

Stepping Up to Online Banking.....



[**Your Logo Here**]

See Our Quick and Easy Procedures Inside!

[www. \[Your URL \] .com](http://www.[Your URL].com)

[YOUR INSTITUTION'S NAME]

Internet Banking Quick Start Guide

Disclaimer

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



The screenshot shows a login window titled "Login". It contains two input fields: "Logon ID:" and "Password:". Below the fields are two buttons: "log in" and "cancel". At the bottom, there is a link: "Forgot your password? Click here to reset it."

- 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.

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.

The screenshot shows a web interface for an online banking account. At the top, there is a navigation bar with links: Accounts, Transfers, Bill Payment, Services & Preferences, Help, and Logout. Below this is a secondary navigation bar with buttons: Summary, Details (selected), Notifications, Account Aggregation, eStatements, and Stop Payment. The main content area is titled 'Savings Plus - 6900' with a 'Go' button. Underneath is the 'Account Details' section, which contains a table of account information. Below that is the 'Search Criteria' section, which includes radio buttons for search options, date pickers, a transaction type dropdown, and an amount input field. At the bottom of the search section are 'Search', 'Choose a format', and 'Download' buttons. The 'Transaction History' section at the very bottom states 'No Transactions were found matching the search criteria.'

Account Details			
Account Number:	0348266900	Nickname:	Savings Plus - 6900
Current Balance:	\$3,078.88	Available Balance:	\$3,078.88
As of Date:	09/27/2004	Interest Rate:	0.5%
Interest Paid YTD:	\$19.35	Interest Paid Previous Year:	\$29.62

Search Criteria

From: 9/20/2004 To: 9/27/2004 Select Transaction Type Amount:

Start Check #: End Check #: (optional)

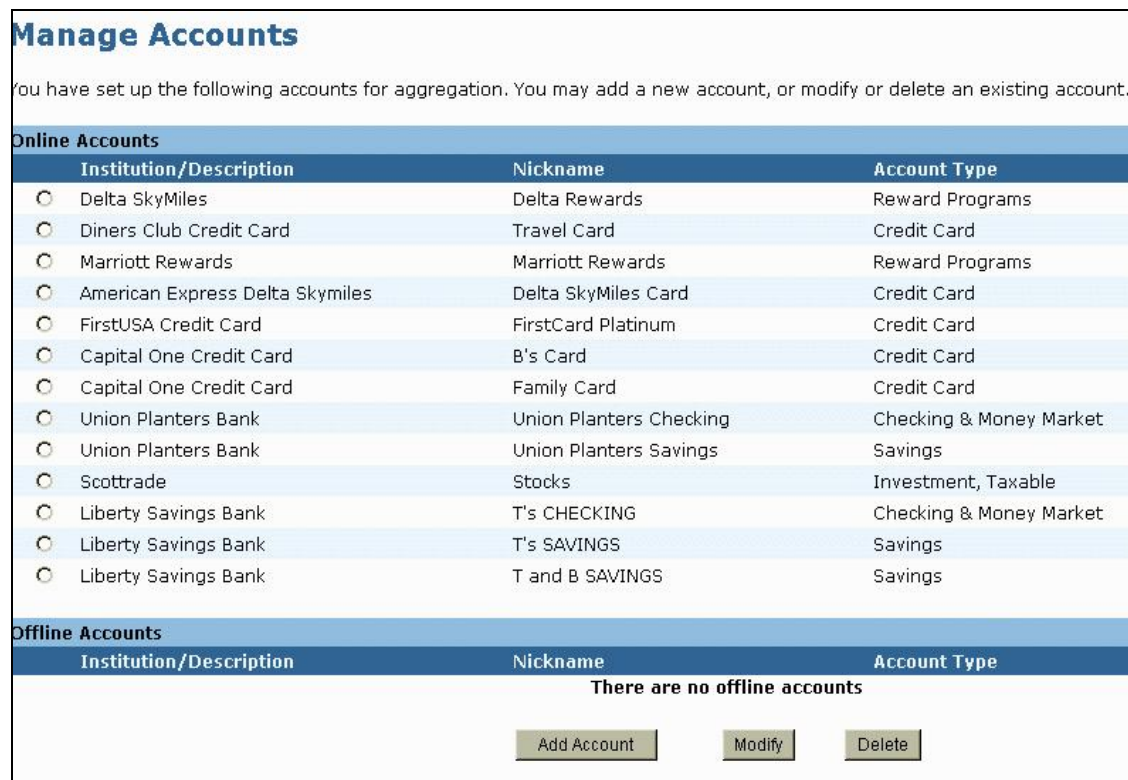
Search **Choose a format** **Download**

Transaction History

No Transactions were found matching the search criteria.

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.



Manage Accounts

You have set up the following accounts for aggregation. You may add a new account, or modify or delete an existing account.

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

Offline Accounts		
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.

The screenshot shows a web interface for account management. At the top, there are navigation tabs: Accounts, Transfers, Bill Payment, Services & Preferences, Help, and Logout. Below these are sub-tabs: Summary, Details, Notifications, Account Aggregation, eStatements, and Stop Payment. The main content area is titled 'Account Details' and contains a table with account information. Below this is a 'Search Criteria' section with input fields for 'From' and 'To' dates, a 'Transaction Type' dropdown, an 'Amount' field, and 'Start Check #' and 'End Check #' fields. At the bottom of the search section are 'Search', 'Choose a format', and 'Download' buttons. The 'Transaction History' section below shows the message 'No Transactions were found matching the search criteria.'

Account Details			
Account Number:	0348266900	Nickname:	Savings Plus - 6900
Current Balance:	\$3,078.88	Available Balance:	\$3,078.88
As of Date:	09/27/2004	Interest Rate:	0.5%
Interest Paid YTD:	\$19.35	Interest Paid Previous Year:	\$29.62

Search Criteria

From: 9/20/2004 To: 9/27/2004 Amount:

Start Check #: End Check #: (optional)

Transaction History

No Transactions were found matching the search criteria.

2 Specify search criteria.

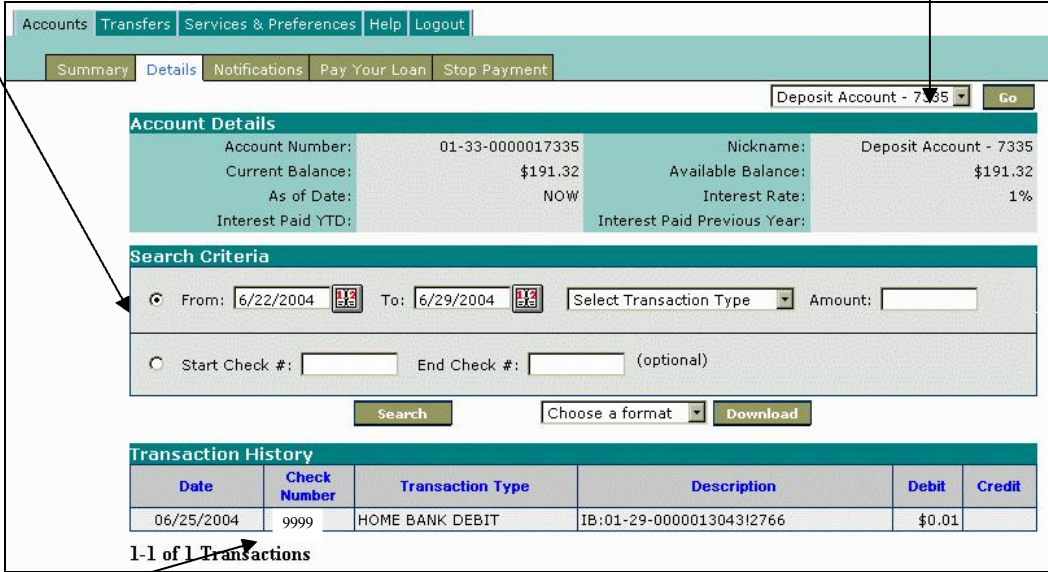
3 Review results.

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.



The screenshot shows a banking website interface. At the top, there are navigation tabs: 'Accounts', 'Transfers', 'Services & Preferences', 'Help', and 'Logout'. Below these are sub-tabs: 'Summary', 'Details', 'Notifications', 'Pay Your Loan', and 'Stop Payment'. A dropdown menu shows 'Deposit Account - 7335' with a 'Go' button. The 'Account Details' section displays: Account Number: 01-33-0000017335, Nickname: Deposit Account - 7335, Current Balance: \$191.32, Available Balance: \$191.32, As of Date: NOW, Interest Rate: 1%, Interest Paid YTD, and Interest Paid Previous Year. The 'Search Criteria' section has radio buttons for 'From: 6/22/2004' (selected) and 'Start Check #: ' (optional). It also includes fields for 'To: 6/29/2004', 'Select Transaction Type', and 'Amount:'. There are 'Search', 'Choose a format', and 'Download' buttons. The 'Transaction History' table has columns: Date, Check Number, Transaction Type, Description, Debit, and Credit. The first row shows: 06/25/2004, 9999, HOME BANK DEBIT, IB:01-29-000001304312766, \$0.01. Below the table is '1-1 of 1 Transactions'.

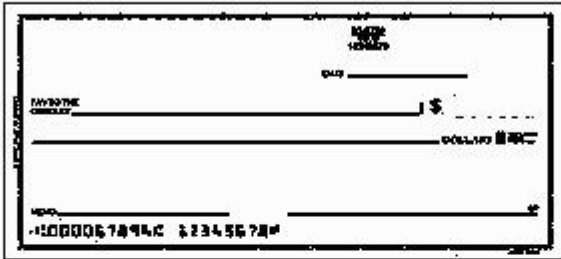
Date	Check Number	Transaction Type	Description	Debit	Credit
06/25/2004	9999	HOME BANK DEBIT	IB:01-29-000001304312766	\$0.01	

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

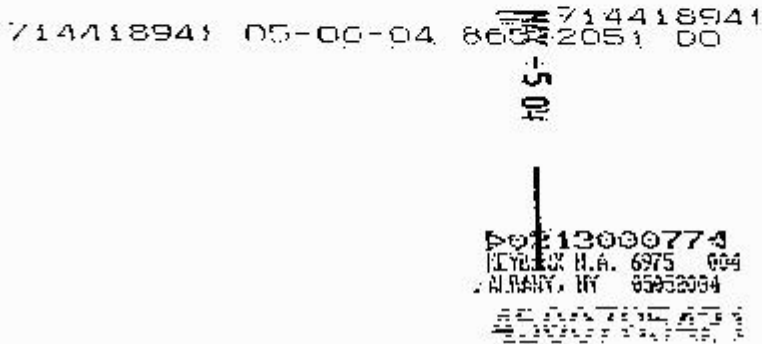
Online Check Images (continued)

Online Check Imaging Print This Page Close Window

The front image:



The back image:



714418941 05-05-04 86002051 00
MAY -5 04
13000774
ALBANY, NY 12004

0864
ALBANY HUNTSVILLE
1011 002 758

Front of Check

Back of Check

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.

Temporary Account - 2600

Notification

Account: Temporary Account - 2600 **Available Balance:** \$0.00 **as of:** 03/10/2005

Balance Notification: Please check the appropriate boxes and enter the amount.

Balance under \$ Balance over \$

Transaction Amount Notification: Please check the appropriate boxes and enter the amount.

Withdrawal from account exceeds \$ Deposit to account exceeds \$

Direct Deposit Notification: Please check the box below to be notified of direct deposits.

Yes, please notify me of Direct Deposits

Notification Period: We will notify you any time one of the above condition occurs, unless you select the option below. Please select the box below and enter a date range if you only wish to be notified temporarily.

Only notify me between the following dates: Start Date: End Date:

Notification Method: Please check the boxes below to indicate your preference.

E-mail me at: Send me a Secure Bank Mail

- 1 Set low/high balances
- 2 Set deposit/withdrawal amts.
- 3 Identify direct deposit activity.
- 4 Set notification time frame.
- 5 Save settings.

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 screenshot shows a web interface for selecting an eStatement. At the top, there is a navigation bar with links: Accounts, Transfers, Bill Payment, Services & Preferences, Help, and Logout. Below this is a secondary navigation bar with links: Summary, Details, Notifications, Account Aggregation, eStatements (highlighted), and Stop Payment. The main content area is titled "eStatements" and contains the text "Please select the statement you would like to view:". Below this text is a "View Back of Statement" button. A dropdown menu is open, showing a list of statements with dates ranging from 2/28/2005 down to 3/31/2004. A "Go" button is located to the right of the dropdown menu. Two callout boxes with arrows point to the dropdown menu (labeled "1") and the "Go" button (labeled "2").

Accounts Transfers Bill Payment Services & Preferences Help Logout

Summary Details Notifications Account Aggregation eStatements Stop Payment

eStatements

Please select the statement you would like to view:

View Back of Statement

Note: For viewing these eStatements you will need

Statement dated 2/28/2005 12:00:00 AM
Statement dated 2/28/2005 12:00:00 AM
Statement dated 1/31/2005 12:00:00 AM
Statement dated 12/31/2004 12:00:00 AM
Statement dated 11/30/2004 12:00:00 AM
Statement dated 10/31/2004 12:00:00 AM
Statement dated 9/30/2004 12:00:00 AM
Statement dated 8/31/2004 12:00:00 AM
Statement dated 7/31/2004 12:00:00 AM
Statement dated 6/30/2004 12:00:00 AM
Statement dated 5/31/2004 12:00:00 AM
Statement dated 3/31/2004 12:00:00 AM

Go

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

Electronic Statements (continued)

Accounts		Transfers		Bill Payment		Services & Preferences		Help		Logout	
Summary		Details		Notifications		Account Aggregation		eStatements		Stop Payment	
BEGINNING BALANCE		837.72		TOTAL NUMBER DRAFTS CLEARED		0					
DEPOSITS		302.07		YOUR AVG DAILY BALANCE WAS		646.33					
DRAFTS		.00		YOUR LOW MONTH BALANCE WAS		518.08					
MISC DEBITS		391.64									
MAINT/SERVICE CHGS		.00									
ENDING BALANCE		748.15									
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											
020405SACH WITHDRAWAL		-53.31									
CINCINNATI BELL		- BILL PAYMT									
020405SACH 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

The screenshot shows a web form titled "New Transfer" with two main sections: "Accounts and Amount" and "Date and Type".

- Accounts and Amount:**
 - "From my Account": A dropdown menu with "Savings Plus - 6900" selected.
 - "To my Account": A radio button (selected) and a dropdown menu with "Savings Plus - 6900".
 - "To other Account": A radio button (unselected), a text input field, and a dropdown menu with "Deposit".
 - "Amount(\$)": A text input field containing "0.00".
- Date and Type:**
 - "Transfer Date": A date input field with "09/28/2004" and a calendar icon.
 - "Transfer Type": A dropdown menu with "One Time" selected.
 - "End Date": A date input field with a calendar icon.
 - "Number of Transfers": A text input field.
 - "Transfer Frequency": A dropdown menu with "Choose Frequency" selected.

At the bottom of the form are two buttons: "Submit Transfer" and "Reset".

Numbered callouts (1-4) point to the following elements:

- 1: "From my Account" dropdown.
- 2: "Amount(\$)" input field.
- 3: "Transfer Date" and "Transfer Type" dropdowns.
- 4: "Submit Transfer" button.

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.

Enter *From Account* information.

1

Enter *Beneficiary Account* information.

2

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

3

Send the message.

4

Send Message - ACH Request
Transactions may be subject to fees and/or transaction schedules. Please refer to the Fee Schedule or Terms and Conditions.

From Account		Beneficiary Account	
Account:	Savings Plus - 6900	Name:	
Processing Date:		Institution:	
Amount:		Account Number:	
		Routing Number:	

Email: robert.e.angel@ncr.com

Please include phone number for verification:

Remarks:

I have read and agree to the [Terms and Conditions](#) for this service, including any fees that are associated with this service.

Send Message **Return**

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.

Select the account.

Specify a single check, range of checks, or ACH payment to stop.

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

Submit the request.

The screenshot shows a web form titled "Stop Payment Request". At the top, there is a disclaimer: "Transactions may be subject to fees and/or transaction schedules. Please refer to the Fee Schedule or Terms and Conditions." Below this is a dropdown menu for "Select Account" with "Billpay Checking - 2418" selected. The form is divided into three sections by radio buttons: "Single Check", "Range of Checks", and "ACH Stop Pay". The "Single Check" section has fields for "Check #", "Payee Name", "Amount", and "Check Date". The "Range of Checks" section has fields for "From Check #" and "To Check #". The "ACH Stop Pay" section has fields for "Amount", "Payee Name", "Date Last Posted", and "Date Next Posting". Below these sections is a field for "Please include phone number for verification:". The "Email" field contains "stevecapri@earthlink.net". There is a "Remarks" text area. At the bottom, there is a checkbox for "I understand that this is a fee service and have reviewed the Terms and Conditions. I agree to have my account debited." and a green "Submit" button. Four numbered callouts (1-4) point to the account dropdown, the "Single Check" radio button, the email field, and the "Submit" button respectively.

1 Select Account: Billpay Checking - 2418

2 Single Check: Check #, Payee Name, Amount, Check Date

3 Email: stevecapri@earthlink.net

4 Submit

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.

The screenshot shows a web form titled "Send Message - Copy Check Request". At the top, there is a warning: "Transactions may be subject to fees and/or transaction schedules. Please refer to the Fee Schedule or Terms and Conditions." Below this, it says "Request either a single check or range of checks for the specified account." The form includes a "Select Account" dropdown menu currently set to "Savings Plus - 6900". There are two radio button options: "Single Check" and "Range of Checks". The "Single Check" option has a "Check Number:" field. The "Range of Checks" option has "From:" and "To:" fields. There is a "Please include phone number for verification:" field. An "Email:" field contains "robert.e.angel@ncr.com". A "Remarks:" section has a large text area. At the bottom, there is a checkbox for "I have read and agree to the Terms and Conditions for this service, including any fees that are associated with this service." and two buttons: "Send Message" and "Return".

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.

The screenshot shows a web interface for making ACH loan payments. At the top, there are navigation tabs: Accounts, Transfers, Services & Preferences, Help, and Logout. Below these are sub-tabs: Summary, Details, Notifications, Pay Your Loan, and Stop Payment. The main heading is 'Make a Payment' with a link for more information. The form includes a dropdown menu for 'Make payment to:' (currently showing 'Loan Account - 0902'), two text input fields for 'Other financial institution Account Routing Number' and 'Other financial institution Checking Account Number', and a text input field for 'Payment Amount' (currently showing '0.00'). There is a checkbox for 'I have read and agree to the Terms and conditions for this feature.' and two buttons: 'Submit' and 'Reset'. Four numbered callouts (1-4) point to the dropdown menu, the routing number field, the checking account number field, and the payment amount field, respectively.

1 Select the loan account.

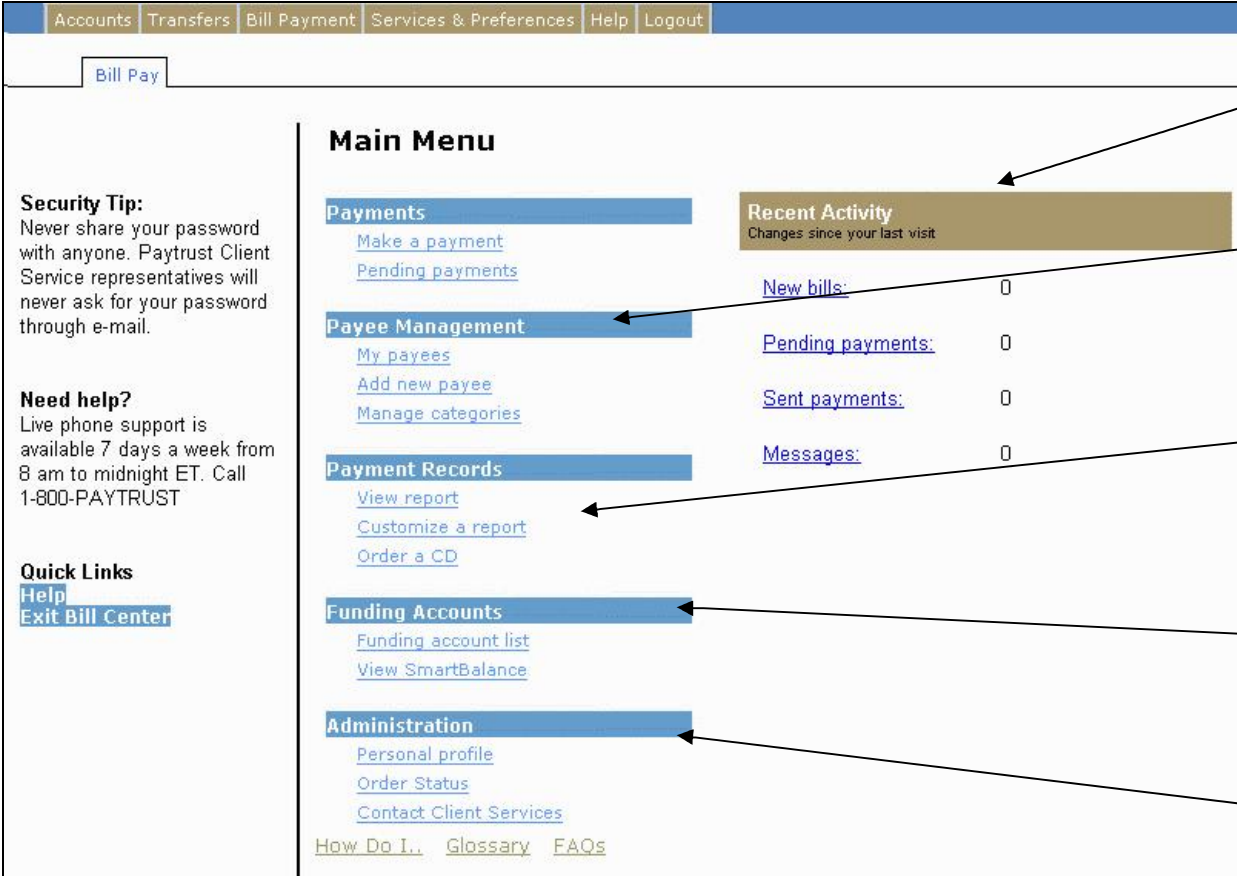
2 Specify the institution's 9-digit routing number.

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.

Add a Payee

Specify payee to add
Please provide your payee's information below.

Payee name: [View our payee list](#)

Account number:

This payee does not have an account number.

Zip code: - Where you mail your payments. Entering all 9 digits helps us to more accurately identify this payee.

Nickname:

Payment category:

- 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.

Specify payment preferences for GMAC
Please indicate how payments should be made to this payee.

Funding account:

Memo:
(For check payments only.)

Payment Option

Manual - I will authorize payments manually.

Recurring - I want to make regular payments based on the rules specified below.

Amount: \$

Frequency:

Start on: (mm/dd/yyyy)

End on: Continue payments indefinitely

Continue payments until (mm/dd/yyyy)

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.

The screenshot shows the 'Add Payment Category' form. It has a title 'Add Payment Category' and a subtitle 'Specify category and select payees'. Below the subtitle is a horizontal line. The form contains the following elements:

- A text label 'Payment category:' followed by an empty text input field. An arrow from callout 1 points to this field.
- A text label 'Payees to include in category:' followed by a list of four payees, each with an unchecked checkbox:
 - Power & Light
 - Dolly's Gifts
 - GMAC
 - ChemlawnAn arrow from callout 2 points to the 'Dolly's Gifts' checkbox.
- A horizontal line at the bottom of the form.
- Two buttons at the bottom: 'Add category' and 'Cancel'. An arrow from callout 3 points to the 'Add category' button.

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.

Make Payments

Please enter an amount and send-on date for each payment and click Make payments. If a payee doesn't appear below, you can always [add a payee](#).

Use funds from:

Payee	Last Paid	Amount	Send on
Aaa Club, *2360	\$93.00 on 05/23/04	\$ <input type="text"/>	03/11/2005 <input type="text"/>
At&t Universal Card, *0502	\$522.37 on 02/14/05	\$ <input type="text"/>	03/11/2005 <input type="text"/>
Bank One, *7455	\$2867.64 on 02/04/05	\$ <input type="text"/>	03/11/2005 <input type="text"/>
Butler Township - Trash, *6-00	\$36.00 on 03/10/05	\$ <input type="text"/>	03/11/2005 <input type="text"/>
Cincy Bell - Bc, *2877	\$45.08 on 10/01/04	\$ <input type="text"/>	03/11/2005 <input type="text"/>
<input type="button" value="Make payments"/>	Total: \$0.00	Update total	

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.

Report title:

Download completed transactions:

[Show personal notes](#)

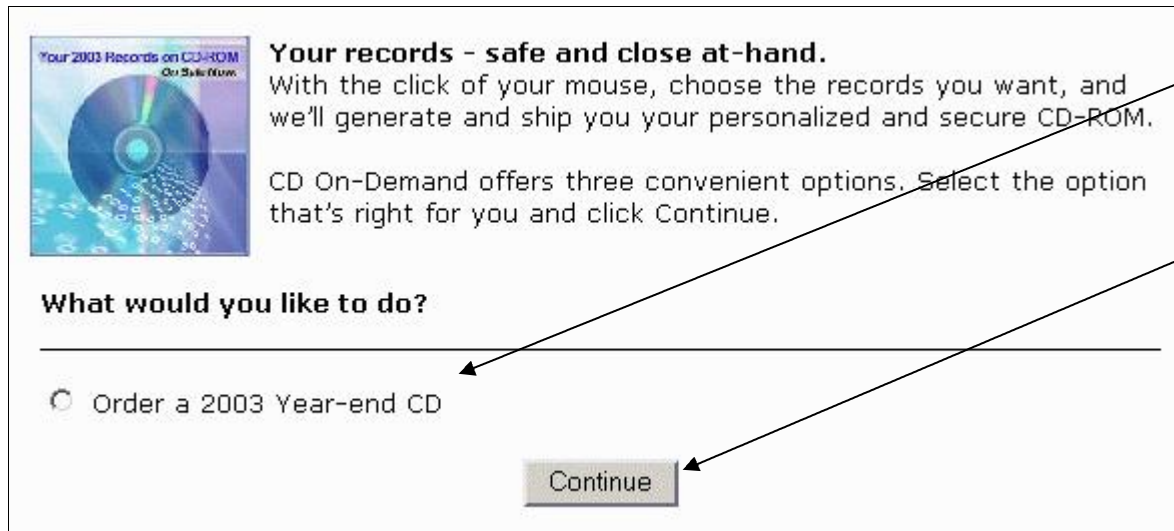
Timeframe: 07/28/2003 to 07/26/2004

Paid On	Paid To	Amount	Paid From and Pmnt. Type*	Status and Confirm
07/13/2004	Dolly's Gifts Notes	\$2.00	Deposit Account	Canceled DBNB91NA
07/08/2004	Dolly's Gifts Notes	\$10.00	Deposit Account	Canceled 8B2BH1HA
07/13/2004	GMAC Notes	\$800.00	Deposit Account	Canceled 3BNB91NA

Payment Types: e-pay = electronic, "number" = your check number

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.



Your records - safe and close at-hand.
With the click of your mouse, choose the records you want, and we'll generate and ship you your personalized and secure CD-ROM.
CD On-Demand offers three convenient options. Select the option that's right for you and click Continue.

What would you like to do?

Order a 2003 Year-end CD

Continue

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.

The screenshot shows a web form titled "Contact Client Services". It contains the following fields and controls:

- Name:** (First and Last) with the value "Steve Capri".
- E-mail address:** (name@company.com) with the value "stevecapri@earthlink.n".
- Subject:** A dropdown menu currently showing "Select one".
- Comments:** A large text area for entering details.
- Buttons:** "Send message" and "Reset form" at the bottom.

Three numbered callouts point to specific parts of the form:

- 1** Select the subject on which you need help. (Points to the Subject dropdown menu)
- 2** Include any special comments/requests. (Points to the Comments text area)
- 3** Send the message. (Points to the Send message button)

A service representative will e-mail you a response.