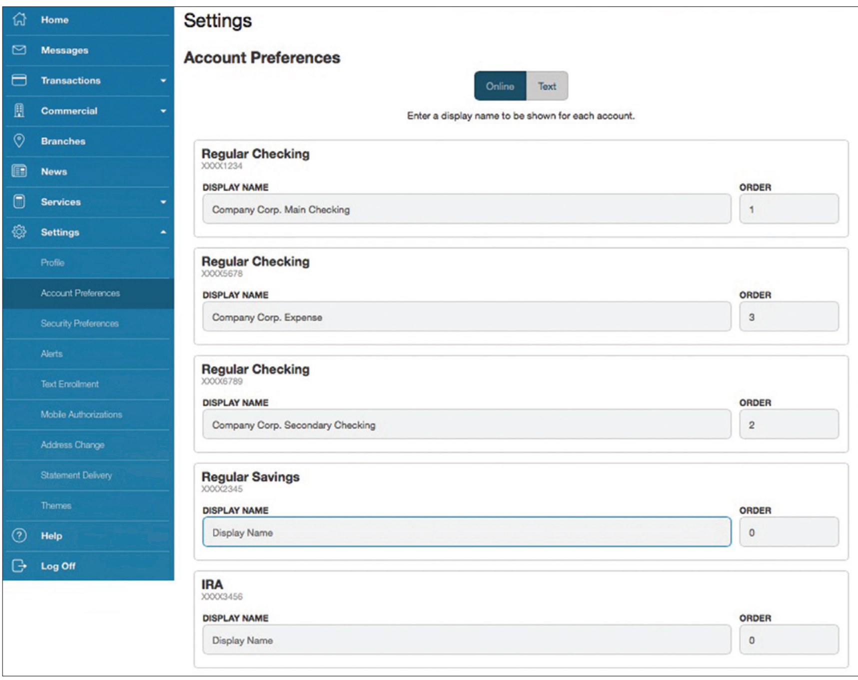
From the menu in Online Banking, select **Settings > Delivery Method**.

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

Additional Features - Account Preferences

In Account Preferences, you can select name and viewing preferences for your Online and Text Banking accounts. When selecting Online, customize your account display name in Online Banking and choose the order preference for viewing. Toggle to the Text button for Text Banking account preferences. To view an account in Text Banking, check “enabled”. Customize a five character account nickname to display and choose the order preference for viewing.

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

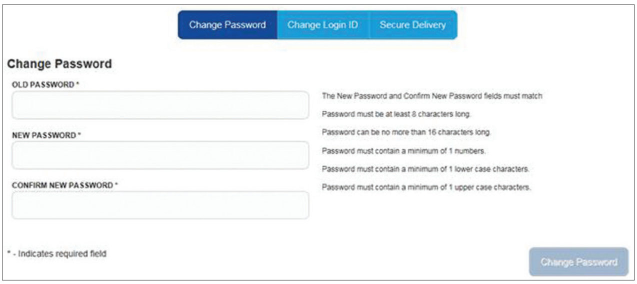


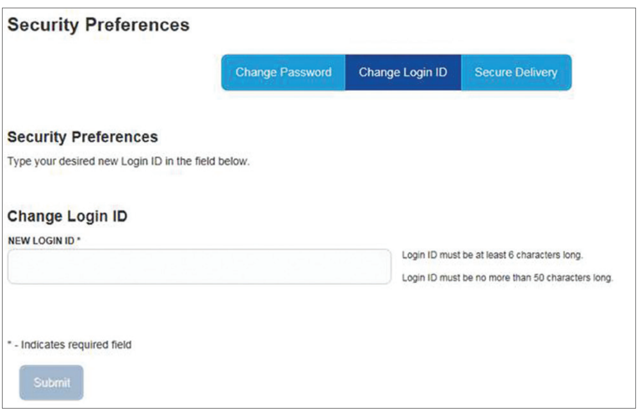
In Security Preferences, you can change your password, Login ID and update contact options for delivery of your secure access code.

To Set Up or Change Your Security Preferences:

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

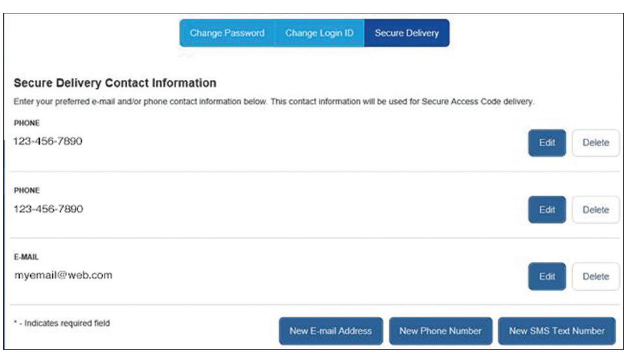
Change Password: When changing your password, make sure you follow the guidelines for creating a strong valid password.





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

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



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