

# Online Banking User Guide



## Account Access

Enter the 12-digit ID assigned by the bank and click **Submit**.

ID:

Enter your password\* and click **Submit**.

ID: XXXXXXXXXXXX  
Password:

\*The first time you log in you must change your password.



## Viewing Transactions

Select **Transactions** from the drop-down menu next to the account.

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		<b>Transactions</b>
Checking 2	93,019.83		Download
Savings	594,804,221.62		Statements Stop Payments Transfers Account Info

Transaction History is available for 90 days.

View Transactions for: **MY SAVINGS** Current Balance: 7,965.70  
Available Balance: 5,965.70

Transactions from 07/17/2011 to 08/16/2011 View Range: [Link Last Statement](#) | 7 Days | 15 Days | 30 Days | All

Date	Ref/Check No.	Description	Debit	Credit	Balance
07/31/2011		On Dep. BMSBENB Annual Percentage Yield Earned 3.25% from 07/01/11 through 07/31/11	21.62	7,965.70	

### Transaction List Options:

- ✓ Choose Number of Transactions Displayed
  - ✓ View Check Images
- ✓ Sort Columns to Customize View
- ✓ Switch Between Accounts

### Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, description or check number.

Accounts External Transfers **Transactions**

Download



## Transferring Funds

Select **Transfers** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Select Option
Checking 2	93,019.83		Download
Savings	594,804,221.62		<b>Transfers</b>

Select the **From** and **To** accounts. Enter the transfer amount, frequency, and date of the transfer.

Click **Submit**.

Transfer Funds

\* Transfer funds from: **Checking** Available Funds: 6,980.69  
 \* Transfer funds to: **Select option...**  
 \* Payment options: **None**  
 \* Transfer amount:   
 \* Frequency: **One Time**  
 \* Transfer Date: **01/04/2012**  
 Transfer memo:

### Pending and Completed Transfers

Select **Pending** to view, edit, or delete a scheduled transfer. **History** lists completed transfers and is available for 90 days.

Accounts Transactions **Transfers**

New Pending History



## Viewing Statements

Select **Statements** from the drop-down menu.

Account (Click for Transaction Details)	Balance	Status	Select Option
Checking	1,480.69		Select Option
Household	(24,425.51)		Select Option
Checking 2	93,019.83		Download
Savings	594,804,221.62		<b>Statements</b>

Statements are available in PDF, HTML, and Text formats. Statement history is available for 580 days.

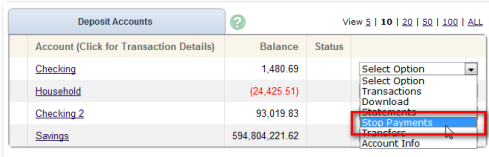


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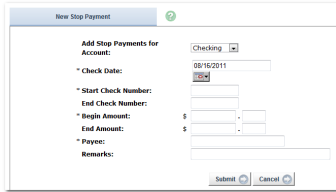
## Stop Payments

Select **Stop Payments** from the drop-down menu.



Account (Click for Transaction Details)	Balance	Status
Checking	1,480.69	Select Option
Household	(24,425.51)	Select Option
Checking 2	93,019.83	Select Option
Savings	594,804,221.62	Select Option

Fill in the required fields and click **Submit**.



New Stop Payment

Add Stop Payments for Account:

\* Check Date:

\* Start Check Number:

End Check Number:

\* Begin Amount: \$

End Amount: \$

\* From:

Remarks:

You must contact the bank to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted in accordance with the terms of your account.

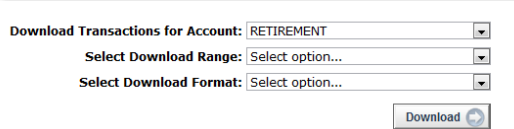
## Transaction Download

Select **Download** from the drop-down menu.



Account	Description	Available
RETIREMENT	Primary Savings	\$101,301.20
MY CHECKING	Regular Checking	\$50,350.33
MY SAVINGS	Money Market	\$5,987.38

Choose the **Download Range** and **Format**.  
Click **Download**.



Download Transactions for Account:

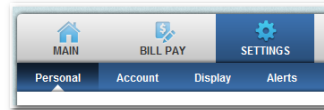
Select Download Range:

Select Download Format:

## Settings

✓ Change **Personal, Account, and Display** settings

✓ Set up **Alerts**



### Personal

✓ Update email address

✓ Create alias ID\*

\*instead of 12-digit bank-assigned ID

✓ Change password

### Account

✓ Change account pseudo-names (nicknames)

✓ Drag and drop to change account display order

### Display

✓ Edit number of accounts displayed per page

✓ Edit number of transactions displayed

### Alerts

#### Event Alerts

✓ Incoming direct deposits

✓ Funds transfer information

✓ Statement notifications

#### Balance Alerts

✓ Notification of account balances

#### Item Alerts

✓ Notification of cleared checks

#### Personal Alerts

✓ Triggered by calendar date

## Security

The first time you access your accounts, we'll ask you to choose a watermark image and answer three **Personal Verification Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

✓ We will NEVER email you for personal information. Any email claiming to be the bank which requests personal data such as Social Security numbers, IDs, or passwords should not be trusted or opened

✓ Do not write down your password

✓ Use a different password for online banking than ones you use for other applications

✓ Always log out of your online banking session before leaving your computer



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