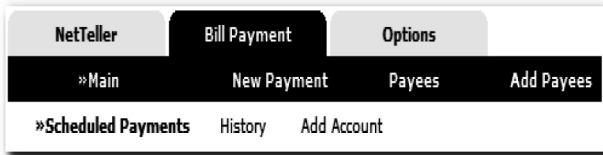
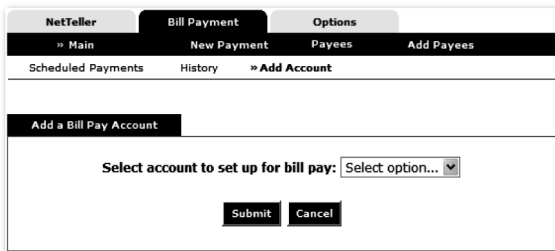


ACCOUNT ACCESS



Log in to Internet Banking and select the Bill Pay tab.

ADDING ACCOUNTS



Select **Add Account** from the Bill Pay sub-menu, choose the account you want to add to bill pay and click **Submit**. You must review and agree to the terms for bill pay to set up the account.

Payees

There are two types of Payees – **Company** and **Individual**. **Company** payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

Payment Funding

Funds for payments made to **Electronic** (Company) payees will debit your account on the payment date

Funds for payments made to **Check** (Individual) payees will debit your account when the check clears.

ADDING ELECTRONIC PAYEES

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.



ADDING CHECK PAYEES

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

ADDING PAYMENTS

Payments can be added in one of two ways: **Quick Payment** and **Recurring Payment**.

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

CABLE CAR LOAN CELL PHONE
 CREDIT CARD GYM MEMBERSHIP LAWN SERVICE
 MORTGAGE COMPANY

Payee	Amount	Pay On	Pay From	Memo
CELL PHONE	...	04/22/2008	Checking	
MORTGAGE COMPANY	...	04/22/2008	Checking	

Add Payment

Pay from account: Checking

Payee: Select option...

Amount: . .

Memo:

Alert when payment is processed:

Frequency: One-Time

Payment Date: 04/22/2008

Payment Description:

Use Add Payment for payments that happen on a regularly scheduled basis.

VIEWING HISTORY

Select **Main > History** under the Bill Payment Tab.

Payees: All

From: 3/01/2008

To: 3/31/2008

Begin Amount: \$. .

End Amount: \$. .

Sort By: Date

Then By:

Then By:

Sort Order: Ascending Descending

Bill Payment history is available for 19 months.

EDITING YOUR INFORMATION

Change **Personal**, **Account**, and **Display** Settings.

Accounts
Options

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 Cleared Account Balances

Item Alerts

- Notification of Cleared Checks

Personal Alerts

- Alerts delivered on chosen date.

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.