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This manual is provided for use with the iCore360[®] System
developed by Data Center, Inc. (DCI), Hutchinson, KS.

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Online Banking User Education

This manual was last revised on 05/16/2017 (LRH)

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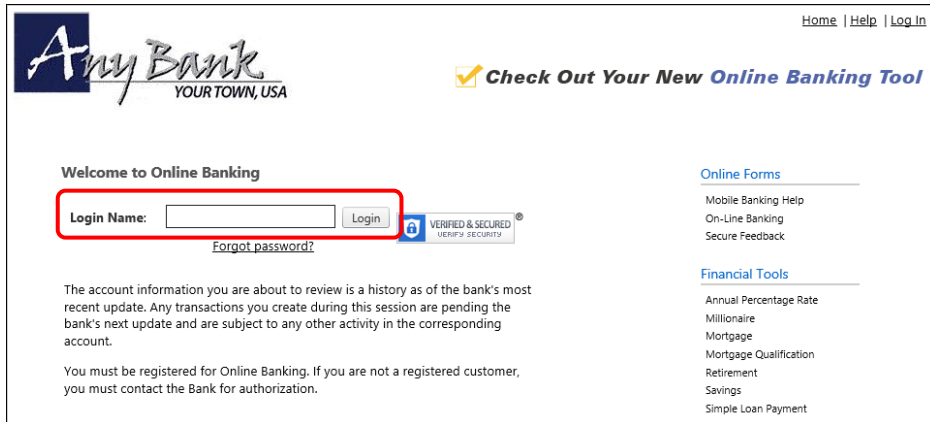
Login

New Users

If this is your first time accessing Online Banking, complete the following steps:

1. Navigate to the Online Banking system via your financial institution website.
2. If you were an Online Banking user prior to conversion, use your previous login name to access the system. If you are a new Online Banking customer, enter your bank assigned temporary login name.
3. Click **Login**.

NOTE: *Login screens vary by financial institution.*




The screenshot shows the login page for 'Any Bank YOUR TOWN, USA'. At the top right are links for 'Home | Help | Log In'. A banner says 'Check Out Your New Online Banking Tool'. The main heading is 'Welcome to Online Banking'. Below it is a 'Login Name:' text box with a 'Login' button next to it. A red rectangle highlights the 'Login Name:' text box and the 'Login' button. Below the text box is a link for 'Forgot password?'. To the right of the text box is a 'VERIFIED & SECURED' logo. On the right side of the page, there are two sections: 'Online Forms' with links for 'Mobile Banking Help', 'On-Line Banking', and 'Secure Feedback'; and 'Financial Tools' with links for 'Annual Percentage Rate', 'Millionaire', 'Mortgage', 'Mortgage Qualification', 'Retirement', 'Savings', and 'Simple Loan Payment'.

4. Enter your assigned temporary password.

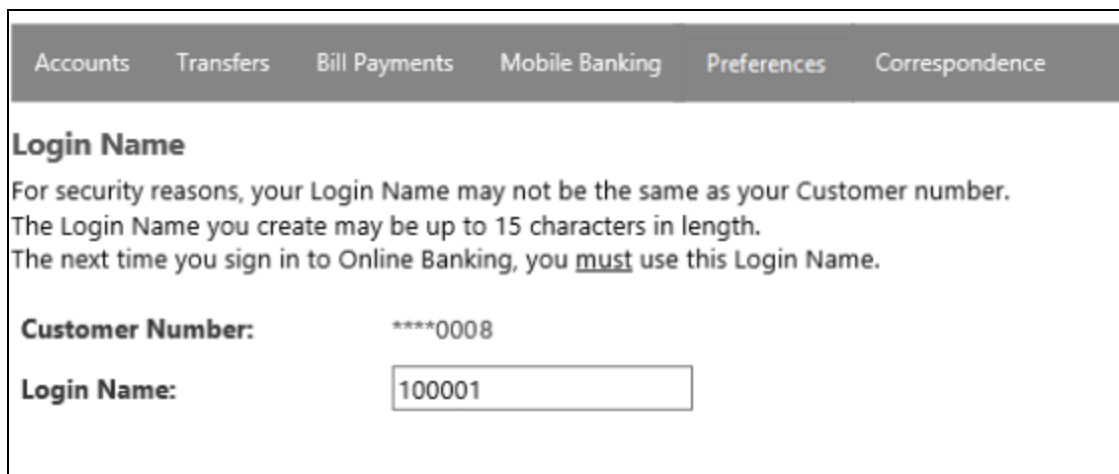
NOTE: *This is typically the last six of your social security number or TIN.*

5. Click **Enter**.



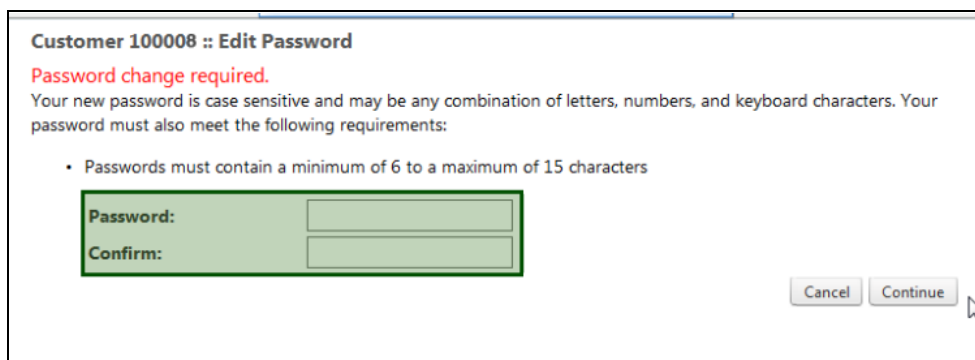
The screenshot shows the password entry page for 'Any Bank YOUR TOWN, USA'. At the top right are links for 'Home | Help | Log In'. A banner says 'Check Out Your New Online Banking Tool'. The main heading is 'Welcome to Online Banking'. Below it is a 'Password:' text box with a red rectangle around it. Below the text box is a link for 'Forgot password?'. To the right of the text box is a 'VERIFIED & SECURED' logo. Below the text box is a 'D-C-I' logo with the text 'enter' and a red rectangle around it. Below the text box is a link for 'Forgot password?'. At the bottom, there is a disclaimer: 'The account information you are about to review is a history as of the bank's most recent update. Any transactions you create during this session are pending the bank's next update and are subject to any other activity in the corresponding account. You must be registered for Online Banking. If you are not a registered customer, you must contact the Bank for authorization.'

6. If prompted, create a new login name.



The screenshot shows a web interface with a navigation bar at the top containing links: Accounts, Transfers, Bill Payments, Mobile Banking, Preferences, and Correspondence. Below the navigation bar, the heading "Login Name" is displayed. A message states: "For security reasons, your Login Name may not be the same as your Customer number. The Login Name you create may be up to 15 characters in length. The next time you sign in to Online Banking, you must use this Login Name." Below this message, the "Customer Number" is shown as ****0008. The "Login Name" field is a text box containing the value "100001".


7. Click **Submit**.
8. A message displays indicating this login name must be used the next time you access Online Banking. Click **OK**.
9. Enter a new password in the Password text box. Enter the same password in the Confirm text box.



The screenshot shows a window titled "Customer 100008 :: Edit Password". A red message states: "Password change required." Below this, a message explains: "Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:" A bulleted list indicates: "Passwords must contain a minimum of 6 to a maximum of 15 characters". Below the list, there are two text boxes labeled "Password:" and "Confirm:". The "Continue" button is highlighted with a mouse cursor. "Cancel" and "Continue" buttons are located at the bottom right of the window.

10. Click **Continue**.
 11. A message displays indicating the password change was successful. Click **OK**.
 12. Your Security Image and Phrase display. The items that display are produced randomly. If you would like to change the image and phrase, click **Change Image & Phrase**. If you are satisfied with the image and phrase, click **Continue**.
- NOTE:** After the initial login, the security image and phrase should always display. If it does not, please contact your financial institution.

Security Image and Phrase
 This is your personalized security device.
 When logging in to Online Banking you should only enter your password in this device.



This is your personal security image.

If the image or phrase does not display, contact your financial institution.

This is your personal security phrase.

You can personalize your security device by:
 Clicking the 'Change Image & Phrase' button to randomly select a new security image/phrase combination

[What is this?](#)
[How the security image and phrase protect you.](#)

[Change Image & Phrase](#)

[Continue](#)

13. Provide a method for contact. This information will be used to send a confirmation code prior to login.
 - a. Enter a name for the contact method.
 - b. Select the type of contact method. *Options are: SMS/Text or Email.*
 - c. Enter the mobile phone number or the email address.
 - d. Click **Continue**.

New Contact Method
 After entering in your contact information, you must enter this code on the screen provided.

• Email

• Google Authenticator

3. Enter a phone number or email address


4. Click the Continue button

Name:

Type:

Phone Number:

[Cancel](#) [Continue](#)


14. Click .
15. Enter the confirmation code received via SMS/Text or email. If needed, click **Resend** to receive a code again.

Contact Method
 These are the contact methods you have previously entered. When signing into Online Banking, you may be asked to select a contact method to have your security code sent to.

Contact Name	Contact Info
Susan Banker	6209310755

Confirmation Code: [Confirm](#) [Resend](#)

[Contact Method](#)
 New Contact Method

Click the  icon to enter the confirmation code sent to your phone or email.

16. Click **Confirm**.

Accounts

Account Options

Account Summary

Accounts → Account Summary

The account summary screen displays a general overview of your accounts as well as Notifications, Account Summary Options, and Financial Tools. This screen is also the landing page for the Online Banking system.

NOTES:

- The options that display vary by Financial Institution.
- Accounts that are dormant or inactive will not display.
- Loan accounts in a non-accrual status will not display.

The screenshot shows the 'Accounts' tab selected in the top navigation bar. Below the navigation bar, there are sections for 'Checking' and 'Loan' accounts. The 'Checking' section has a table with columns 'Account', 'Balance', and 'Available Balance'. It lists 'Charles Checking' with a balance of \$152,442.69 and a total of \$152,442.69. The 'Loan' section also has a table with columns 'Account' and 'Balance', listing 'Car loan' with a balance of \$0.00. To the right of the account tables are sections for 'Notifications' (3 Unread Messages, ACH Items Pending Approval), 'Accounts Summary Options' (Print Page), and 'Financial Tools' (Annual Percentage Rate, Millionaire, Mortgage, Mortgage Qualification, Retirement, Savings, Simple Loan Payment). A red box highlights the 'Account Options' link next to the 'Car loan' account. A tip box points to this link with the text: 'TIP: Click the account field to navigate to the Account Details screen.'

Account Options

Click the Account Options link to display additional options.

View Transactions – Directs you to the Account Details screen.

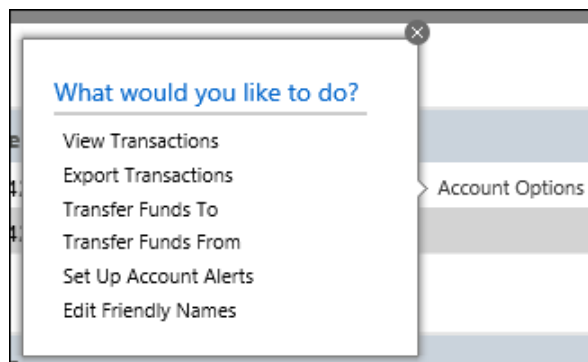
Export Transactions – Used to export transactions to another software. Ex: Quickbooks.

Transfer Funds To – Directs you to the Transfer Funds screen with the specified account displayed in the To field.

Transfer Funds From – Directs you to the Transfer Funds screen with the specified account displayed in the From field.

Set Up Account Alerts – Directs you to the Alerts screen.

Edit Friendly Names – Directs you to the Edit Friendly Names screen within the Preferences tab.



Transaction Search

Accounts → Transaction Search

The Transaction Search screen gives you the ability to filter transactions by date, check number, amount, category, or a combination of these filters.

Transaction Search
Date Made: to
Check Number: to
Amount: \$ to \$

Categories:
☐ Debit ☐ Credit ☐ Check
☐ ATM ☐ ACH ☐ Web
☐ Phone ☐ Wire ☐ Charge/Fee

Checking
☐ **Account**
☐ Charles Checking

Savings

CD

Loan
☐ **Account**
☐ *****1
☐ Car loan
☐ *****100

Search

To search, complete the applicable steps:

1. Enter the Start and End date.
2. Enter the check number or range of check numbers.
3. Enter the amount or amount range.
4. Select the categories of the transaction search.
5. Select the accounts to search.
6. Click **Search**.

The transactions that fall within the search requirements display. The results can then be exported or printed, if needed.

Transaction Search
Date Made: 3/1/2017 to 3/8/2017
Check Number: to
Amount: \$ to \$

Categories:
☒ Debit ☐ Credit ☐ Check
☐ ATM ☐ ACH ☐ Web
☐ Phone ☐ Wire ☐ Charge/Fee

Export Print Page

Account	Check #	Date ▼	Type	Description	Amount
Charles Checking		3/7/2017	Point Of Sale Debit	#023414 SUPER MID-BOX CENTER MYTOWN US	(\$92.53)
Charles Checking		3/6/2017	A.T.M. Withdrawal	#003208 W.F.B MYTOWN US	(\$22.00)
Charles Checking		3/6/2017	Point Of Sale Debit	#001637 #02065 GROCERIES TOWN MYTOWN US	(\$12.31)
Charles Checking		3/4/2017	Point Of Sale Debit	#028642 FOOD4US MYTOWN US	(\$5.99)
Charles Checking		3/4/2017	Point Of Sale Debit	#009922 COLAC SUPPORT MYTOWN US	(\$1.29)
Charles Checking		3/2/2017	Point Of Sale Debit	#001005 COLAC SUPPORT MYTOWN US	(\$3.29)

Cancel

Account Alerts

Accounts → Account Alerts

The Account Alerts screen is used to create alerts notifying you of specific account information.

Alerts:

Alert Name	Account	Alert Type	Delivery		Alert Options
Car Loan Due	Car loan	7 days prior to loan payment due date	Email	Options	Create New Alert

To create a new alert:

1. Click *Create New Alert*.
2. Select the type of alert. *Options are:*
 - a. Account Balance
 - b. CD Maturity Date
 - c. Loan Payment Due Date
 - d. Pending Transactions
3. Enter a name for the alert.
4. Select the account the alert is associated with.
5. Based on the type of alert, different fields display. Complete the displayed fields.
 - a. Account Balance Alert – Indicate if the alert should be prompted when the balance is greater than (>) or less than (<) the indicated dollar value.
 - b. CD Maturity Date – Indicate the number of days prior to the maturity date the alert should be sent.
 - c. Loan Payment Due Date – Indicate the number of days prior to the loan payment date the alert should be sent.
 - d. Pending Transactions – No extra fields display.
6. Indicate if you would like to have the alert sent via SMS/Text and/or Email.
7. Indicate if the alert is Active or Inactive. By default the alert is set to Active.
8. Click **Continue**.

To edit an alert:

1. Click *Options*.
2. Click Edit Alert.
3. Make changes as needed.
4. Click **Continue** to save changes. Click **Cancel** to return to the Alerts screen.

To delete an alert:

1. Click *Options*.
2. Click Delete Alert.
3. Click **Continue** to delete the alert. Click **Cancel** to return to the Alerts screen.

To change the status of an alert:

1. Click *Options*.
2. Click Change Status.
3. Click **Continue** to make the alert inactive or active. Click **Cancel** to return to the Alerts screen.

Account Details

Accounts → View Account Details → Select Account

The Account Details screen displays detailed account information and transaction history for the selected account.

Charles Checking Change							Filter Transactions
Updated Just Now			You are currently viewing all transactions from 4/2/2017 to 5/7/2017.				
Check #	Date ▼	Type	Description	Debits	Credits	Balance	Account Details
	5/2/2017	Pending Point Of Sale Debit		\$237.81		-----	Customer ****Q001 Account *****1 Balance \$152,442.69 Available Balance \$152,442.69
	5/2/2017	Pending Debit Card Payment	Signature Trans LA EFFETTE GRUB TERMINA DENVER US	\$12.65		-----	
	5/2/2017	Pending Debit Card Payment	Signature Trans GAS-4-U MYTOWN US	\$46.61		-----	
	5/1/2017	Debit Card Payment	Signature Trans COM-US US	\$5.99		\$152,442.69	Account Options View Statements Export Transactions Transfer Funds View Accounts Summary Print All Transactions Print Page
	5/1/2017	Direct Deposit	STORE CHK-INTRNT TYPE: TRANSFER CO: STORE CHK-INTRNT		\$300.00	\$152,448.68	

TIP: This screen can also be accessed by selecting the account from the Account Summary screen.

Transfers

Funds Transfers Options

Transfer Funds

Transfer → Create Transfer/Loan Payment

The Transfer Funds screen is used to transfer money from a deposit account to a deposit account or loan.

The screenshot shows the 'Transfer Funds' window with the following fields and values:

- From:** CHECKING Charles Checking Balance = \$152,442.69 (Available Balance = \$152,442.69)
- To:** LOAN Car loan Balance = \$40,349.06 (Regular Amount =)
- Amount:** 532.78
- Type:** Normal
- Memo:** (empty)
- Frequency:** Future, Scheduled
- *Process according to the defined schedule.**
- Process every:** 1 month(s)
- ☐ Process on last day of the month.
- Beginning on:** 5/15/2017
- Ending on:** 11/15/2020
- If the transfer falls on a holiday, process:** Before the scheduled date.
- Buttons:** Cancel, Continue

To create a new transfer:

1. Select the From account.
2. Select the To account.
3. Enter the Amount.
4. If transferring to a loan, select the type of loan payment.
5. Enter a Memo, if applicable.
6. Select the frequency. *Options are:*
 - a. Immediate, One Time
 - b. Future, One Time
 - c. Future, Scheduled
7. If a future option was selected, enter the date the transfer should process.
8. If the transfer falls on a holiday, indicate if the transfer should process the business day before or after the scheduled date.
9. Click **Continue**.
10. Click **Confirm** to complete the transfer.

View Transfers

Transfer → View Transfers

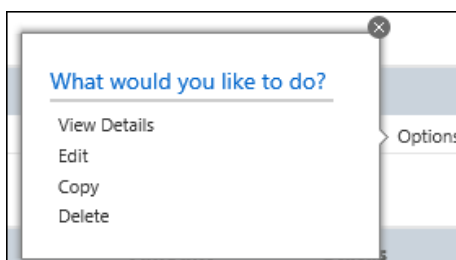
The View Transfers screen is used to view pending transfers and transfer history.

Pending Transfers						Transfer Options	
Date ▲	From Account	To Account	Amount	Schedule	Options	Create Transfer / Loan Payment	
6/30/2017	Charles Checking	Car loan	\$500.00	Monthly			

Transfer History				
Date ▼	From Account	To Account	Amount	Status
No Items to Display				

View Details – Displays the details for the selected transfer.

Edit – Directs you to the Edit Funds Transfer screen. If the transfer is recurring, the option to edit the next occurrence or series displays.



TIP: Click the link to create a new transfer from the View Transfers screen.

Copy – Directs you to the Transfer Funds screen, giving you the ability to copy a previously created transfer.

Delete – Directs you to the Delete Funds Transfer screen, giving you the ability to delete the next occurrence or delete the series.

Mobile Banking

Mobile Banking Options

Sign Up / Edit My Settings

Mobile Banking → Sign Up / Edit My Settings

The Sign Up screen is used to register for Mobile Banking.

NOTE: *These Mobile Banking settings do not control the use of the financial institution's Mobile App.*

eBanking MB allows you on-demand access to your accounts directly from your cell phone. Please review and accept the terms and conditions below to get started.

Supported Carriers:

- AT&T Mobility
- T-Mobile
- Verizon Wireless
- Sprint
- Nextel
- Alltel
- Dobson
- U.S. Cellular
- MetroPCS
- Virgin Mobile
- Boost

To get started now, please take a moment to review these important agreements and click **Submit** below:

- You may be charged access rates or text messaging fees from your mobile phone carrier depending on your service plan. These fees are independent of any fees imposed by the bank. Web access is required to use our web-enabled Mobile Banking service. Check with your mobile service provider for details on specific fees and charges.
- Must be account holder or have permission from the account holder to subscribe.
- All subscriptions renew automatically until canceled.

☐ I Accept

Message frequency is dependant upon individual user settings.

Submit

Step 1: To sign up for mobile banking, select the "I Accept" check box.

Step 2: Click Submit.

Once signed up, complete the eBanking Mobile Banking Setup screen.

eBanking MB Setup

- Enter your Mobile Phone Number
- Determine whether or not you wish to receive a text message containing balances for all text messaging enabled accounts.
- Determine which day of the week and time of day you wish to receive the weekly text message.
- At any time, you may Text **STOP to 44660 to cancel**, or text **HELP to 44660 for HELP**

Mobile Phone #

☐ Enable weekly balance message for text messaging enabled accounts *

Send weekly balance message on at

* Msg&Data Rates May Apply | Msg frequency varies by user

- Check the boxes next to the accounts you want to enable.
- You may use the names assigned, or you may enter your own friendly name for each account. Your friendly name may be **up to 5 digits and/or characters**.

Checking

Account	Customer	Text Messaging	Mobile Friendly Name
Charles Checking	****0001	<input checked="" type="checkbox"/>	<input type="text" value="ck1"/>

eBanking MB Options

[Terms & Conditions](#)

[Unsubscribe](#)

TIP: *Customize the Mobile Friendly Name to make it easier to identify the account being used.*

Instructions

Mobile Banking → Instructions

The Instructions screen provides the following information:

- How to use the Mobile Text Message Service
- Terminology for text messaging requests
- List of supported carriers
- Messaging examples
- Opting out
- Terms and Conditions

Mobile Banking Terms & Conditions

To Use Mobile Text Message Service*:

- Send text with the one of the requests listed below to: **44660**
- Message frequency is dependant upon individual user settings.
- To contact customer support: 844-424-9060 / eBankingsupport@datacenterinc.com

Text Messaging Requests:

- **sum** Receive summary information for all enabled accounts
- **bal** Receive balances for enabled accounts
- **msg** Text message directly to designated bank contact
- **sum ck1** Receive summary information for account *ck1*
- **bal sv2** Receive balance information for account *sv2*
- **help** text **HELP** to 44660 for help

[eBanking MB Options](#)

Settings

Unsubscribe

TIP: Click *Unsubscribe* to discontinue using Mobile Banking.

Help

Mobile Banking → Help

The Mobile Banking Help screen is used to send correspondence to the financial institution if assistance is needed with mobile banking.

Mobile Banking Help

Please type in your email address and a brief description of the problem you are experiencing with our Mobile Banking service.

*Email Address:

Contact Phone:

*Description:

***REQUIRED Entries**

Preferences

Security Options

Contact Method

Preferences → Security Options → Contact Method


The Contact / Authorization Method screen displays contact methods that have been created. Click [New Contact Method](#) to create a new contact method.


Contact / Authorization Method

These are the contact methods you have previously entered. When signing into Online Banking, you may be asked to select a contact method to have your security code sent to.

[Contact Method](#)
[New Contact Method](#)

Contact Name	Contact Info	
Brandi	b****@datacenterinc.com	X
Charles Banker	c****@nomail.com	X
Sam	s****@datacenterinc.com	X
Susan Banker	l****@datacenterinc.com	X

Click  to delete the contact method.

Click  to enter the verification code for the contact method.

Edit Login Name

Preferences → Security Options → Change Login Name

The Edit Login Name screen is used to edit your login name.

Edit Preferences

Customer **0001 :: Edit Login Name**

For security reasons, your Login Name may not be the same as your Customer number.
The Login Name you create may be up to 15 characters in length.
The next time you sign in to Online Banking, you must use this Login Name.

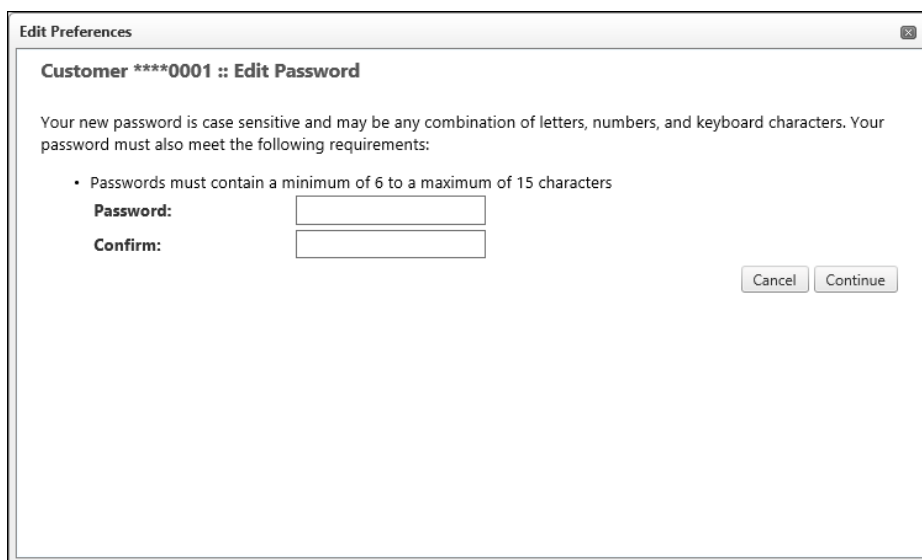
Login Name:

Change Password

Preferences → Security Options → Change Password

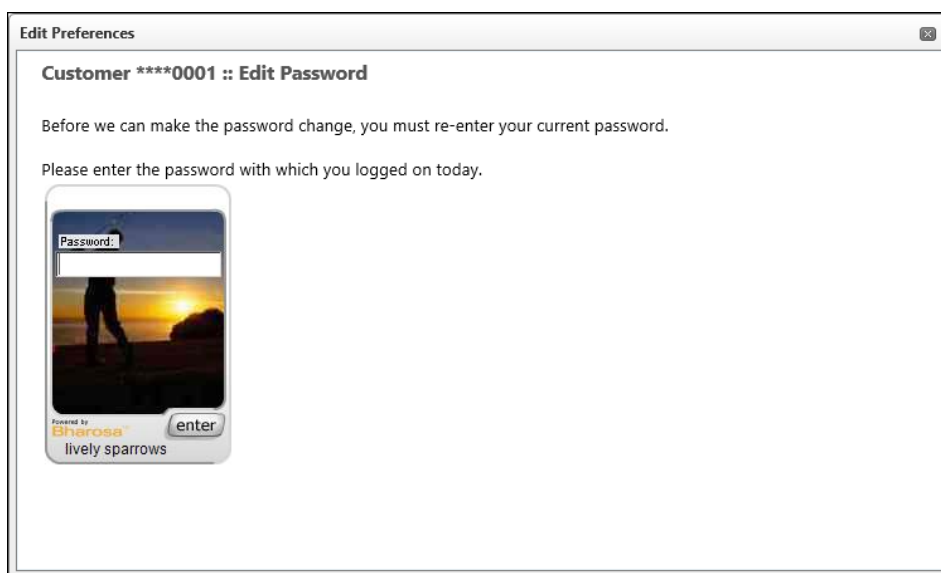
The Edit Password screen is used to edit your password.

1. Enter the new password in the Password field.
2. Re-enter the password in the Confirm field.
3. Click **Continue**.



The screenshot shows a window titled "Edit Preferences" with a close button in the top right corner. Inside the window, the title bar reads "Customer ****0001 :: Edit Password". Below the title bar, there is a paragraph: "Your new password is case sensitive and may be any combination of letters, numbers, and keyboard characters. Your password must also meet the following requirements:". A bulleted list follows: "• Passwords must contain a minimum of 6 to a maximum of 15 characters". Below the list, there are two input fields. The first is labeled "Password:" and the second is labeled "Confirm:". To the right of these fields are two buttons: "Cancel" and "Continue".

4. Enter the original password used to login to Online Banking.
5. Click **Enter**.



The screenshot shows the same "Edit Preferences" window. The title bar still reads "Customer ****0001 :: Edit Password". Below the title bar, there is a paragraph: "Before we can make the password change, you must re-enter your current password." followed by "Please enter the password with which you logged on today." Below this text is a small rectangular box with a background image of a person standing on a beach at sunset. Inside the box, there is a label "Password:" and an input field. Below the input field is a button labeled "enter". At the bottom left of the box, it says "Powered by Bharosa lively sparrows".

Change Authenticator

Preferences → Security Options → Change Authenticator

The Edit Authenticator screen is used to change the image and phrase that display upon login. Click Change Image & Phrase until satisfied with the authenticator, and then click **OK**.

The screenshot shows a window titled "Edit Preferences" with a close button in the top right corner. The main heading is "Customer ****0001 :: Edit Authenticator". Below this, a message states: "This is your current personalized security device. When logging in to Online Banking you should only enter your password in this device." To the left is a graphic of a security device with a "Password:" label, a text input field, a sunset image, and an "enter" button. Below the image, it says "Powered by Bharosa" and "lively sparrows". To the right of the device is a blue arrow pointing to the text "Change Image & Phrase". In the bottom right corner of the window is an "OK" button.

Update Email Address

Preferences → Internet Banking Options → Update Email Address

The Edit Email Info screen is used to edit the email address utilized within Online Banking. This is the address notifications will be sent to regarding correspondence within the Online Banking system.

The screenshot shows a window titled "Edit Preferences" with a close button in the top right corner. The main heading is "Customer ****0001 :: Edit Email Info". Below this, a message states: "Changing your email address will invalidate the email address previously registered." There is a label "Email Address:" followed by a text input field containing "lhildebrand@datacenterinc.com". Below this is a checkbox labeled "Send an alert to this address when I receive a secure message." In the bottom right corner are three buttons: "Cancel", "Reset", and "Continue".

Friendly Account Names

Preferences → Internet Banking Options → Friendly Account Names

The Friendly Account Names screen is used to create and edit user defined names for the displayed accounts. Once a name has been created, that name will display throughout Online Banking instead of the account number.

Checking			
Account	Balance	Avl Bal	Name
*****1	\$152,442.69	\$152,442.69	<input type="text" value="Charles Checking"/>

Loan		
Account	Balance	Name
*****1	\$0.00	<input type="text"/>
*****20	\$40,349.06	<input type="text" value="Car loan"/>
*****100	\$7,000.00	<input type="text"/>

Submit

Secondary Users

Preferences → Internet Banking Options → Secondary Users

The Secondary Users screen gives account owners the ability to grant non-account owners individualized access to the Online Banking/Cash Management system. This screen is also used to view, edit, or remove secondary users from the system.

Secondary Users				Secondary User Options
Customer ID	Date Created	Last Login		
****6772-lh44	11/28/2016 11:38 AM	11/28/2016 11:38 AM	Options	Create New Secondary User
****6772-Lhildebrand	11/14/2016 04:36 PM	Never Logged In	Options	

Creating a New Secondary User

Preferences → Internet Banking Options → Secondary Users → *Create New Secondary User*

New Secondary User

Customer Number: 510386772

User Name:

Password:

Confirm Password:

Customer Number Customer number for the primary account owner.

User Name User name for the secondary user.

Password Password for the secondary user.
NOTE: Based on Secondary User Rights, the secondary user may be forced to change their password upon login.

Confirm Password Confirm password for the secondary user.

Customer Number	100001	User Name	<input type="text" value="JohnDoe"/>	Secondary User Options																	
Status	Enabled	Last Login	4/25/2017 9:27:18 AM	Change Password Generate Temporary Verification Code																	
Secondary User Rights				Delete Secondary User <div style="border: 2px solid red; padding: 2px;">Save Changes</div> Cancel																	
<input checked="" type="checkbox"/> Can change password <input type="checkbox"/> Force password change <input checked="" type="checkbox"/> Allow messaging <input checked="" type="checkbox"/> Allow billpay																					
Checking																					
<table border="1"> <thead> <tr> <th>Account</th> <th>View</th> <th>Xfer In</th> <th>Xfer Out</th> </tr> </thead> <tbody> <tr> <td>Charles Checking</td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>						Account	View	Xfer In	Xfer Out	Charles Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								
Account	View	Xfer In	Xfer Out																		
Charles Checking	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
Loan																					
<table border="1"> <thead> <tr> <th>Account</th> <th>View</th> <th>Xfer In</th> <th>Xfer Out</th> </tr> </thead> <tbody> <tr> <td>1</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Car loan</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>100</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>						Account	View	Xfer In	Xfer Out	1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Car loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Car loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		
100	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																		

Customer Number Customer number for the primary account owner.

User Name User name for the secondary user.

Status Indicates the status of the secondary user.

Last Login Displays the last time the secondary user logged in.

Secondary User Rights Indicates which rights the secondary user has within Online Banking. *Options are:*

- Can change password – Secondary user is able to change their password.
- Force password change – Secondary user will be forced to change their password upon login.
- Allow messaging – Secondary user has access to messaging.
- Allow billpay – Secondary user has access to billpay.
- Allow mobile banking – Secondary user has access to mobile banking.

Account

View Indicates if the secondary user is able to view the account.

Xfer In Indicates if the secondary user is able to transfer funds into the account.

Xfer Out Indicates if the secondary user is able to transfer funds out of the account.

To create a new secondary user:

1. On the Secondary Users screen, select *Create New Secondary User*.
2. Enter a user name.
3. Enter a password.
4. Confirm the entered password.
5. Click **Continue**.
6. Select the Secondary User Rights as needed.
7. Check the account rights needed for each checking and/or savings account.
8. Click *Save Changes*.
9. The user will then need to login and complete the authentication process designated by your financial institution.

To edit or delete a secondary user:

1. On the Secondary Users screen, select *Options* for the appropriate customer ID.
2. To edit, click *Edit Secondary User*. To delete, click *Delete Secondary User*.
3. If editing, make changes as needed and click *Save Changes*.
4. If deleting, click **Continue** to delete the secondary user.

NOTE: To restore a secondary user that has been deleted, click *Options* → *Restore Secondary User*.

Opt In Agreements/Policies

Preferences → Internet Banking Options → Opt In Agreements/Policies

The Opt In Agreements screen displays opt in agreements/policies for the financial institution.

Opt In Agreements		
Notice	Updated	Status
E-Mail Address Registration	9/4/2012	Opted In on 02/17/2017

Correspondence

Recent Messages

Correspondence → Recent Messages

The Recent Messages section displays correspondence between you and the financial institution.

Recent Messages

ACH Items Processed NEW

One or more Cash Management items have been processed by your financial institution.

ACH Items Processed NEW

One or more Cash Management items have been processed by your financial institution.

ACH Items Processed

One or more Cash Management items have been processed by your financial institution.

[View all](#) »

Forms

- Change Of Address
- Lost/Stolen Card
- Mobile Banking Help
- New Account
- On-Line Banking
- Personal Loan
- Re-Order Checks
- Savings Bonds
- Secure Feedback
- Secure Upload
- Stop Payment
- Wire Transfer

TIP: Click View all to see all messages from the financial institution and messages that have been sent to the financial institution.

Forms

Correspondence → Forms

The Forms section displays a list of forms provided by the financial institution. These forms give you the ability to send information directly to the financial institution in a secure method.

NOTE: The availability of forms varies by financial institution.

Forms

- Change Of Address
- Lost/Stolen Card
- Mobile Banking Help
- New Account
- On-Line Banking
- Personal Loan
- Re-Order Checks
- Savings Bonds
- Secure Feedback
- Secure Upload
- Stop Payment
- Wire Transfer

For additional information regarding policies, procedures, and general Online Banking questions, please contact your financial institution.