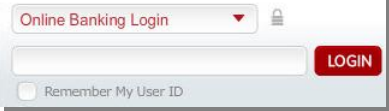



E-Banker User Guide

@ Account Access

Enter your User ID and click **Login**.



Verify that your Personal Image is correct, enter your password, and click Submit.



*you will be prompted to change your PIN/Password and select your Personal Image the first time you log in.

\$ Viewing Transactions

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

Account Name	Balance	Status	Quick Link Options
My Checking	\$345.96	Open	View Transactions
My Savings	\$2,908.33	Open	Select Option

Transaction History is available for 90 days.

View Transactions for: My Checking

Date	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5689497	Payroll		\$2,165.36	\$4,669.74
05/30/2007	5656	Check 5656	\$125.00		\$2,504.38

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, or check number.

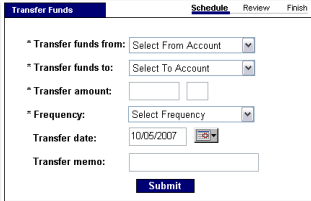
Accounts	Transactions	Transfers	Stop Payments
Current Transactions	Download Transactions	Search	

⚡ Transferring Funds

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

Account Name	Balance	Status	Quick Link Options
My Checking	\$345.96	Open	Transfer Funds
My Savings	\$2,908.33	Open	Select Option

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.



Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

Transfer History lists completed transfers.

Transfer history is available for 30 days.

Accounts	Transactions	Transfers	Stop Payments	Statements
New Transfer		Pending Transfers		Transfer History

📄 Viewing Statements

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

Account Name	Balance	Status	Quick Link Options
My Checking	\$345.96	Open	Statements
My Savings	\$2,908.33	Open	Select Option

Statements are available in PDF, HTML, and Text formats.

Statement history is available for 365 days.

Statement Date	Description	Select Format to View
08/20/2007	This is your statement	Select option...
08/17/2007	This is your statement	Select option...



Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

Deposit Products	Account Name	Balance:	Status:	Quick Link Options:
	My Checking	\$345.96	Open	Stop Payments

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

New Stop Payment

NOTE: * Required field

Add Stop Payment for Account: My Checking

Check Date:

* Start Check Number:

* Begin Amount: \$

* Payee:

Remarks:

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

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



Transaction Download

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

Deposit Products	Account Name	Balance:	Status:	Quick Link Options:
	My Checking	\$345.96	Open	Download
	My Savings	\$2,908.33	Open	Select Option

Choose the **Download Range** and **Format** and click **Submit**.

Download Transaction

NOTE: * Required field

Download Transactions for Account: My Checking

* Select Download Range:

* Select Download Format:



Options

- ✓ Change **Personal, Account, and Display** Settings.
- ✓ Set up **Alerts**.

Accounts	Options	Display	Alerts
Personal	Account	Display	Alerts

Personal

- ✓ Update E-Mail Address
- ✓ Update ID*
*create an ID to use instead of 12-digit ID
- ✓ Change PIN/Password

Account

- ✓ Change Account Pseudo Names (nicknames).
- ✓ Edit order in which accounts are displayed.

Display

- ✓ Edit Number of Accounts displayed per page.
- ✓ Edit no. of transactions displayed by default.

Alerts

Event Alerts

- ✓ Incoming Direct Deposits
- ✓ Funds Transfer Information
- ✓ Statement Notifications

Balance Alerts

- ✓ Notification of Account Balances

Item Alerts

- ✓ Notification of Cleared Checks



Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **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 your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.

