Stepping Up to Online Banking…..

NCR

[**Your Logo Here**]

See Our Quick and Easy Procedures Inside!

www. [Your URL] .com

[YOUR INSTITUTION'S NAME]

Internet Banking Quick Start Guide

Disclaimer

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Published by NCR Corporation
1700 S. Patterson Blvd
Dayton, OH 45479
www.ncr.com

AMERICA'S CREDIT UNIONS

NCUA

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Welcome!

This guide is designed to introduce you, our valued customer, to [**Your Institution's**] online banking services. We're so excited about these new offerings we can't wait to show you how easy it is to manage all your finances online — anytime, anywhere. So no matter where you are — at home, at work, or on the road — we're there for you 24 hours a day, 7 days a week, 365 days a year.

Over the last several years, online banking has come a long way. In addition to all the standard tasks it provides — accessing account information, transferring funds, generating statements — new services now offer complete Bill Payment & Presentment, plus the ability to download transaction activity into a variety of commercial Personal Financial Management programs, such as Quicken® and Microsoft Money®.

We're confident you'll find our system easy to use, easy to understand, and that it will reduce the amount of time you spend managing your finances. So welcome! Come on in and let's get started!

[**Signature**]

[**Officer's Name**]
[**Title**],
[**Your Institution Name**]

How Online Banking Can Make Your Life Easier

With all its numerous benefits, online banking enables you to:

- Do your banking when YOU want to — anytime, anywhere.
- Reduce or eliminate the need for hand-written checks, envelopes and stamps, and countless trips to the post office.
- Eliminate late payments and/or fees due to lost mail.
- Track every transaction you make.
- View updated balances and activity for ALL accounts – even those at other institutions!
- Transfer funds between accounts.
- Request special services, such as stop payments and wire transfers.
- View and pay all bills quickly from one web site.
- Request electronic images of checks and statements.
- Communicate directly with your institution through bank mail.
- Receive account alerts and notices for various transaction and balance conditions.

The list goes on. Simply put, online banking simplifies and streamlines what used to be a series of tedious, error-prone tasks. Now you can do it all online, quickly, efficiently, and safely — all at the click of a mouse.

It’s Safe and Secure

Using an industry standard called SSL (Security Socket Layer) with 128-bit encryption, online banking keeps your transactions and accounts safe, secure, and protected from unauthorized access. This prevents anyone from “eavesdropping” on your data as it travels between your computer and ours.

We employ the latest security tools to protect your data on all of our computers and servers — especially those used in Internet Banking. Behind the scenes, as your information travels over the Internet and reaches our systems, it goes through numerous protective safeguards known as firewalls, which are special computers that act like security guards for Internet traffic.

System Requirements

You can access Internet Banking from any computer with:

- Internet access
- Secure Web browser, such as Microsoft Internet Explorer 5.0 or higher

Internet Banking Enrollment

Enrolling in Internet Banking is easy. Simply select the option that works best for you and in no time you'll be well on your way with all the features and functions Online Banking has to offer.

In Person

Just drop by any of our branches to fill out and sign the necessary forms. We'll process your information the next business day, then send you an email confirming your User ID and Password.

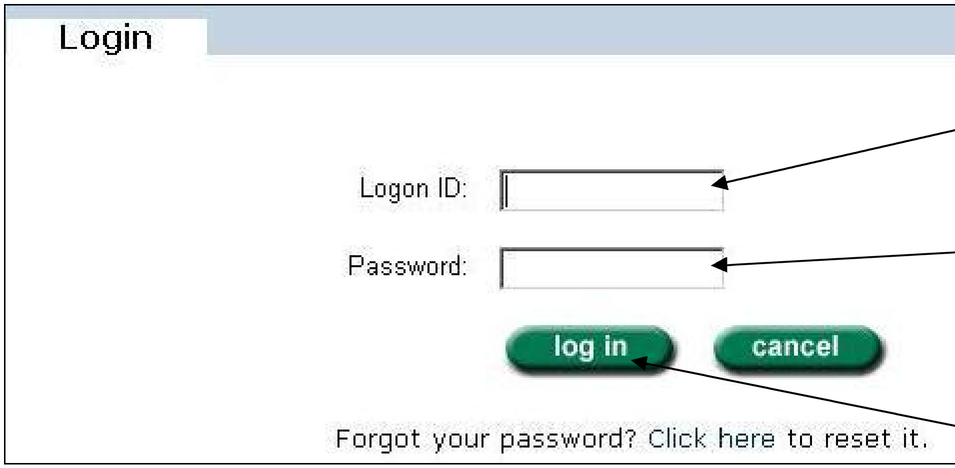
Online [Your Institution's Online Enrollment Procedures Go Here]

1. Point your browser to: **https://www. [Your URL] .com**.
2. Click **Applications** and select **[Your Institution] Internet Banking** from the menu.
3. Download and print the **[Your Institution Name] Online Enrollment Form**.
4. Complete and sign the form, then fax or mail it to the branch.

After we process your application, you'll receive an email containing your newly assigned User ID and Password. Upon your confirmation, we'll activate your system access and you'll be banking online in no time!

Logging In

Go to http://www.[**Your Institution’s URL**].asp and complete the *Log In* screen. (**Your institution’s log-in screen goes here**.)



1 Enter your *User ID*.

2 Enter your *Password*. Include at least one alpha character and one numeric character.

3 Click to **log in**.

Next, your *Account Summary* screen (next page) displays, showing account nicknames, effective dates, plus current and available balances.

Account Summary & Detail

After you have logged on, the system displays your *Account Summary* screen, which reveals details (nicknames, effective dates, balances) for each of your accounts.

Accounts | Transfers | Bill Payment | Services & Preferences | Help | Logout

Summary | Details | Notifications | Account Aggregation | eStatements | Stop Payment

You have 0 unread messages

Account Summary

Nickname	As of Date	Current Balance	Available Balance	Select One Below		
Brandon's Checking - 7218	03/10/2005	$835.61	$835.61	Refresh	eStatements	Details
Brandon's Savings - 7200	03/09/2005	$29.56	$29.56	Refresh	eStatements	Details

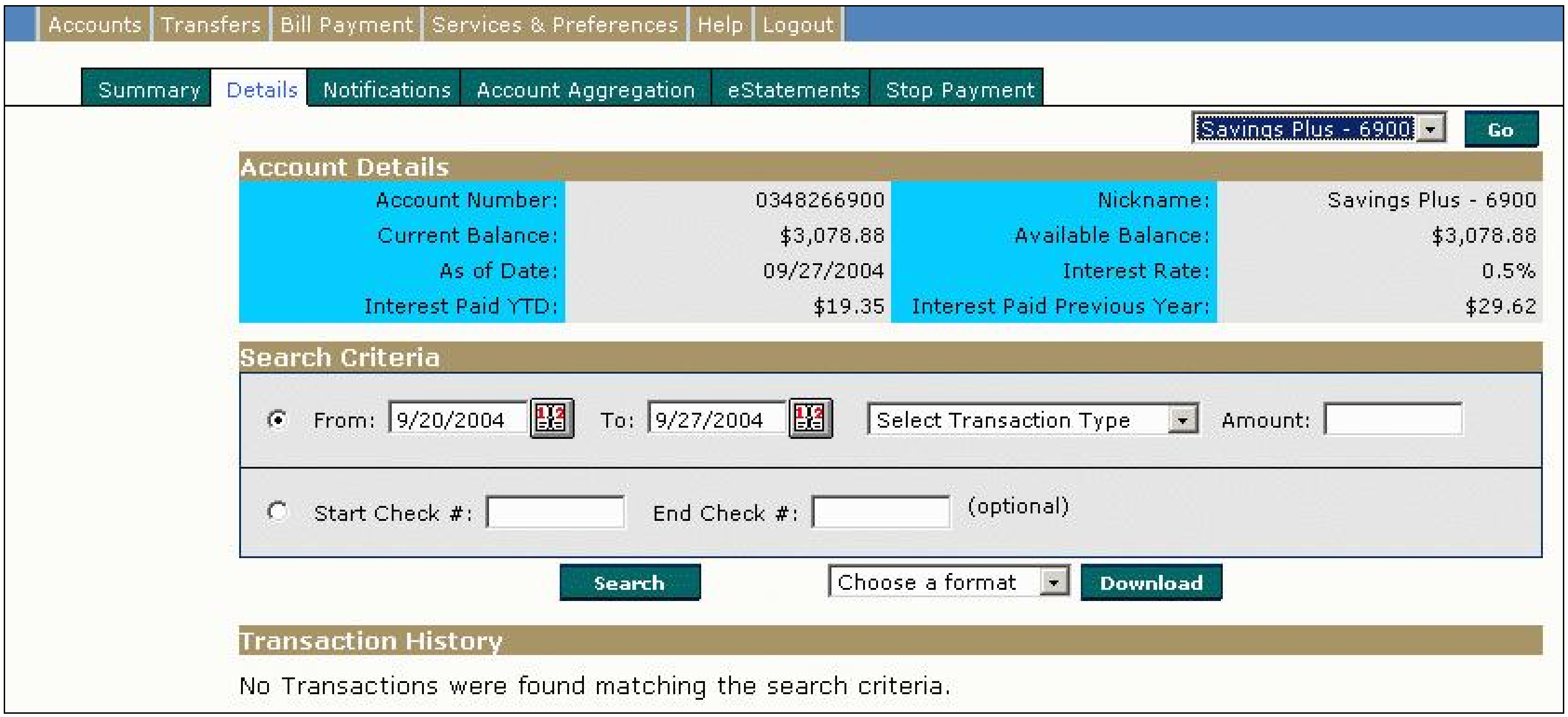
When you sign up for FREE Account Aggregation, an *External Accounts* screen displays, allowing you to keep track of all your accounts (savings, checking, etc.) at other institutions.

External Accounts

Nickname	Institution	As of Date	Balance	Account Type	Select One Below	
Joint-1-nt-1	Edward Jones	03/10/2005	$38,393.00	Checking & Money Market	Refresh	View Log
Bank One-7455	Bank One Credit Card (CardmemberServices)	03/10/2005	-$5,209.32	Credit Card	Refresh	View Log
Universal Card-0502	AT&T Universal Card	03/10/2005	-$1,211.49	Credit Card	Refresh	View Log
First USA-9634	FirstUSA Credit Card	08/31/2004	$0.00	Credit Card	Refresh	View Log

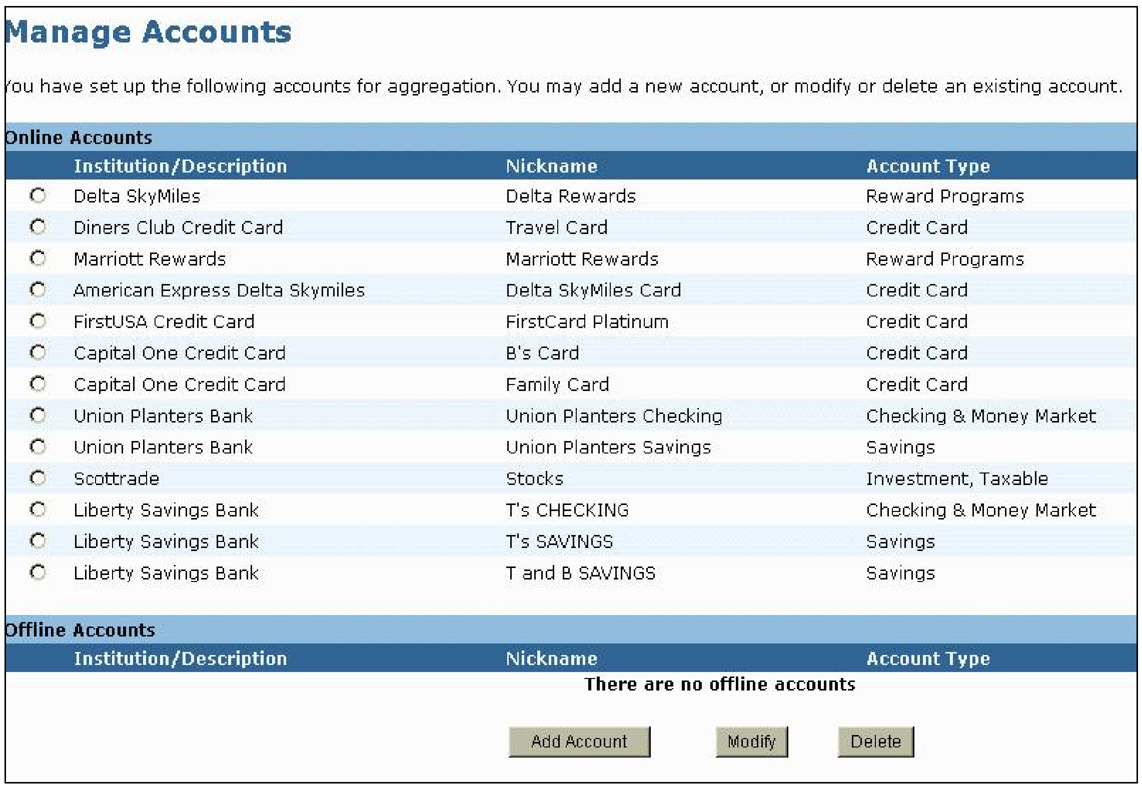
Account Summary & Detail (continued)

If you click the **Nickname** or **Detail** buttons from the *Account Summary* screen, the system responds by displaying additional detail for the selected account. Following is a sample *Account Detail* screen for a checking account.



Account Aggregation

Account Aggregation lets you show all your external accounts (those at other institutions) all in one place. Imagine keeping track of checking, savings, investments, credit cards, airlines, hotels, etc. without ever having to access separate web sites! Just click **Account Aggregation**. The *Manage Accounts* screen displays, showing a list of all your external accounts.



Institution/Description	Nickname	Account Type
Delta SkyMiles	Delta Rewards	Reward Programs
Diners Club Credit Card	Travel Card	Credit Card
Marriott Rewards	Marriott Rewards	Reward Programs
American Express Delta Skymiles	Delta SkyMiles Card	Credit Card
FirstUSA Credit Card	FirstCard Platinum	Credit Card
Capital One Credit Card	B's Card	Credit Card
Capital One Credit Card	Family Card	Credit Card
Union Planters Bank	Union Planters Checking	Checking & Money Market
Union Planters Bank	Union Planters Savings	Savings
Scottrade	Stocks	Investment, Taxable
Liberty Savings Bank	T's CHECKING	Checking & Money Market
Liberty Savings Bank	T's SAVINGS	Savings
Liberty Savings Bank	T and B SAVINGS	Savings

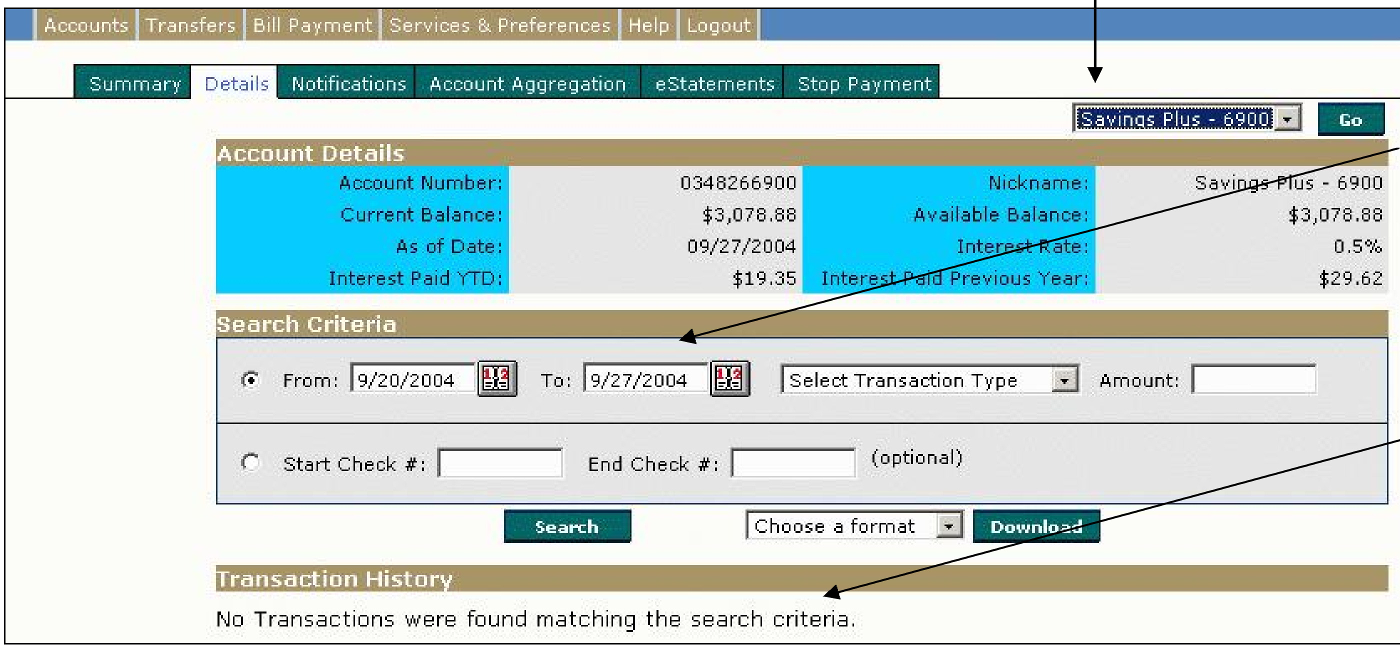
Institution/Description	Nickname	Account Type
There are no offline accounts		

From this screen you can easily add, modify, and delete vendor accounts as necessary.

Transaction History

From the *Account Details* screen, you can enter specific search criteria upon which to request transaction history for deposit accounts. Criteria includes **From** and **To** dates, **Transaction Type**, **Amount**, and **Check Serial Numbers**.

1 Select account.



2 Specify search criteria.

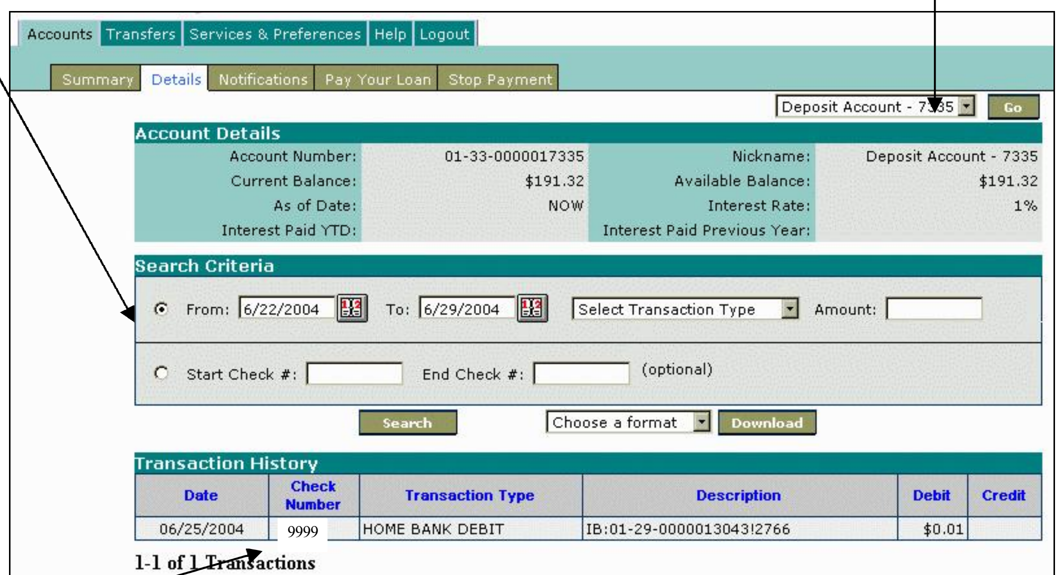
3 Review results.

Online Check Images

Ever wish you could instantly see copies of your cancelled checks without having to go to the bank or, worse, wait days to receive costly microfiche copies sent through the mail? With online check imaging, displaying checks is easy. You simply access the *Account Details* screen for the appropriate account, specify a specific check or range of checks, click **Search**, then select the desired check from a list of Transaction History items.

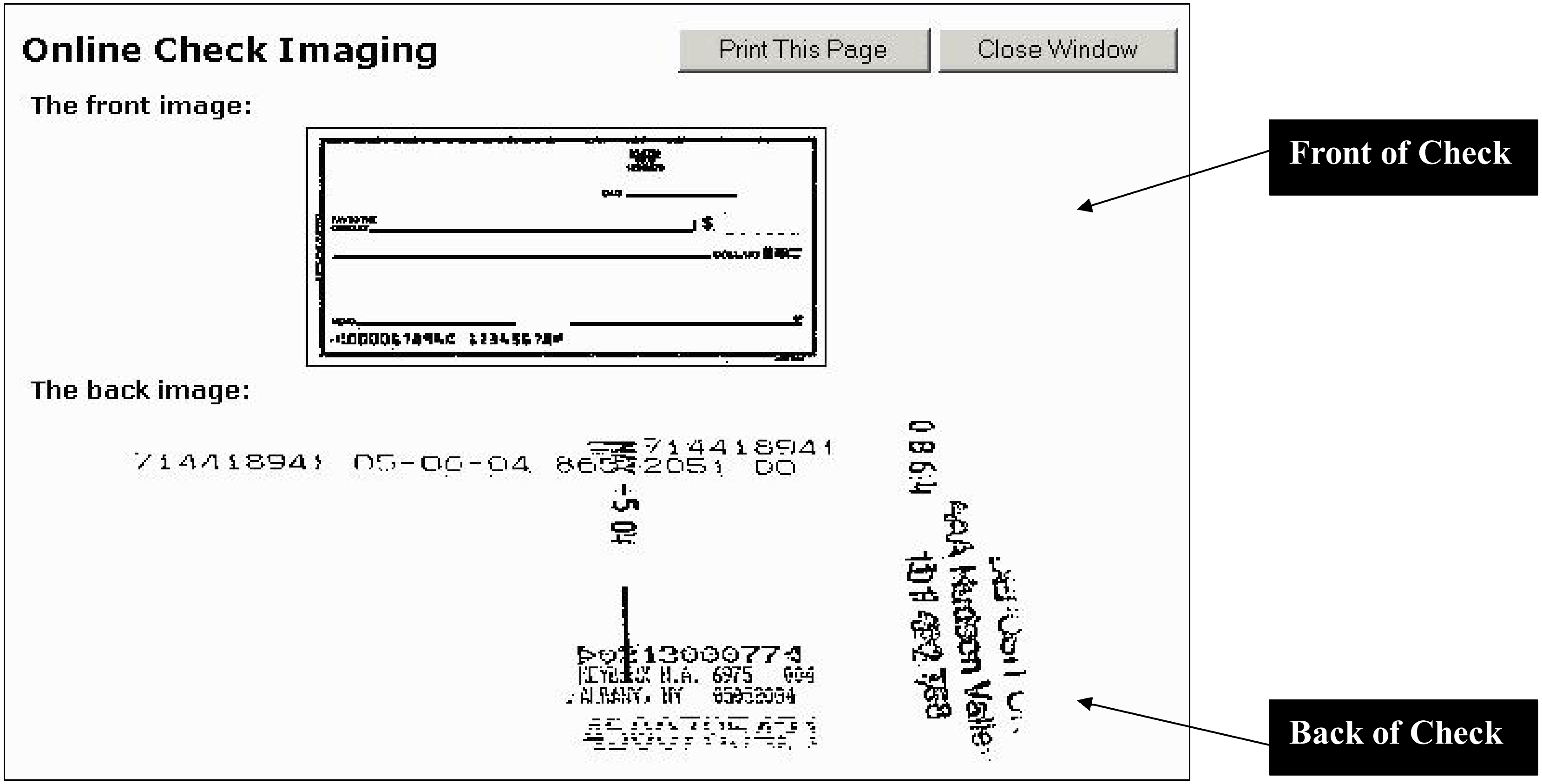
1 Select account.

2 Specify search criteria.



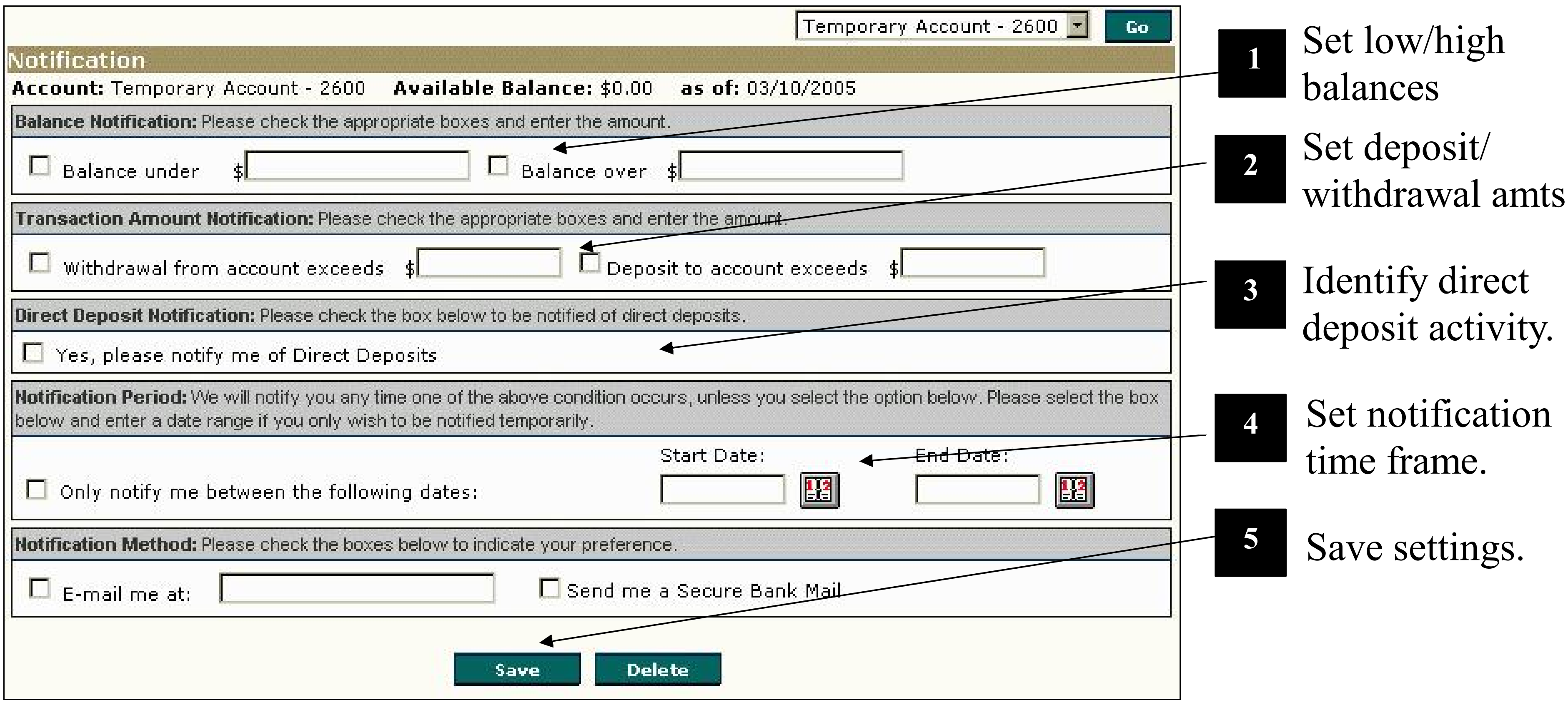
3 Click the desired check item. The image displays (see next page).

Online Check Images (continued)



Online Notifications

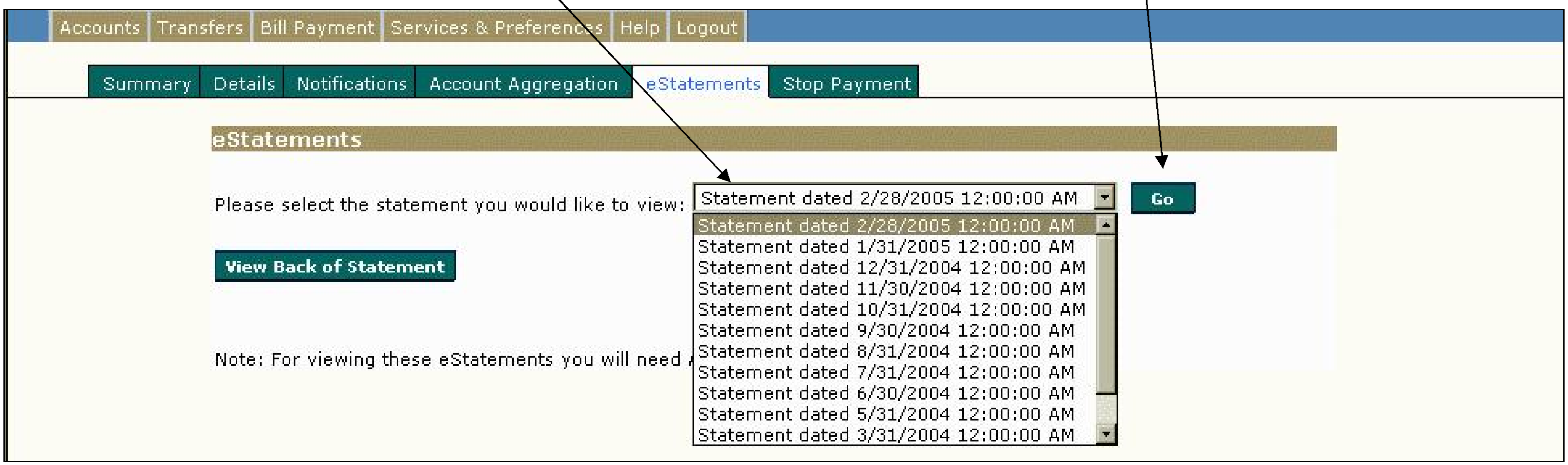
Online notifications received via e-mail and/or bank messages allow you to keep up-to-date when your accounts undergo certain conditions, such as balance fluctuations, transaction postings, changes in credit limits, payment-due dates, and so on. After you have logged on, select **Notifications**. The *Notifications* setup screen displays for the default account. The following example shows how to set up notification conditions for a deposit account.



Electronic Statements

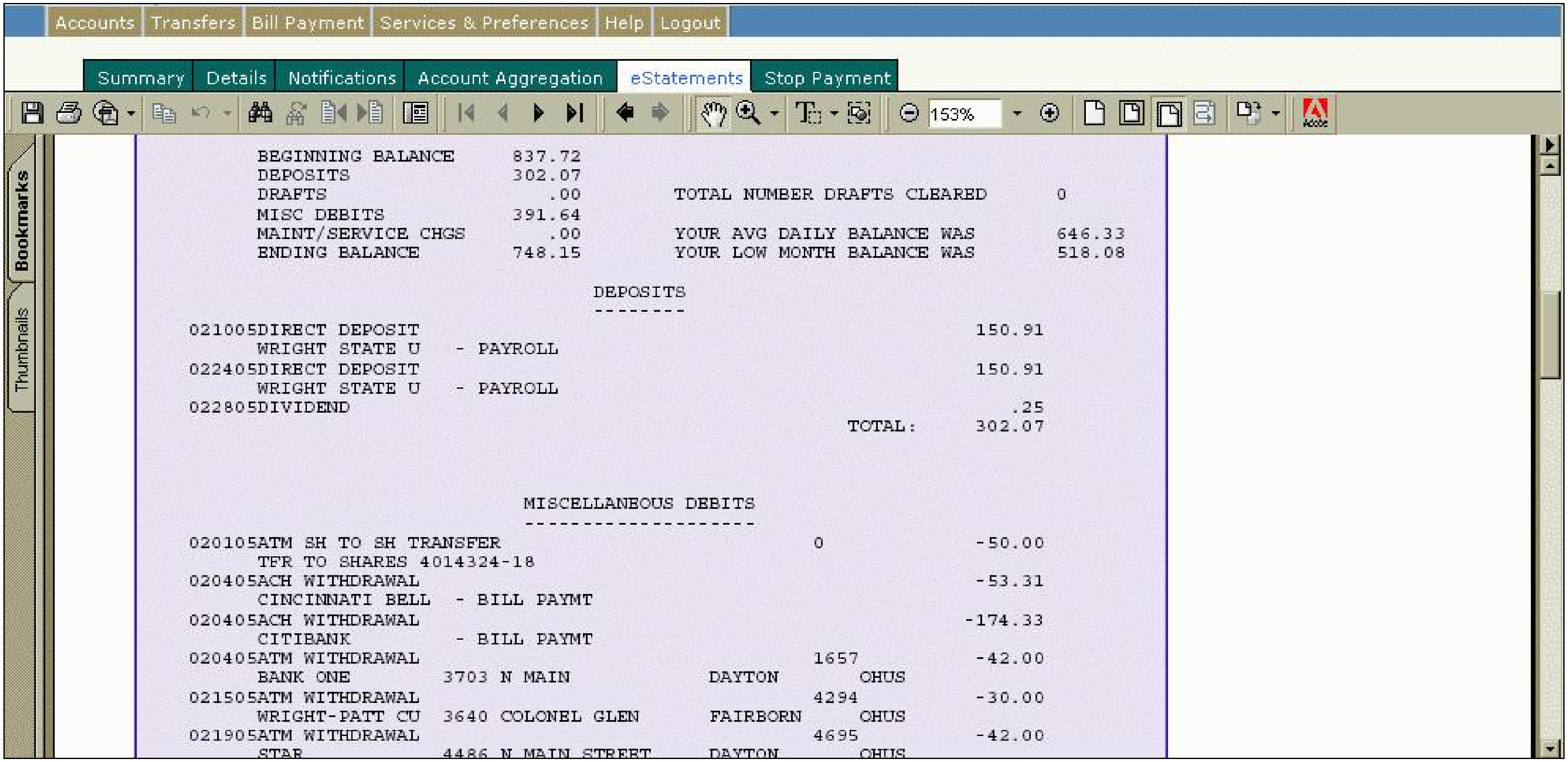
One of the many benefits of online banking is accessing your account detail whenever you need it, not just when you receive a printed statement. With e-statements, you generate, display, and print account information when you want it -- no more waiting. After you have logged on, select **eStatements** for the desired account on the *Account Summary* screen. The *eStatements* selection screen displays as shown below.

1 Select the desired statement. **2** Click **Go**.



The system displays a PDF version of your statement, which you can immediately download and/or print.

Electronic Statements (continued)




```
          BEGINNING BALANCE      837.72
          DEPOSITS               302.07
          DRAFTS                    .00       TOTAL NUMBER DRAFTS CLEARED      0
          MISC DEBITS            391.64
          MAINT/SERVICE CHGS        .00       YOUR AVG DAILY BALANCE WAS       646.33
          ENDING BALANCE         748.15       YOUR LOW MONTH BALANCE WAS       518.08

                                      DEPOSITS
                                      --------
    021005DIRECT DEPOSIT                                          150.91
          WRIGHT STATE U   - PAYROLL
    022405DIRECT DEPOSIT                                          150.91
          WRIGHT STATE U   - PAYROLL
    022805DIVIDEND                                                   .25
                                                       TOTAL:     302.07


                                MISCELLANEOUS DEBITS
                                --------------------
    020105ATM SH TO SH TRANSFER                         0         -50.00
          TFR TO SHARES 4014324-18
    020405ACH WITHDRAWAL                                          -53.31
          CINCINNATI BELL  - BILL PAYMT
    020405ACH WITHDRAWAL                                         -174.33
          CITIBANK         - BILL PAYMT
    020405ATM WITHDRAWAL                                1657      -42.00
          BANK ONE        3703 N MAIN          DAYTON     OHUS
    021505ATM WITHDRAWAL                                4294      -30.00
          WRIGHT-PATT CU  3640 COLONEL GLEN    FAIRBORN   OHUS
    021905ATM WITHDRAWAL                                4695      -42.00
          STAR            4486 N MAIN STREET   DAYTON     OHUS
```

Recurring Transfers (Within Same Institution)

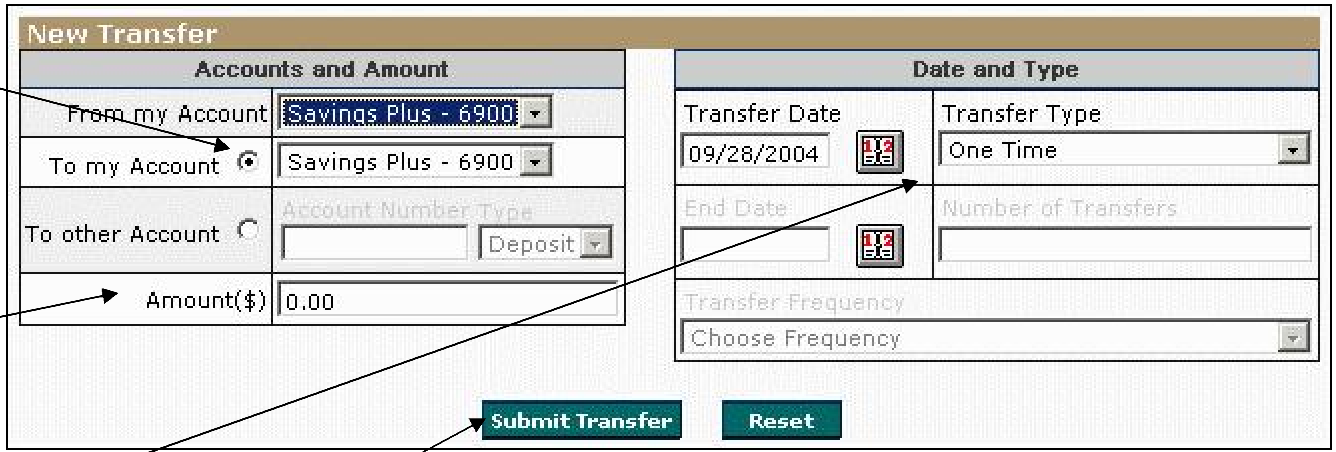
To create a new recurring transfer transaction after you have logged on to the system, select **Transfers**. The *New Transfer* screen displays.

Select the From and To Accounts. **1**

Enter Transfer Amount. **2**

Specify Transfer Date and Type. **3**

Transmit the request. **4**



ACH Transfers (Across Institutions)

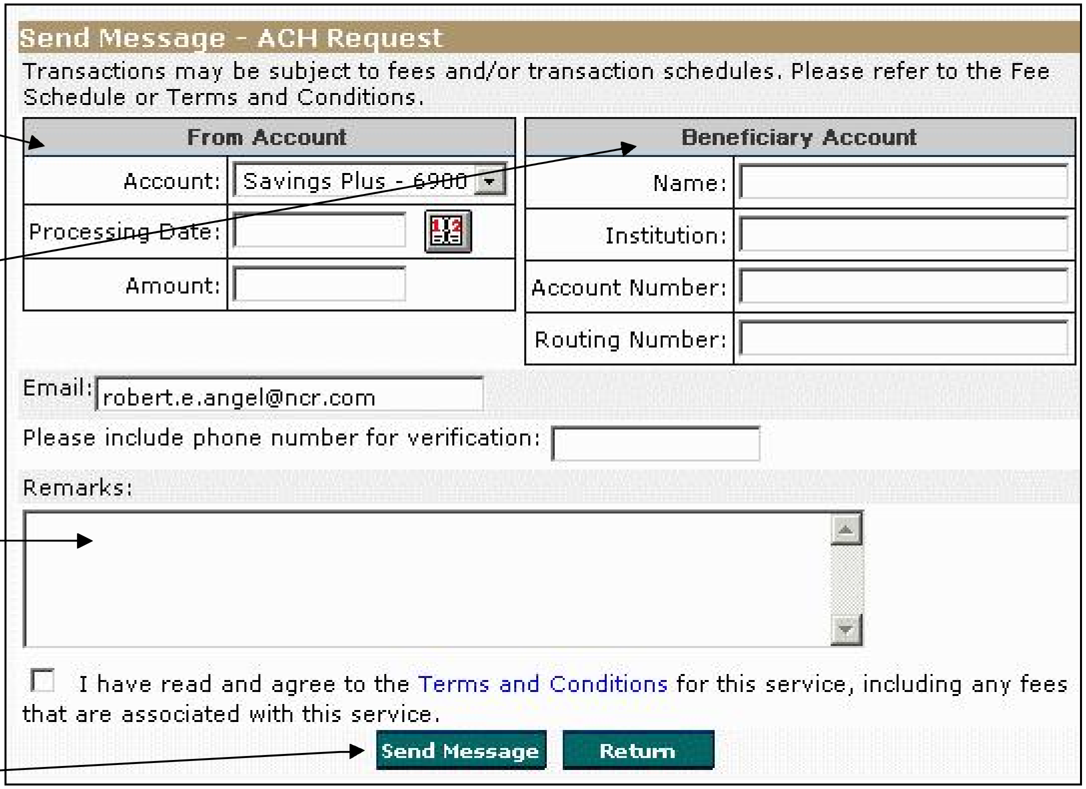
Using the system's ACH capabilities, you can easily transfer funds between institutions. Once you are online, select **Services & Preferences**. The *New Message* screen displays, including a list of all current messages. From the drop-down menu, select **ACH Request**, then click **Compose Message**. The *Send Message - ACH Request* form displays — ready for your input.

1 Enter *From Account* information.

2 Enter *Beneficiary Account* information.

3 Enter your e-mail address, phone #, and any pertinent remarks.

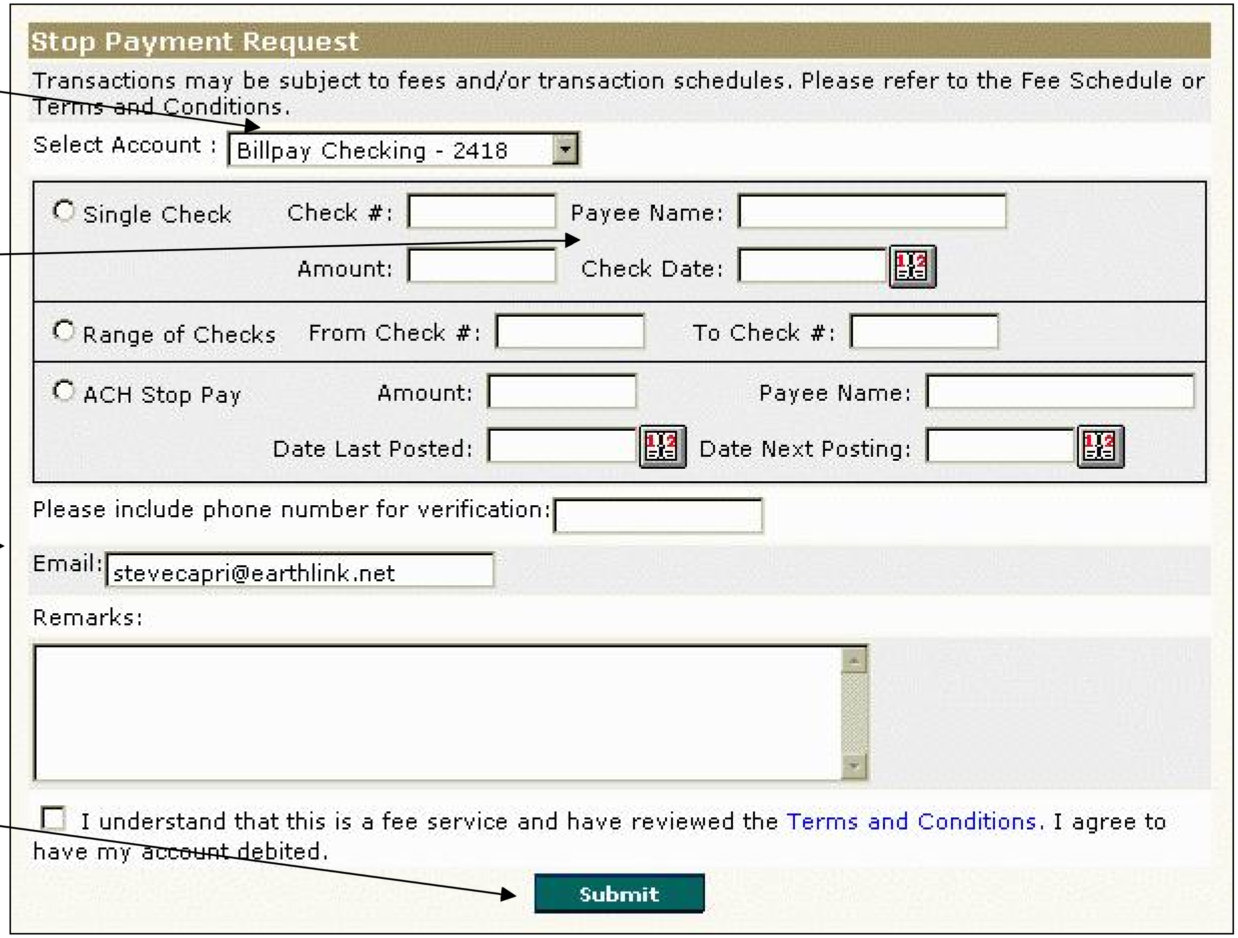
4 Send the message.



Stop Payments

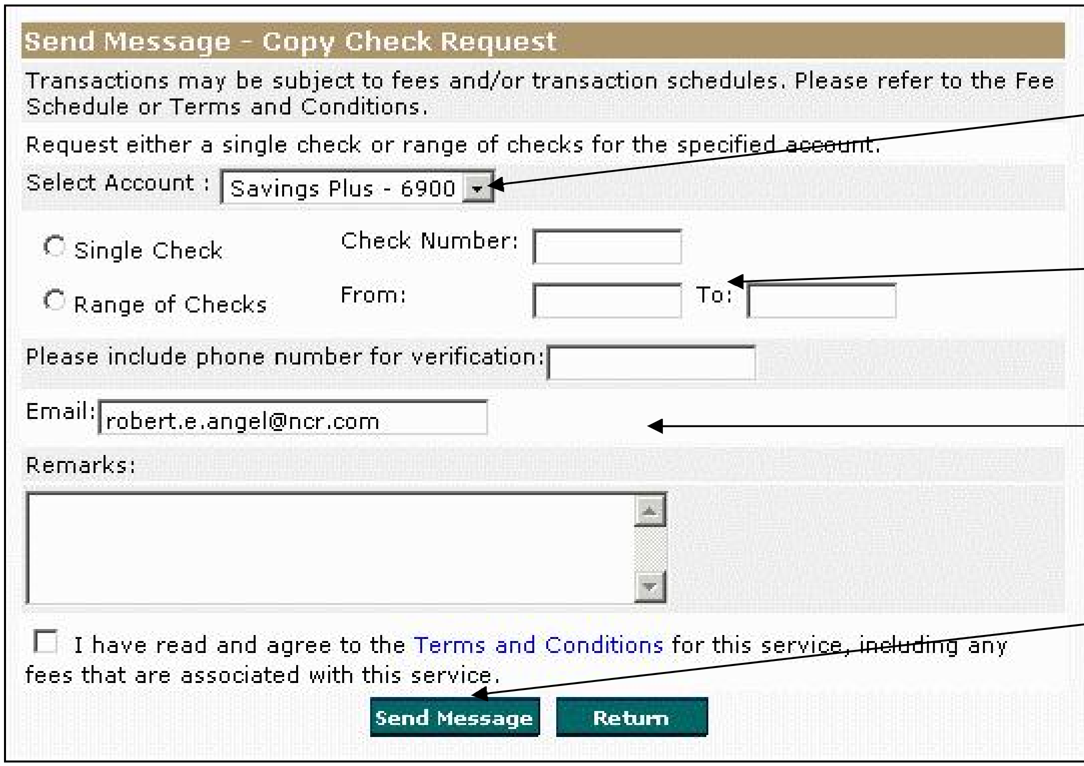
You can request a stop payment for a single check, range of checks, or specific amount. After you have logged on, select **Stop Payment**. The *Stop Payment Request* screen displays.

1. Select the account.
2. Specify a single check, range of checks, checks, or ACH payment to stop.
3. Enter your e-mail address, phone #, and any pertinent remarks.
4. Submit the request.



Check Copies

If you wish to obtain hard copies of your cancelled checks, you can send your bank administrator a message indicating your request. Just select **Services & Preferences**. The *New Message* screen displays, including a list of all current messages. Next, from the drop-down menu, select **Copy Check Request** and click **Compose Message**. The *Send Message - Copy Check Request* form displays — ready for your input.



1 Select the account.

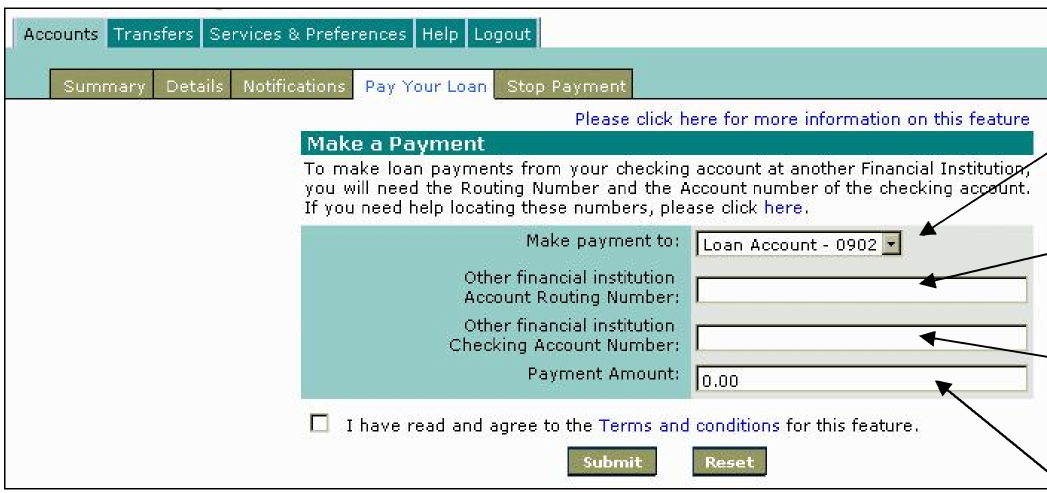
2 Identify the check(s) you wish to receive.

3 Include your contact information and any special remarks or instructions.

4 Send the message.

ACH Loan Payments

The following procedures enable you to make payments (called ACH payments) from a checking account located at another financial institution. After you have logged on, select **Transfers**, then select **Pay Your Loan**. If you have one or more loan accounts, the *Make a Payment* screen displays.



1 Select the loan account.

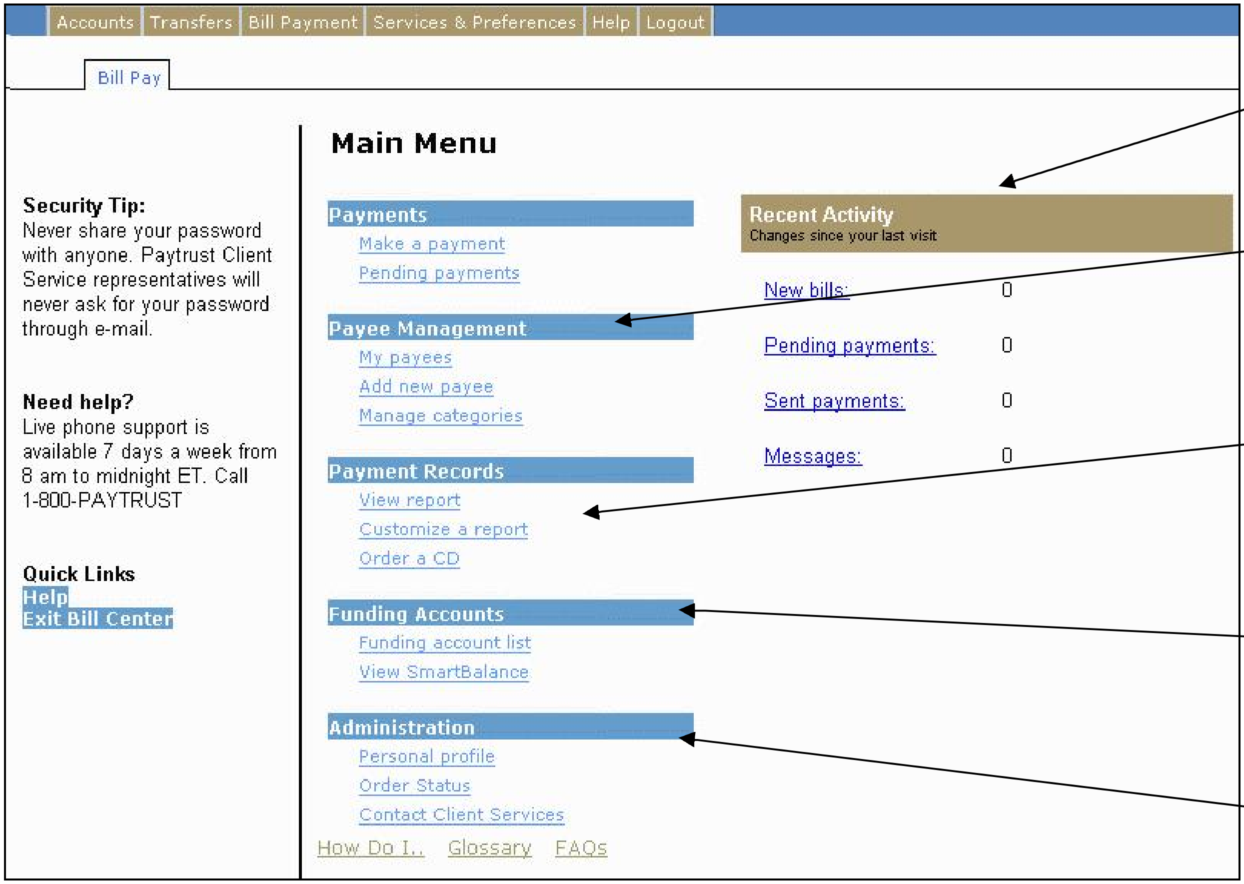
2 Specify the institution’s 9-digit routing number.

3 Specify the checking account number.

4 Enter the payment amount.

Bill Payment Functions

After you select **Bill Payment** and request the **Main Menu**, the following screen displays. From this screen you can launch all the various Bill Payment features available.



Review the latest online activity that occurred.

Set up payees.

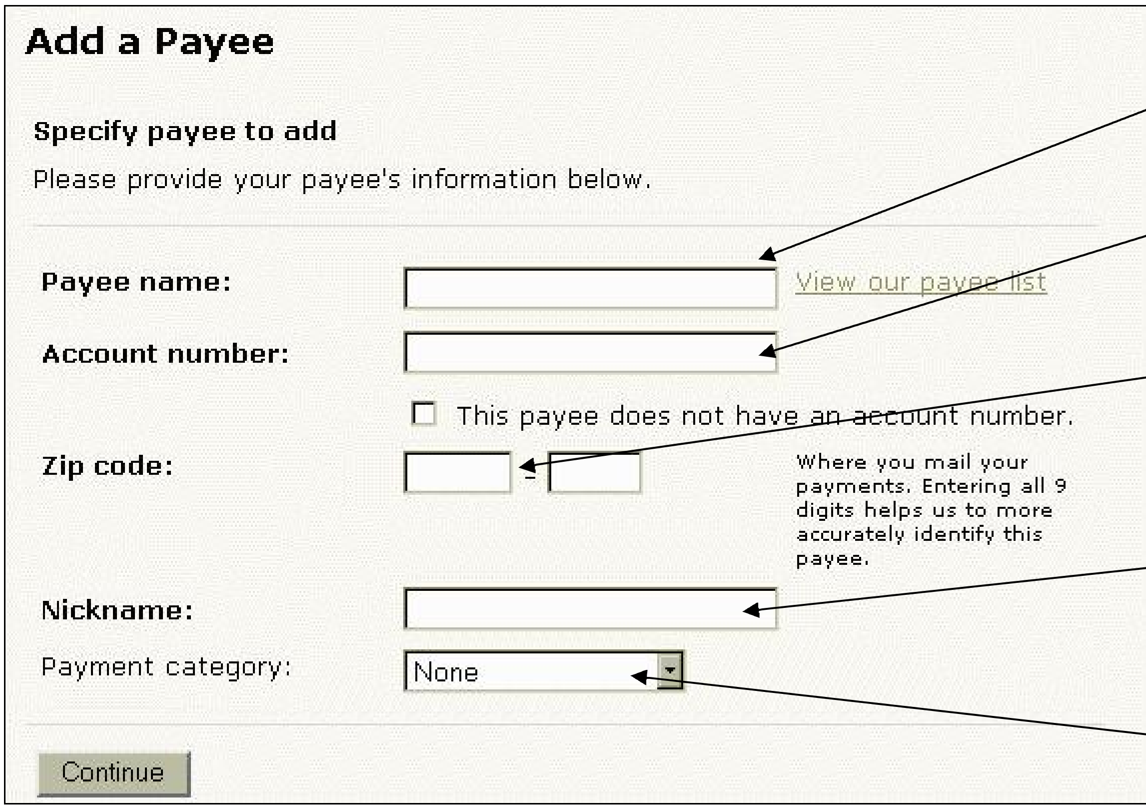
View payment reports and order a CD.

Set up funding accounts and balance information.

Change personal information.

Payee Setup

A payee is any company or individual you pay regularly or as needed, such as utility providers, credit-card companies – even personal friends. From the *Bill Pay Main Menu*, select **Add new payee**. The *Add a Payee* screen displays.



1 Enter the payee’s name.

2 Enter your account number (if available).

3 Enter the payee’s zip code.

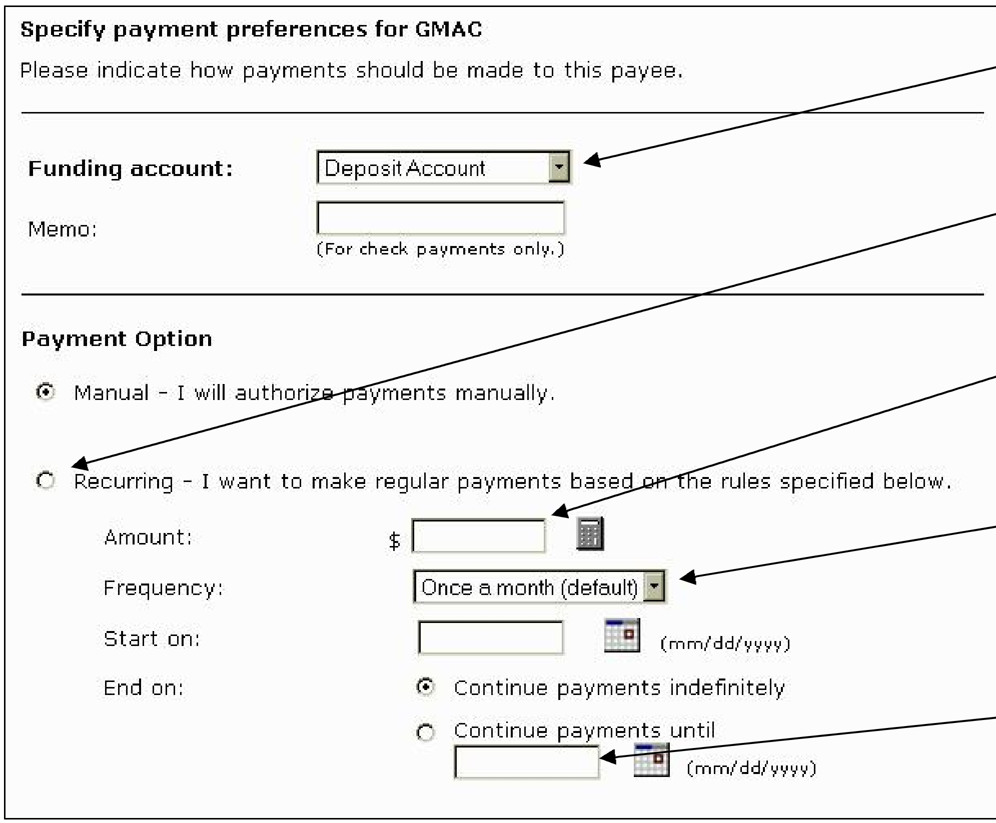
4 Assign a nickname (optional).

5 Select a payment category for reporting.

Upon completing this screen, the system requests the payee’s address and phone number. After that, you’re set up to make payments to the new payee!

Recurring Payments

You can set up a recurring payment to any payee, such as a landlord or any other payee who sends you a bill for the same amount each time a payment is due. From the *Bill Payment Main Menu*, select **My payees**. Then click **Payee Details** for the appropriate payee, and click the **Payment options** link. The *Set Payment Options* screen displays.



1 Select the account.

2 Select the Recurring payment option.

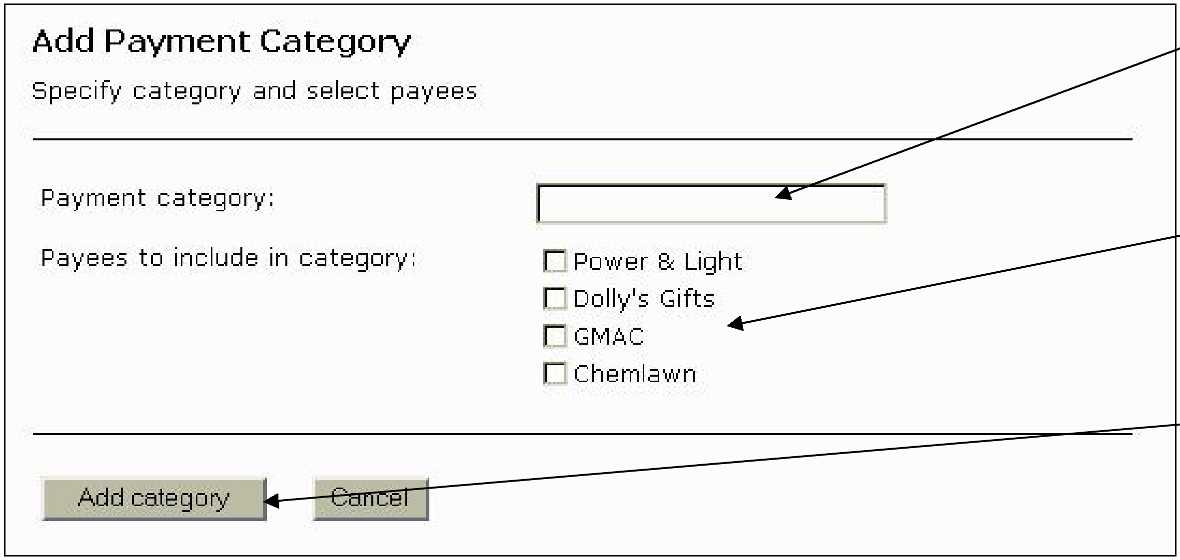
3 Enter the payment amount.

4 Select the payment frequency.

5 Specify the payment time frame.

Payment Categories

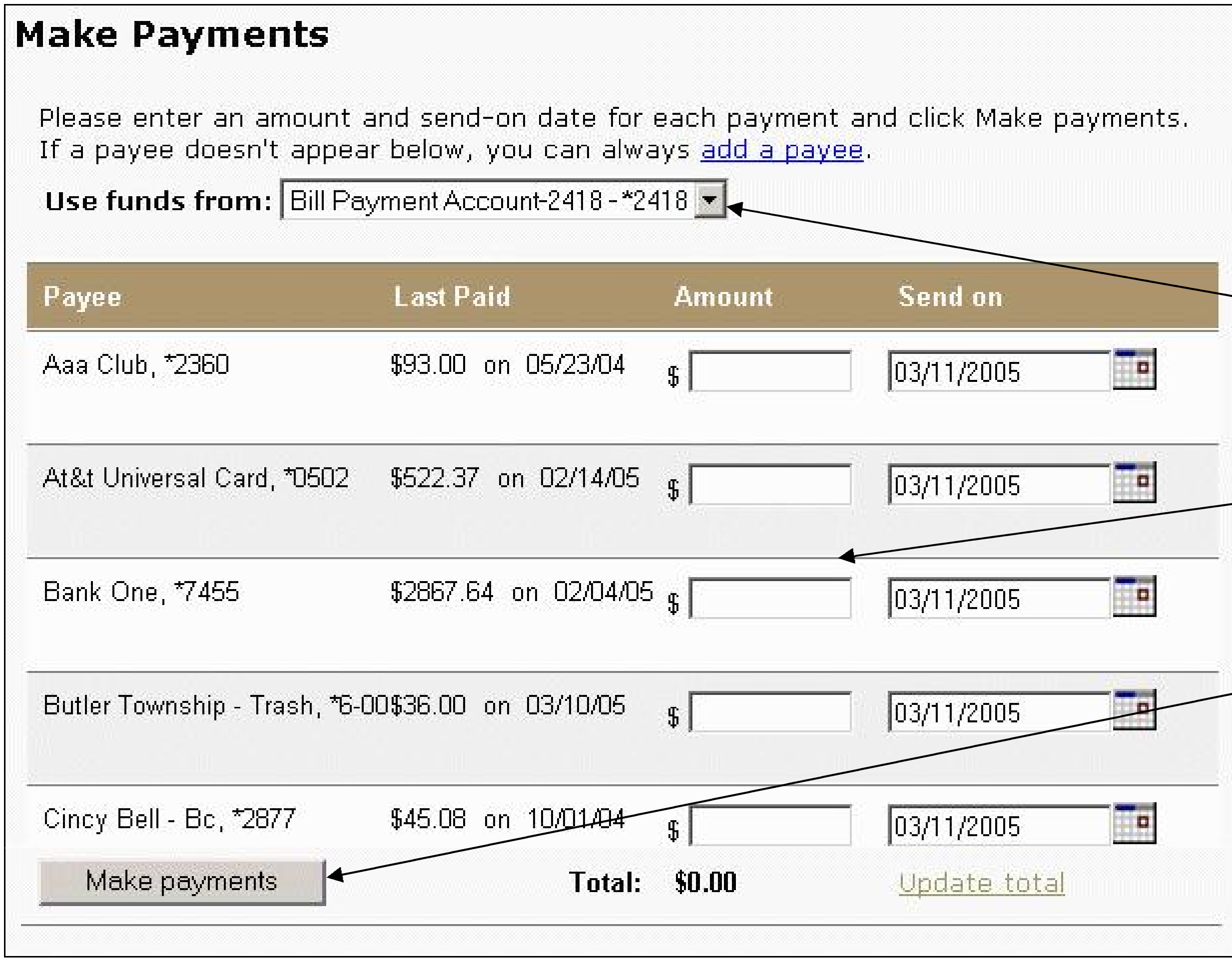
To help you better manage your payments, you can create payment categories in which to group your various payees. From the *Bill Payment Main Menu*, select **Manage categories**. The *Manage Categories* screen displays. Next, click the **add a new category** link in the introductory text. The *Add Payment Category* form displays for your input.



1. Enter the desired category name.
2. Select each payee you wish to include in this category.
3. Click **Add category** then confirm your selections.

Paying Bills Online

Making payments has never been easier. From the Bill Payment menu, select **Make a payment**. The *Make Payments* screen displays.



1 Select account from which to make payment.

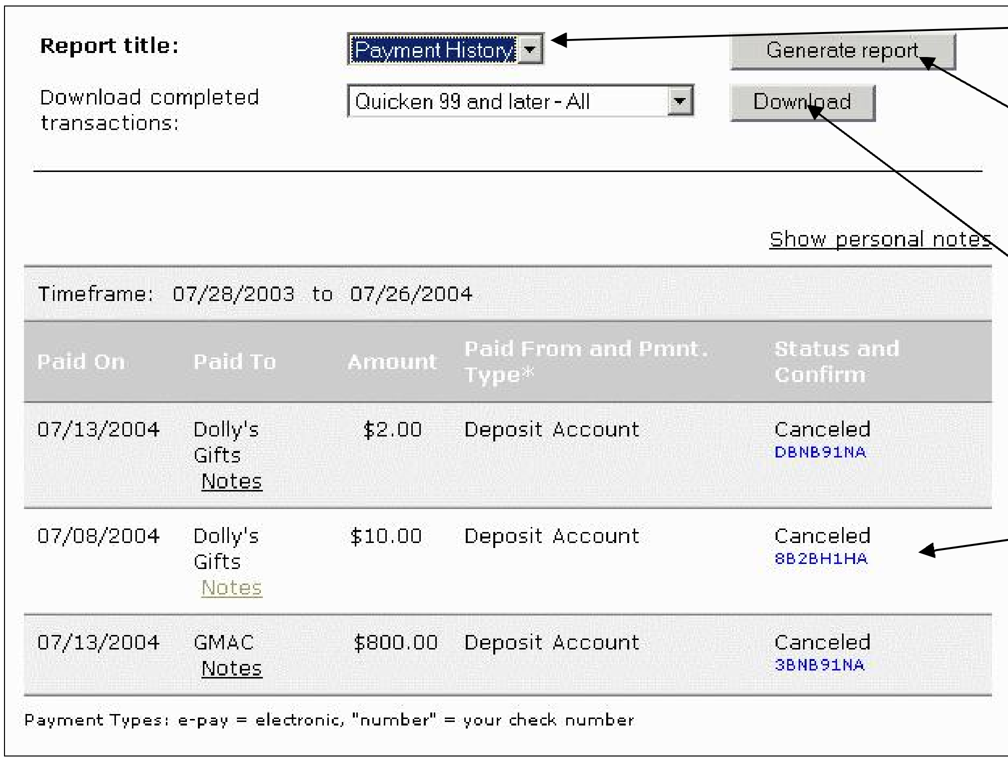
2 Enter payment amounts for each payee.

3 Click **Make payments**.

The system schedules the payments and displays a confirmation screen.

Payment Reports

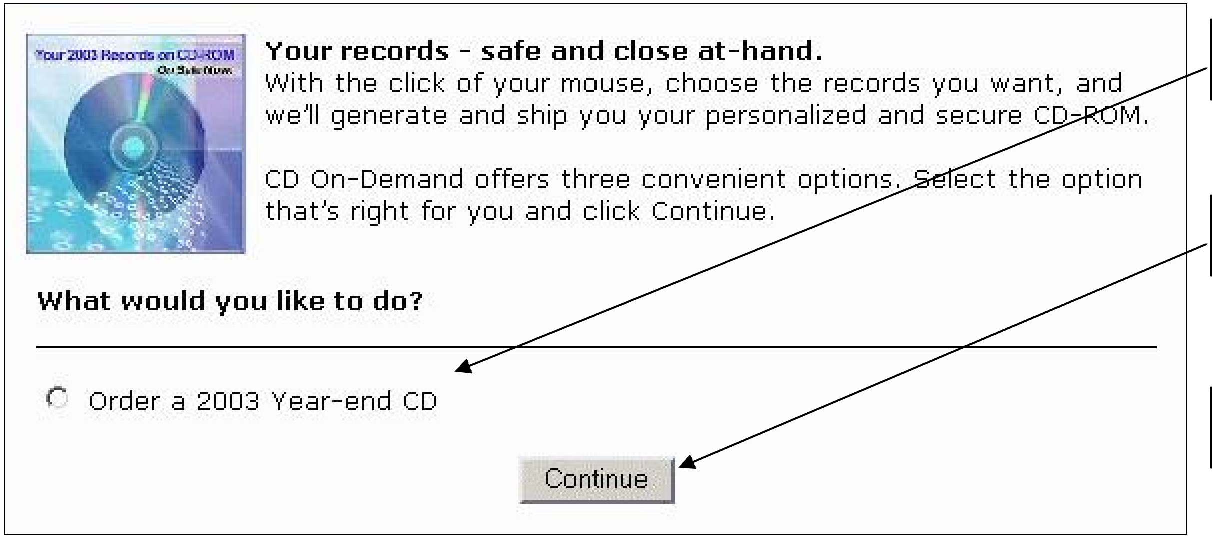
For your own account-auditing purposes, you can request and/or download a series of pre-defined account-activity reports, define your own reports, and request a CD containing all your payment information for a previous calendar year. All of these choices are available from the *Payment Records* links after accessing Bill Payment. For example, to view a specific report, click **View report**. The *View Reports* screen displays.



1. Select desired report.
2. Click to generate the report.
3. Optionally, download the report.
4. Review the displayed items.

Payment Reports (Continued)

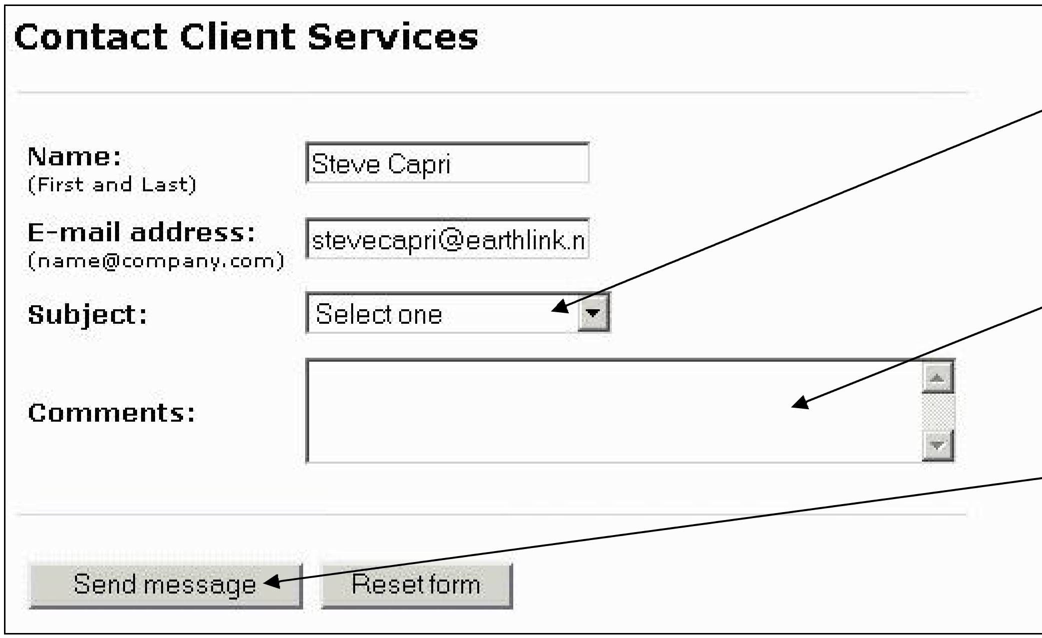
If you wish to order your own personalized CD with selected account-payment activity, from the *Payment Records* links, select **Order a CD**. The *Order a CD* screen displays.



1. Select the CD you want.
2. Request your order.
3. Complete the online order form that follows and submit your order.

Contact Us

If you need assistance after accessing Bill Payment, from the *Administration* links, click **Contact client services**. The *Contact Client Services* page displays with your name and e-mail address fields already filled in.



1 Select the subject on which you need help.

2 Include any special comments/requests.

3 Send the message.

A service representative will e-mail you a response.