

Online Banking User Guide

Account Access (Click on Online Banking link at www.firstneighborhoodbank.com)

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



Verify your Personal Image is correct, enter your PIN, and click **Submit**.

YOUR ID # _____

YOUR PIN # _____

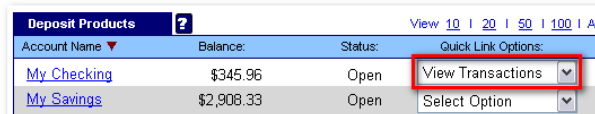
You will be prompted to change your PIN/Password and select your Personal Image the first time you log in.

Viewing Transactions

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

Transaction List Options:

- Choose number of transactions displayed
- View check images
- Sort columns to customize view
- Switch between accounts



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

Transferring Funds

Select **Transfers** from the drop-down menu next to an account. 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** will list completed transfers.

Viewing Statements

Select **Statements** from the drop-down menu next to an account. Statements are available in PDF, HTML, and Text formats.

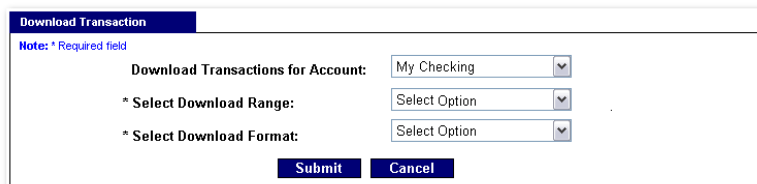
Stop Payments

Select **Stop Payments** from the drop-down menu next to an account. Fill in the required fields and click **Submit**. *You must contact the bank to edit or remove a Stop Payment.* Stop Payment fees will automatically be deducted from your account in accordance with the terms of your account.

Transaction Download

Downloads available in the following formats: Microsoft Money (OFX), QuickBooks (IIF), Personal Finance (QIF), Spreadsheet (CSV), and Word Processing (TXT).

Select **Download** from the drop-down menu next to an account. Choose the **Download Range** and **Format** and click **Submit**.



Download Transaction

Note: * Required field

Download Transactions for Account:

* Select Download Range:

* Select Download Format:

Options

Change **Personal**, **Account**, and **Display** settings and set up **Alerts**.



Personal

- Update email address
- Update ID (Create an ID to use instead of 12 digit ID assigned at account opening)
- Change PIN/Password

Account

- Change Account nicknames
- Edit order in which accounts are displayed

Display

- Edit number of accounts displayed per page
- Edit number of transactions displayed by default

Alerts

- Create the types of alerts: Event, Balance, Item, Personal

EVENT ALERTS	BALANCE ALERT	ITEM ALERT	PERSONAL ALERT
<ul style="list-style-type: none">• Incoming Direct Deposits• Funds Transfer Information• Statement Notifications	<ul style="list-style-type: none">• Notification of Account Balances	<ul style="list-style-type: none">• Notification of Cleared Checks	<ul style="list-style-type: none">• Text-based 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 may 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.

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.

www.firstneighborhoodbank.com

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