



Bank of Alma

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User Guide for Internet Banking

Introduction

Welcome to the Internet Banking User's Guide! This guide presents users with information on how to manage their accounts using the Internet Banking system. This manual covers the basic Internet Banking services which include: Accounts, Transfers, Messaging, and Other services.

- **Internet Banking Security** - This describes the various security features of the Internet Banking system.
- **Multi-Factor Authentication** – This describes multi-factor authentication, its requirements, configurations and various customer options.
- **Accessing Internet Banking** - This describes how to logon, logoff and navigate through the Internet Banking system.
- **Accounts** - This describes instructions for managing accounts by viewing balances, transactions, statements and download features.
- **Transfers** - This describes how to move money between online accounts.
- **Contact Us Securely** - This describes how to send and receive messages from your financial institution.
- **Other Information** - This describes the various other services that are available through Internet Banking, such as nicknames, e-delivery, user profile, etc.

Internet Banking Security

Security is our top priority. We have equipped our Internet Banking Service with industry standard security technology and practices to ensure that our customers are fully protected against third party fraud. In addition to the security procedures described below, your financial information is also protected by Secure Socket Layer (SSL) 128-bit and 256-bit encryption, the most secure form of consumer encryption available.

The following are tips and tricks to help you protect yourself when using Internet Banking:

- Do not access Internet Banking from public places or from shared computers such as Internet cafes. You never know what malicious programs might be installed on the PC you use there.
- Always exit using the 'Logoff' button to ensure you end each Internet Banking session securely.
- When you've finished using the Internet, always disconnect. Avoid leaving your connection on, especially with broadband access, unless you're actively using it.
- Always check the date and time of your last visit to the Internet Banking page. If you suspect anything unusual, please contact your financial institution.
- Do not leave an Internet Banking session unattended at any time.
- When you log on to an Internet Banking session, ensure that no browser windows with access to other websites are open. This will protect your computer from the possible harm by being exposed to other websites while you are doing banking transactions and can help to ensure your financial information is protected and blocked from unauthorized access via another website.
- Do not install pirated software or software from unknown sources.
- Know everyone who uses your computer and create passwords to limit unauthorized access. It's good practice to create passwords to protect your computer and to know everyone who uses it to avoid others from planting harmful and malicious programs in your computer.
- Disable the 'AutoComplete' function. Your computer may be used by others, in order to protect you from unauthorized access to your accounts through your computer, disable the 'AutoComplete' function to prevent others from making banking transactions without your knowledge. 'AutoComplete' on Internet Explorer, for example, remembers data you have input including your passwords for frequently used sites.
- You can disable the 'AutoComplete' function in Internet Explorer as follows:
 1. Click 'Tools' from the menu bar and select 'Internet Options'
 2. From the tabs at the top of the window, select 'Content'
 3. Click the 'AutoComplete' button
 4. If 'User names and passwords on forms' is checked, click on the box to uncheck it
 5. Click 'OK'

Access ID's

Access ID's are unique names, phrases, or characters used to identify users within the Internet Banking system. Depending on your financial institution, you will either be assigned a unique access ID or have the ability to choose your own during the enrollment process. Once you have been approved for Internet Banking, you will use both your access ID and secure password to login to the system. Unlike password's, access ID's are considered to be public knowledge and can be shared with financial institution employees. Access ID's are often used as a search criteria by the financial institution to query your account within the Internet Banking system.

Access ID's should be created using the following rules:

- Must be at least 1 character in length
- Can be alpha, numeric or both
- Can contain special characters such as !, @, \$
- Should not contain non-printable characters, such as CTRL-C
- Are not case sensitive

Passwords

A password is a sequence of characters used to determine that a user requesting access to a computer system is really the registered user. In order to verify that an access ID really belongs to that person, a second form of identification called a password (known only to that person and to the system itself) is entered by the user. When a password is entered, the computer system is careful not to display the characters on the display screen in case other people might see it.

It is your responsibility to keep your password safe and secure! Passwords are not stored in a viewable format within the Internet Banking database. Passwords are never used as customer identification. As a result, no one should ever ask you for your password, including a financial institution employee. If you feel that your password has been compromised, you should contact your financial institution and change your password immediately.

The following tips and tricks will assist you in creating a password that is both secure and unique.

- **Don't** share your password with anyone who is not an authorized user of your accounts
- **Don't** pick a password that someone can easily guess if they know who you are (for example, your Social Security number, birthday, or maiden name)
- **Don't** pick a word that can be found in the dictionary (since there are programs that can rapidly try every word in the dictionary!)
- **Don't** pick a word that is currently newsworthy
- **Don't** pick a password that is similar to your previous password
- **Don't** write down your password. It is best to commit your password to memory.

- **Do** make your password complex by picking a mixture of at least 6 letters and at least one number. The longer the password, the more secure it will be.
- **Do** pick a word that you can easily remember, but is not easily guessed by others
- **Do** pick a quote or phrase that is easy to remember. This will increase the length and security of your password (i.e., Tie_a_yellow_ribbon_around_the_old_oak_tree)
- **Do** change the vowels within the password to either numbers or special characters (i.e. password could be changed to be p@ssphr@s3)
- **Do** change your password regularly.

Passwords can be changed in three different ways. The first option for changing a password is to do it yourself by logging in to Internet Banking and changing it from the **Change Password** option menu, which is described in this manual. This will allow you to securely change your password at anytime without the assistance of a financial institution employee.

The second option for changing your password is to utilize the electronic password reset feature. This secure, convenient method allows users who have forgotten their password to reset it without the assistance of a financial institution employee. In order to utilize this feature, you must have a valid email address, security question and answer on file, and you must have opted in for electronic password reset within Internet Banking. See the '**Opting in/out of electronic password reset**' section of this manual.

The final method of password changes is to contact your financial institution and they will assign you a temporary password.

Session Time Out

Session timeout is a security feature that protects your account information if you leave your computer unattended for an extended length of time. Internet Banking will automatically log you out of your session after 15 minutes of inactivity within the system. Inactivity is defined as not making a click, navigating throughout the site, or typing during the 15 minute period. If you have been timed out of your session, you can easily re-access your session by simply logging back in. After a timeout has occurred you will automatically be returned to the login screen and prompted to enter your access ID and password when you try to click a navigational menu or key any data within the system.

3 Failed Login Attempts

As a security precaution, we also track the number of logon attempts. Should we find three consecutive incorrect passwords have been attempted, we will immediately disable online access. In order to regain access to your account you will need to contact the financial institution to unlock your account.

Multi-Factor Authentication

Initial User Configurations

The first time a new user logs into the Internet Banking product they will be required to answer several questions. These questions build the underlying structure of the multi-factor authentication solution. It is important that users answer the questions with information that only they or other authorized users of the online account would know. The answers to these questions should be protected just as a password is protected. Users should memorize the answers and not write them down.

To add to the security of our solution, once the initial configurations are input, the next time the user logs in to the system, any answers that they input within the authentication process will display as asterisks as opposed to plain-text. This further safeguards the consumer's information in case someone was eavesdropping on their banking session. At anytime, the user can securely change their authentication information within the online banking session if they feel the confidentiality of their answers have been compromised.

For customers that are new to the Internet Banking system, they will be required to go through the initial/new user configuration to setup the unique multi-factor authentication parameters that will be used for that person. The initial user configuration of the multi-factor authentication solution is described as follows.

Step 1: Username

The online banking login screen will present to the user. The user is notified of the guidance and its purpose. The user types in their username and clicks **Next**.

Step 2: Password

The password screen presents to the user. The system recognizes new users and informs them that they need to create their secure password in order to log into a secure session. The new user types, then retypes, their password and clicks **Save**.

Step 3: Verification phrase

New users are instructed to create a verification password. Upon future logins, this verification password will appear to the user after they have input their username, but before they put in their secure password. The object of the verification phrase is to assure the user that they are logging in to their valid financial institution website. It is important that the user create a verification phrase that only they or other authorized users of the account will know.

Step 4: Creating Secure Verification Questions and Answers

On this screen, the user is required to establish 5 verification questions and answers. On future logins, 3 of the 5 questions (randomly picked) will be presented to the user. They must answer the questions correctly to successfully satisfy the additional authentication factor required by the guidance.

When completing this step, users can pick 5 questions from the pre-defined questions in the drop down menus, or they can create 5 unique questions by typing them in the open fields below each drop down menu, or they may pick a combination of pre-defined questions and creating unique questions. After the user has picked or created 5 questions, and ensured that each question has an associated answer to the right of it, they will click **Next** to complete the initial configuration sequence.

Step 5: Choose Remember Me Options

On this screen, users can choose whether or not the system should recognize them when logging in from a particular computer. If a user chooses to be remembered, they are not subject to answering 3 randomly chosen questions from the original 5 questions the customer created during their initial configuration. If a user chooses to not be remembered, they are required to input the additional authentication factors dictated by the guidance. At anytime, the user can change this preference. Once the user has selected an option, they will click **Next**.

This completes the initial user configuration setup! The user is then directed to the opening screen of online banking.

Accessing Internet Banking

Authentication Sequences

Once a new user has completed the initial configuration process for multi-factor authentication, upon subsequent logins to online banking they will be subject to the standard authentication sequence that they have selected. Users can choose to always be or never be authenticated. The following sections of the manual describe each sequence.

Always Authenticate - Do Not Remember Me

The following is an overview of the authentication sequence for a user that has selected that the system not remembers their computer. This user will be required to supply additional authentication detail in order to access online banking.

Step 1: Username

The username screen presents to the user. They must input their username and click **Next**.

Step 2: Account Verification & Security Questions

On this screen the user is required to input one of the online account numbers and answers to randomly picked security questions. This step is crucial in verifying the identity of the user prior to them keying in their secure password and accessing the online banking system.

As the user types in each answer, they will notice that it does not display in plain-text. Each answer will appear as a series of asterisks. This is an added security feature of the authentication process. This feature safeguards the user's confidential information from eavesdropping.

The answers to the security questions are not case sensitive. However, if the answer contains any type of punctuation, such as an apostrophe, or a period, then this must be included in the answer. Otherwise, the system will not recognize your answer. Once the user has completed each field, click **Next**.

Step 3: Choose Remember Me Options

On this screen, a user can choose whether or not the system should recognize them whenever they are logging into online banking from a particular computer. If a user chooses to be remembered, they are not subject to additional authentication required by the guidance. If a user chooses to not be remembered, they are required to input additional authentication information as dictated by the guidance. At anytime, the user can change this preference. Once the user has selected an option, they will click **Next**.

Step 4: Password/Verification Phrase

On this screen the user will be presented with the verification phrase they created during their initial configurations. If the verification phrase is correct, the user is assured that they are logging into their valid financial institution website, and can input their secure password. However, if the user does not recognize the verification phrase, they should not log in. They should contact their financial institution immediately.

Once the user enters their password and clicks **Login**, they will be directed to the opening screen of online banking.

Never Authenticate - Remember Me

The following is an overview of the authentication sequence of a user that has selected for the system to remember a particular computer. This user will not be required to undergo any additional authentication in order to access online banking.

Step 1: Username

The username screen presents to the user. They must input their username and click **Next**.

Step 2: Password/Verification Phrase

On this page the user is presented with the verification phrase they created during their initial configurations. If the user recognizes the verification phrase, they can be assured that they will be logging into their valid financial institution website, and can enter their secure password. If the user

does not recognize the verification phrase, the user should not enter their secure password. The user should contact the financial institution immediately.

Once the user has entered their password and clicked **Login**, they will be directed to the opening screen of online banking.

Navigating Internet Banking

Basic Internet Banking is divided into four tabs: Accounts, Transfers, Contact Us Securely, and Security. However, the number of tabs you see depends on the services that have been assigned to you by your financial institution.

To navigate to a particular service, click the applicable tab.

- **Accounts Tab** - Manage your accounts by viewing account balances, statements and transactions. Download data for import into other financial planning programs and view images of posted transactions.
- **Transfers Tab** - Move money between your online accounts.
- **Contact Us Securely** - Send and receive messages to your financial institution.
- **Other** - Setup account nicknames, enroll for e-delivery of statements, manage your personal information, change your password and verification phrase, view your online history and maintain other security features.

Once you have clicked on a particular service on the main level tabs, you will notice that there is a sub-channel navigation bar immediately below it with additional options pertaining to that service. To use a service on the sub-channel navigation bar, simply click the appropriate option and the system will display the service.

Logging Off

It is important to completely exit out of Internet Banking when you are finished using the system. Even if you step away from your computer it is recommended to log off Internet Banking. Failure to log out of the system could expose your account to unauthorized people.

To log off Internet Banking, do the following:

- Click the **Log Off** link in the upper right corner of any screen

Accounts Tab

This describes instructions for managing accounts by viewing balances, transactions, statements and downloads features.

Summary

The account summary screen is the default screen which displays after you have logged into the Internet Banking system. The account summary screen provides an overview of all the accounts that you have been given access to within Internet Banking and is broken down into account name or nickname (if assigned), product type, and balance information.

At the right of each account listing is a drop down menu where you can choose to view transactions, statements, downloading, or account details. Depending on the account type, you can select from up to the following four applicable options: Transactions, Details, Download, and Statements. To view which options are applicable per account listed in the account summary table, click on the drop down menu to display the choices.

In order to perform a desired function from the drop down list, you must first select it by highlighting it in the list from the drop down menu. This will display the selected screens.

Transactions

Selecting *Transactions* in the drop down list on the summary screen will redirect you to the **Items** screen. The items screen will display the most recent transactions that took place on the account for a specific time period. This time period is indicated immediately below the available balance display. To view transaction data previous to the dates displayed on the screen you must click the *Previous/Next* link at either the top or bottom of the screen. To search for a specific transaction you must click on the **Search** button.

Various features of the *Items* screen are:

- The available balance at the top of the screen is the account balance as of the close of business on the previous business day
- The running balance in the table should not be interpreted as the available balance. Some transaction items for the current business day may not be visible within Internet Banking until after end of day processing
- If the word *Pending* appears in the transaction description for an item it means that the item has been presented but has not yet posted to your balance
- The display of information in the table can be sorted per the column headings. For example, if you want to display your items by ascending vs. descending dates you would simply click on the *Date* column accordingly
- Clicking the *Image* link next to each transaction will display both the front and back image of the item. The Internet Banking system only images checks presented against the account and deposits.

The following information is provided on the items screen:

Field	Description
Date	Indicates the date that the item posted to the account
Check #	Indicates the associated check number for applicable transactions
Balance*	Indicates the current balance plus or minus any Internet Banking transactions. <i>*NOTE:</i> The running balance in the table should not be interpreted as the available balance. Some transaction items for the current business day may not be visible within Internet Banking until after end of day processing
Description	Indicates detailed transaction data if available.
Amount	Indicates the total amount of the transaction
Image	This is a hyperlink to the imaged items associated with the transaction. Images are only available for checks and deposits. Electronic transactions will not be imaged.

Searching for a Specific Transaction

To search for a specific transaction, do the following:

- Click on the **Accounts** tab
- *The Account Summary screen will display*
- Select **Transactions** from the 'Choose an option' drop down on the account summary table for the desired account
- *The Transactions page for the account will display*
- Click on the **Search Transactions** button

- *The Search items screen will display*
- Input the desired search criteria in the appropriate fields
- Click the **Search** button

- If the system found results for your search criteria they will be displayed
- If the system did not find any results for your search criteria you will see this message display accordingly

Details

Selecting Details in the drop down list will redirect you to the Details screen. The Details screen provides additional information related to the account. Depending on the type of account which is displayed, the informational fields will vary. For example, the detail screen for a loan account will display payment information, where as the detail screen for a checking or savings account will not.

Download

To search for a specific transaction, do the following:

- Click on the **Accounts** tab
- *The Account Summary screen will display*
- Select **Transactions** from the 'Choose an option' drop down on the account summary table for the desired account
- *The Transactions page for the account will display*
- Click on the **Download** button in the sub-channel navigation bar
- *The download screen will display*
- Input the start date of the transaction history you wish to download in the *From Date* field
- Input the ending date of the transaction history you wish to download in the *To Date* field
- Select the desired download format from the *Format* drop down field
- Click the **Download Items** button

Statements

Selecting Statements in the *Choose an option* drop down menu on the summary screen will redirect you to the Statements screen. The dates for which statements are available in Internet Banking will automatically be displayed on the statements screen.

To view a statement, do the following:

- Click on the *Text Only* link for the statement you wish to view
- The statement will download in a separate window

Transfers Tab

This presents information on how to transfer money between Internet Banking accounts. For example, Internet Banking users can transfer money from an online checking account to an online savings account. The transfers tab also allows users to view pending, scheduled transfers and transfer history.

Transfer Money

To transfer money from one online banking account to another online banking account, do the following:

- Click on the **Transfers** tab
- *The Transfers screen will display*
- Select **Transfer Money** from the sub-channel navigation bar
- *The New transfer screen will display*
- Select the account number from which you want to withdraw the money from the first drop down menu
- Select the account number to which you want to deposit the money from the second drop down menu
- Enter the amount of the transfer
- Enter the business date on which the transfer is to be effective
- Enter a description for the transfer, if applicable
- Click the **OK** button

Pay A Loan

To make a payment to an online loan account from another online account, do the following:

- Click on the **Transfers** tab
- *The Transfers screen will display*
- Select **Pay a loan** from the sub-channel navigation bar
- *The Pay a loan screen will display*
- Select the account number from which you want to withdraw the money from the first drop down menu
- Select the loan account number to which you want to make the payment from the second drop down menu
- Enter the amount of the payment
- Enter the business date on which the payment is to be effective
- Enter a description for the payment, if applicable
- Click the **OK** button

Add An Automatic Transfer

To schedule automatic transfers from one online account to another online account, do the following:

- Click on the **Transfers** tab
- *The Transfers screen will display*
- Select **Schedule a transfer** from the sub-channel navigation bar
- *The Schedule a transfer screen will display*

Field	Description/Examples
Withdraw from account	Select from the drop down list the account number from which you want the funds to be withdrawn, or moved out of
Deposit/Pay to account	Select from the drop down list the account number to which you want the funds to be deposited, or moved into
Amount	Type in the amount of your transfer. The transfer amount should be entered with dollars and cents. <ul style="list-style-type: none"> • Example 1: a transfer in the amount of \$100 should be entered as '100.00' • Example 2: a transfer in the amount of \$100.50 should be entered as '100.50'
Starting/Next date	Click on the calendar icon to display a monthly calendar. Click on the day of the month that will be the start date of your transfer. If you want your transfer to begin in a future month, click on the left and right arrows to scroll through the months.
Ending date...	When scheduling an automated or recurring transfer, you have the ability to determine when the transfers will stop happening. You must select one of the options below. Regardless of which option you choose for the ending date, you must also select one option from the Frequency section which determines how often your recurring transfer will take place. The frequency options are described below.
<ul style="list-style-type: none"> • Continue transfers indefinitely 	If you want the transfer to continue, without a pre-determined end date, select this option. In order for this transfer to be stopped, you must actually edit or delete the transfer.
<ul style="list-style-type: none"> • Continue transfers until... 	If you want the transfer to end on a specific date, select this option. <ul style="list-style-type: none"> • Example: Let's say that you want to transfer a total of \$500 from your checking account into your savings account and have that transfer broken up into 10 monthly equal payments of \$50 each. You would click on the calendar and select the date that is 10 months from the first scheduled transfer. This date would indicate to the system the last transfer that would actually take place.
Frequency...	This section of the automatic transfer setup determines how often your transfer will take place. You will select only one option from this section, either 'Daily', 'Weekly', or 'Monthly'. By selecting one option, the other two options will become void.
<ul style="list-style-type: none"> • Daily every 	If you want to transfer money from one account to another account automatically on a specific daily interval, select this option. You would use this option if you wanted a transfer to occur every 10 days, every 14 days, etc. In the drop down box you can choose from '1' to '28' or 'Last day of the month'. There are only 28 days in the drop down due to February being a short month. <ul style="list-style-type: none"> • Example 1: Let's say you get paid every other week, which is the equivalent of every 14 days, and you want to setup a transfer to take place the day after each payday, which would be the equivalent of every 15th day. You would select '15' from the daily drop down menu. This indicates that you want a transfer to take place every 15th day. • Example 2: Let's say you want to setup an automated transfer from your checking account to your savings account on the last day of every month. You would select 'last day of the month' from the daily drop down menu. This means that a transfer would take place on the 30th for the months of April, June, September and November, and then again on the 31st for the months of January, March, May, July, August, October, and December, and then again on the 28th or 29th for the month of February, depending on

	<p>whether it was a leap year or not.</p> <ul style="list-style-type: none"> • <i>Example 3: Let's say you wanted to transfer \$1 per day to your savings account, you would select '1' from the daily drop down menu. This would transfer money every single day.</i>
<ul style="list-style-type: none"> • <i>Weekly every</i> 	<p>If you want to transfer money from one account to another account automatically on a specific weekly interval, select this option. You would use this option if you wanted to transfer to occur every week, or every 2 weeks, etc. In the drop down box you can choose from 1-52 which represents the number of weeks in a year. Additionally, you would then select the business day, Monday through Friday, for which that the transfer should occur.</p> <ul style="list-style-type: none"> • <i>Example 1: Let's say you get paid every other week and you want to setup a transfer to take place on each payday, which would be the equivalent of every 2 weeks, you would select '2' from the weekly drop down menu. This indicates that you want a transfer to take place every 2 weeks.</i> • <i>Example 2: Let's say you want to setup an automated transfer from your checking account to your savings account on the last week of every month. You would select '4' from the weekly drop down menu. This would transfer money every 4 weeks. Although, keep in mind that some months have 5 weeks, so a 4 week schedule would not be truly accurate.</i> • <i>Example 3: Let's say you wanted to transfer \$1 per week to your savings account, you would select '1' from the weekly drop down menu. This would transfer money each week on the business day (Monday through Friday) that you actually selected.</i>
<ul style="list-style-type: none"> • <i>Monthly every</i> 	<p>If you want to transfer money from one account to another account automatically on a specific monthly interval, select this option. You would use this option if you wanted to transfer money every quarter, or every half year. In the drop down box you can choose from 1-12 which represents the number of months in a year. Additionally, you would then select the date, '1' through '28', or 'Last day of the month', that the transfer would occur.</p> <ul style="list-style-type: none"> • <i>Example 1: Let's say you get paid once a month and you want to setup a transfer to take place on each payday. You would select '1' from the monthly drop down menu and then you would also select the day of the month that you want the transfer to occur. This indicates that you want a transfer to take place every month on that specific date.</i> • <i>Example 2: Let's say you want to setup an automated transfer from your checking account to your savings account every quarter to cover membership dues. You would select '3' from the monthly drop down menu and then select which day of the month that the transfer would occur. This would transfer money every quarter on the day indicated.</i>
<i>Description</i>	<i>Type a description for your transfer. This description will appear in the transaction history of Internet Banking</i>

- Click the **Update** button

Contact Us Securely Tab

New Message

To send a secure message to your financial institution, do the following:

- Click on the **Contact us securely** tab
- *The messages inbox screen will display*
- Select **Send message** from the sub-channel navigation bar
- *The Send messages screen will display*

- Select the applicable contact for the message from the first drop down menu
- Enter a subject
- Type your message
- Click the **Send** button

View Inbox

To view messages sent to you by your financial institution, do the following:

- Click on the **Contact us securely** tab
- *The message inbox screen will display*

View Outbox

To view messages you sent to your financial institution, do the following:

- Click on the **Contact us securely** tab
- *The message inbox screen will display*
- Click on the **View outbox** button in the sub-channel navigation bar
- *The message outbox screen will display*

Other Information

This describes the various other services that are available through Internet Banking, such as nicknames, e-delivery, user profile etc.

Account Nicknames and sort order

The Account nicknames and sort order screen allows you to rename your accounts so that they may be more easily recognizable in the account summary screen and various drop down menus throughout the Internet Banking system. For example, for multiple checking accounts you could input nicknames such as 'My Checking', 'Household Checking', etc.

You will also have the ability to change the order in which your accounts appear in the account summary screen and in drop down menus. By using the sort order column you can assign a number to each account. The accounts will appear in chronological order according to their assigned numbers.

Modifying Account Nicknames

To assign an account nickname, do the following:

- Click on the **Other** tab
- Select **Account nicknames** option
- *The account nicknames and sort order screen will appear.*
- Type in the nickname in the blank field next to each account number that you wish to change

- Click the **Update Menu** button to save your changes
- *The Options page will re-display. Your accounts will now be displayed by their nickname and account number.*

Modifying Sort Order

To change the sort order of your accounts, do the following:

- Click on the **Other** tab
- Select **Account nicknames** option
- *The account nicknames and sort order screen will appear.*
- Click on the drop down menu next to the first account number you wish to change
- Select the appropriate number from the list.

Note: The system will order the accounts chronologically based on each account's assigned number. It is not necessary to assign your account's numbers starting at '1'. For example, if you have 3 accounts and you have assigned them the following numbers; '5', '10', and '15', the system will display them respectively from the lowest assigned sort number (5) on top down to the highest assigned sort number (15) on the bottom.

- Repeat the above steps for each account that you wish to change the sort order
- Click the **Update Menu** button
- *The Options page will re-display. Your accounts will now be displayed chronologically according to their assigned sort numbers.*

E-delivery Enrollment

E-delivery of account statements allows you to receive your account statements electronically through the Internet Banking service as opposed to having your statements previously mailed to your address of record. Statements that are e-delivered not only contain the same information, but also look exactly the same as the mailed statements.

To receive electronic delivery services, you must have a working connection to the Internet with e-mail capability. Also, e-delivered statements are created in the Portable Document Format (.PDF). In order for you to open a .PDF document it is necessary to have Adobe Acrobat Reader 5.0 or higher installed on your computer.

If you do not have Adobe Acrobat reader installed on your computer, you can download the program from <http://www.adobe.com>.

In order to receive statements electronically, you must opt in for the service by agreeing to the Electronic Delivery Services Disclosure and Agreement. If you change your mind at a later date that you no longer wish to receive your statements electronically, you can opt out of the service by contacting your financial institution.

To enroll for e-delivery, do the following:

- Click on the **Other** tab
- Select the **E-delivery Enrollment** option
- Read the *Electronic Delivery Services Disclosure and Agreement*, and then do one of the following:
 - **Accept** the agreement in order to opt in for the service
 - **Decline** the agreement in order to cancel out of the e-delivery enrollment process

User Profile

The **User Profile** screen allows you to view your current information of record and send updates regarding this information to your financial institution. The profile screen is also where you can opt in to be able to reset your own password electronically in the event that you forget it. By opting in to change your password electronically, you do not have to contact the financial institution to have your password reset.

Viewing the User Profile

To view the user profile, do the following:

- Click on the **Other** tab
- Select the **Personal Information** option
- *The Personal Information screen will display.*
- When viewing the **User Profile** screen, the fields will pre-fill with the customer information on record at the financial institution.

Updating the User Profile

To update the user profile, do the following:

- Click on the **Other** tab
- Select the **Personal Information** option
- *The Personal Information screen will display*
- When viewing the **User Profile** screen, the fields will pre-fill with the customer information on record at the financial institution.
- If adding information to a field that was previously empty, simply type in the new information
- If changing existing information to a populated field, you will need to delete the existing information first, and then type in the new information. *Note: To delete existing information, click your mouse into the field. This will highlight the pre-filled information. Click the DELETE key on your keyboard to remove the information.*
- Click the **Update** button to save your changes

Opting in/out of Electronic Password Reset

To opt in for electronic password reset, do the following:

- Click on the **Other** tab
- Select the **Personal Information** option
- *The Personal Information screen will display.*

- Put a check mark in the box to opt in for electronic password reset
- Remove the check mark in the box to opt out of electronic password reset
- Click the **Update** button

Displaying Closed Accounts

Internet Banking allows you to configure whether or not to display closed accounts in the Account Summary screen and other account listings. You can set this option from the Personal Information screen under the **Other** menu.

To configure whether or not to show closed accounts, do the following:

- Click on the **Other** tab
- Select the **Personal Information** option
- *The Personal Information screen will display.*
- To show closed accounts, put a check mark in the box next to **Include closed accounts in listings**
- To remove closed accounts from the listings, remove the check mark in the box next to **Include closed accounts in listings**
- Click the **Update** button

Security

Password's

A password is a sequence of characters used to determine that a user requesting access to a computer system is really the registered user. In order to verify that an access ID really belongs to that person, a second form of identification called a password (known only to that person and to the system itself) is entered by the user. When a password is entered, the computer system is careful not to display the characters on the display screen in case other people might see it.

It is your responsibility to keep your password safe and secure! Passwords are not stored in a viewable format within the Internet Banking database. Passwords are never used as customer identification. As a result, no one should ever ask you for your password, including a financial institution employee. If you feel that your password has been compromised, you should contact your financial institution and change your password immediately.

The following tips and tricks will assist you in creating a password that is both secure and unique.

- **Don't** share your password with anyone who is not an authorized user of your accounts
- **Don't** pick a password that someone can easily guess if they know who you are (for example, your Social Security number, birthday, or maiden name)
- **Don't** pick a word that can be found in the dictionary (since there are programs that can rapidly try every word in the dictionary!)
- **Don't** pick a word that is currently newsworthy
- **Don't** pick a password that is similar to your previous password
- **Don't** write down your password. It is best to commit your password to memory.
- **Do** make your password complex by picking a mixture of at least 6 letters and at least one number. The longer the password, the more secure it will be.
- **Do** pick a word that you can easily remember, but is not easily guessed by others
- **Do** pick a quote or phrase that is easy to remember. This will increase the length and security of your password (i.e., *Tie_a_yellow_ribbon_around_the_old_oak_tree*)
- **Do** change the vowels within the password to either numbers or special characters (i.e. password could be changed to be *p@ssphr@s3*)
- **Do** change your password regularly.

Passwords can be changed in three different ways. The first option for changing a password is to do it yourself by logging in to Internet Banking and changing it from the **Change Password** option menu, which is described below. This will allow you to securely change your password at anytime without the assistance of a financial institution employee.

The second option for changing your password is to utilize the electronic password reset feature. This secure, convenient method allows users who have forgotten their password to reset it without the assistance of a financial institution employee. In order to utilize this feature, you must have a valid email address, security question and answer on file, and you must have opted in for electronic password reset within Internet Banking. See the '**Opting in/out of electronic password reset**' section of this manual.

The final method of password changes is to contact your financial institution and they will assign you a temporary password.

Changing a Password

To change your password, do the following:

- Click on the **Other** tab
- Select the **Change Password** option
- *The Change Password screen will display.*
- Enter the password in the first field
- Retype the password in the second field
- Click the **Save** button

Change Verification Phrase

To change your verification phrase, do the following:

- Click on the **Other** tab
- Select the **Change Verification Phrase** option
- *The Change verification phrase screen will display*
- Enter a new phrase in the open field
- Click the **Save** button

Activity History

To view your online activity history, do the following:

- Click on the **Other** tab
- Select the **Activity History** option
- *The Access history screen will display*

Field	Description
<i>Date</i>	<i>Indicates the date and time for which the described activity took place</i>
<i>Category</i>	<i>Indicates the category or action affected by the online activity</i>
<i>Description</i>	<i>Detailed information regarding the online activity</i>
<i>Source IP Address</i>	<i>Indicates the computer which was used during the online activity</i>

Forget This Machine

To change your multi-factor authentication setting so that your computer is either remembered or not remembered during the login process, do the following:

- Click on the ***Other*** tab
- Select the ***Forget this machine*** option
- *The Forget this machine window will display*
- Select the appropriate option of whether or not you want the system to remember your machine during the login procedure for Internet Banking
- Click the **Update** button