Welcome

Welcome to Online Banking, please take a moment to acquaint yourself with this online help system. General topics are presented below as jump links to specific sections that will hopefully answer your questions regarding the use of Online Banking. Scroll through the topics or use the links below to get to the information you need most.

Note: Some features listed may not be available.

Online Banking Overview

Getting around Online Banking has been simplified with your most common tasks grouped together under tab menus located near the top of the page. Selecting a tab either launches an application or opens a menu with options that can be selected. Take a moment to familiarize yourself with where the options you use most are now located.

Managing Your Account Information

- The **My Accounts** section shows up-to-the-minute balance information on your deposit, loan, and investment accounts, as well as options to make a transfer, make a payment or view your spending trends.
- The **Account History** page shows detailed account information, plus account details like your account number and routing number (if available), make a transfer, view checks and deposits, print your transactions and export your transaction data.
- **Transferring Funds -** You can transfer funds between your accounts or pay your loan or credit card using the **Make a Transfer**feature on the Home Page or from the **Transfer / Move Money** navigation button.
- **Download Account Information** - The **File Export** facility allows you to download account information to be imported into Personal Financial Management (PFM) software, including Intuit Quicken™.

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Supported Browsers

Your Online Banking pages are supported by most modern browsers. In order to ensure the best possible experience, please be sure you are using the most up to date versions of the browsers listed below. Your browser will need both JavaScript and cookies enabled to access and operate within the site.

- Microsoft Internet Explorer
- Mozilla Firefox
- Google Chrome
- Apple Safari

If you are not using one of the supported browsers listed above, you may encounter issues within your online banking experience. We recommend switching to one of the supported browsers listed above in order to ensure you have an optimal Online Banking experience.

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Home Page Overview

The Online Banking home page is designed to help you complete your everyday money management tasks quickly and easily from one place. In fact, we've brought together the tools needed to perform your most common daily tasks without ever leaving the page. You can easily:

- Check all of your account balances at once
- Take a quick peek at your most recent transactions
- Make a one-time transfer between your accounts
- Transfer funds to select account holders who also bank here
- Make a credit card or loan payment within My Accounts
- Schedule a one-time bill payment
- See where you are spending your money

So instead of switching between multiple pages, you can take action right there on one page to complete several basic functions. We hope you will think of it as your money management control panel.

My Accounts

This is where you can see all of your accounts and balances in one glance without having to scroll. The **My Accounts** section in the upper left area has all of your accounts categorized by type (Deposit, Savings, Loans, etc.) with the current balance and available balance for each account. Within each category group the accounts are listed in alphabetical order by name either the original ***account name*** or the ***account nickname*** that you assigned.

Your first Deposit account is displayed at the top of the list and shows the balance and available balance. The **Total Accounts**value is displayed at the bottom of each account section. **NOTE:** Joint accounts display both the username and account number to better identify which user is on the account.

In the upper-right portion of My Accounts you will find the **Make a transfer** icon and link that enables you to make a one-time funds transfer between your accounts and much more. To view the most recent activity for any account, click the **Quick peek** link. Clicking **Quick peek** opens a new window that shows the most recent transactions or payment activity for the account along with links to **Make a transfer** and **Go to account history**.

Make a transfer

Just select the **Make a transfer** button to make a one-time transfer between your accounts or to transfer funds to a customer/member you have previously set up with us. You may also be able to transfer funds to make a credit card payment or a loan payment, if those options are available. If there are any restrictions on the number of transfers allowed per month or any transfer fees applied, it will be indicated in a message displayed below the **To** or **From** field (if available).

Selecting the **Make a transfer** button opens the **Move Money** window above the My Accounts list. Just enter the amount, select the transfer **To** and **From** accounts and add a memo (if available), then click the **Transfer** button and confirm the transfer details and you're done. Transactions now post immediately when you complete a transfer. This means that we will automatically refresh the page (to get the new account balances) when you close the transfers success window.

NOTE: If you are making a credit card or loan payment, additional fields may be available to enter the required information. If available, additional options for scheduled recurring transfers, external transfers or internal transfers may be found within the main Online Banking pages.

Make a payment

If you are already using Bill Pay in Online Banking, you can schedule a one-time payment using the Bill Pay widget. If you are not yet a Bill Pay user, the **Make a Payment** section will display a message about paying bills online. Just click the **Go to payments**link below the message to go to the Bill Pay enrollment page.

Rewards program section

This is where you find how many new and existing offers you have for each eligible account along with the rewards amount that has been earned so far this month. The full list of new and current offers can be found on the Rewards summary page.

View My Spending

If you are a **FinanceWorks** user, you will see the familiar pie chart in the **View My Spending** section. The pie chart is created with your transaction data that comes directly from FinanceWorks. It shows your spending over the past 30 days and each spending category that you have used is represented by a slice of the pie.

The pie slice categories are listed in a legend next to the chart and show the total value and percentage of the total amount. Please be aware that only Personal spending categories and NOT those categorized as Business expenses will appear in the spending chart.

Resting or hovering your mouse over one of the pie slices, displays the category name, total amount and percentage in a pop-up.

Now click the slice to refresh the chart and show the transactions that make up that category as pie slices and legend information. When you want to see all the main categories again, just click the **All Categories** link above the chart.

If you are not yet a FinanceWorks user, instead of the spending pie chart you will see a message encouraging you to sign up. Just click the **Go to FinanceWorks** link or icon to get started, if it is available.

CD or Certificate Account Maturity Date

If available with your online services, you will be able to see the Maturity Date of your CD or Certificate Account in the account bar without having to access the account details. If the maturity date is available, it is displayed as "Matures on MM/DD/YYYY".

Quick Peek

Clicking **Quick Peek** opens a new window that shows the balance and available balance along with the most recent transactions or payment activity for that account. High transaction volume accounts (like Checking) will show 5 days of account activity. Low volume accounts (like loans) will show 30 days of account activity. You will also find helpful links to **Make a Transfer** and **Go to account history** at the bottom of the window.

Just click the X button on the top right or anywhere outside of the window to close it. Clicking the account name or the **Go to account history** link opens the Account History page for that account.

For all loan accounts you will see the balance, next payment amount, a **Pay now** link (to make the loan payment), interest paid for the current and previous years, recent payments made, and a link to the account history page. Clicking the **Pay now** link will open the **Move money** window so you can complete the payment.

For all credit card accounts you will see the balance, next payment minimum amount due, a **Pay now** link (to make the credit card payment), interest paid for the current and previous years, recent purchases made, and a link to the account history page. Clicking the **Pay now** link will open the **Move money** window so you can complete the payment.

Loan Payments

To make a loan payment using Move Money:

1. Click the **Pay** link to open the Move Money window
2. Select the **From** account from the drop-down list (the Available dollar amount will be displayed)
3. Select the **To** account from the drop-down list (the Balance amount will be displayed)
4. Enter the **Amount** to be paid.
5. If loan overpayment options such as Principal Only are available, there will be additional options.
6. Enter brief **Memo** text (if available)
7. Click the **Make Transfer** button to complete the payment and display the payment details
8. Click **Make another transfer** to make another transfer or payment, click **Print confirmation** to print out the payment details, or click **Close** to close the Move Money window

Find Detailed Account History

Just click the **account name** link that you want to open the Account History page for. The page will open with transaction details for your default date range. You can also click on the **Go to account history** link in the Quick Peek window to directly access the Account History page.

Find the Full Account Number

Go to the account you want and click the account name link to open the Account History page. Click the **See account details** link in the account summary window in the upper right-hand part of the screen. If it's available, your full account number will be listed with other relevant account details.

When you are finished just click the **Hide account details** link to collapse the extra information. (**NOTE:** Your account number can also be found at the bottom of a physical check. It's the last 7-10 numbers on the right side.)

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Account History Page Overview

We hope that you will take a few moments to try all the buttons and links to see what the Account History page can do. It still has the transactions for all of your accounts, credit cards and loans. In the upper left of the page you will see the account name with the last four digits of the account identifier. Next to the account name and number there's a **Change Account** link that lets you quickly switch from your primary account to another account.

Below the account name you'll find the current date range for the transaction list (for example, April 2 - April 11, 2012) and you can use the left and right buttons next to the date range to go forward or backwards in time to explore adjacent transactions. You can also switch to another time period using the date range dropdown.

To the right of the date range you will see the **Make a transfer** icon and link that opens the **Move Money** window where you can make a one-time transfer between your accounts or transfer funds to a customer/member you have previously set up with us. You can also use Move Money to pay your credit card bill or make a loan payment.

To the right of **Make a transfer** you will find the **Export** icon and link. When selected it opens an **Export** window that enables you to export your transactions. To the right of the Export link you will find the **Print** icon and link that open a new window with the transactions presented in a print-friendly format. At the upper right of the page you will find balance information displayed for that account (e.g., Balance and Available Balance).

Just below the Transfer, Export and Print links are fields that help you search for specific transaction types (check, deposit, etc.), payees, check numbers or amounts. You can select the transaction type in the **Narrow type** dropdown field (Any, the default = all transaction types available). Then use the **containing** field to enter exactly what you are looking for: a payee (like Target or Safeway), a check number or specific dollar amount. The system will refresh the page with anything that matches your search criteria within the selected date range. If no results are returned, you will have the option to widen the search range of dates. See "Find Transactions" and "Filtering Transactions" below for additional information.

On the New History page you can:

- View transactions for all of your available accounts
- Change the date range to view additional transactions
- Change the default date range that is used
- Change the transaction sort order and make it the default
- Search for transactions, payees or amounts within a selected date range
- Print out transactions for a selected date range
- Export transactions for a selected date range
- Make a one-time transfer between your available accounts
- Make a credit card or loan payment using Move Money
- Find and use Rewards program offers

Your Transactions

Your account transactions area is located on the left side of the screen and takes up most of the page. This is where you can see the most recent account activity sorted by date with your most recent transactions at the top.

You can also access older transactions for that account using the forward/backward buttons to go forward or backward in time. You can also change the date range using the date range dropdown list.

Each transaction shows the most relevant information for the type of account that's selected. For example, a checking account might display date, description, deposit, withdrawal, and balance. **NOTE:** If Memo text is added for a check transaction, the memo will appear in the Description column.

Account History Page Access

As you might imagine, there are several ways to get to the **Account History** page. One or more of the following access points may be available to you.

From the Home Page:

- **Account Name** - Click the blue account name to open the **Account History** page with transactions for that account.
- **Quick Peek** - Within the **Quick Peek** overlay just click the **Go to Account History** link at the bottom of the display to open the Account History page with recent transactions for that account.

Exporting Transactions

You can now export your transactions from the Account History page. Multiple export file type formats are available. Transaction export is available for all accounts and will extract all transactions within the selected date range.

NOTE: If no transactions are available for an account within the selected date range, the Export button will be grayed out (disabled) and cannot be selected.

Copy / Paste Transactions

Yes you can copy data from the transaction list and paste it into standard spreadsheets like Excel. Just highlight and copy the data you want (e.g., date, description or amount) and paste it into a row of the spreadsheet or anywhere you want (Word doc, notepad, etc.).

Select a Different Account

To switch from viewing your primary account, just click the **Change account** link or drop-down arrow to open a list of your active accounts. The current account is highlighted on the list but just click on a different account name to select it. When a selection is made the page refreshes with the transactions for the new account.

Find Transactions

The transaction list shows your most recent transactions in descending order by date for the date range displayed. The transaction description appears on the first line along with other relevant information (e.g., amount and balance). If there is a Rewards program offer for any transaction it will display on the second line. If the transaction is a check, you can click the check number link to see the front and back of the check image.

You may have noticed the **Make a transfer** icon and link in upper right corner of the transaction list. Just click the icon or link to open the **Move Money** window.

Filtering Transactions

Just below the **Make a transfer**, **Export** and **Print** links you'll find a **Narrow by items containing** field that allows you to filter your search for a specific item or group of items by entering key words in the field. You can use numbers, letters, or a combination of the two (e.g., Target, 25.00, #1234, etc.).

The system will return all of the results that match the key word(s) for the selected date range in the transaction's list located just below the filter field. For example, entering 'Chev' in the field returned results for Chevron.

The system combs through the Description, Deposit and Withdrawal columns based on the selected date range and displays any matching values. If no matches were found, the system will prompt you to **Try last 90 days** and use a wider date range.

Selecting the **Try last 90 days** link resets the date range to the past 90 days. Otherwise, you can click the **Clear** link to remove the current filter values and start over.

To use filtering:

1. First make sure that you have the date range that you want to search (month, 30 days or custom date range).
2. Enter the specific value that you are looking for in the **Narrow by items containing** field. (The page will refresh again to show only the matching items.)
3. If the system could not find any match, you'll have the option to **Try last 90 days** or click **Clear** to start over.
4. If you still weren't able to locate the item you want, consider adjusting the date range further and try again.

Change Date Range and Set Default

You can change the date range by selecting your desired date range from the date range dropdown list. To make the new range your default date range, choose **Always use this date range** from the date range dropdown list. The options that can be used to set the date range are: 10 day, 30 day, or monthly increments. **NOTE:** Custom date ranges are not allowed as a default.

When you set a new date range as the default, the system displays a temporary green check mark to the left of the new value. Otherwise, a warning icon will alert you that the new date range was not saved. If an error condition should occur, just try selecting**Always use this date range** again.

Temporarily Changing the Date Range

You can use the handy left and right buttons to go forward or backwards in time to explore adjacent transactions. Or to select a different date range just click on the date range dropdown and select another time period.

Use a Custom Date Range

To enter a custom date range, click the **From** calendar icon and use the **» «** controls to navigate to the month you want and click on the date you want. Repeat those steps for the **To** calendar icon and click the **Go** button to display transactions for the new date range.

Change the Default Sort Order

By default your sort order is date descending (meaning that the most recent transactions are at the top). If you would like to change the default sort order, click the arrow to reverse the sort to date ascending (oldest transactions at the top) and your preference will automatically be saved. **NOTE:** Saving your default sort order only applies to the **Date** column.

If you want to change the sort order just click on another column header, except for the **Balance** column which cannot be sorted.**NOTE:** If the sort order of any column is changed (other than Date), the Balance column will not be displayed.

Make a Transfer

In the upper right portion of your account transaction list you will see the **Make a transfer** link and clicking the link opens the **Move Money** window. Select the **To** or **From** accounts, enter the transfer amount and memo text, if needed, then click the **Transfer**button.

You will get a message asking you to confirm the funds transfer.

When you click the **Make Transfer** button a transfer complete window will display with all of the relevant transfer details and the option to **Make another transfer** or **Print** the transfer details. Transactions will post immediately when you complete the transfer. This means that we will automatically refresh the page (to get new account balances) when you close the transfer's success window.

Scheduled recurring transfers

The Move Money option is used for one-time transactions - transfer funds or make a credit card or loan payment. If available, additional options for scheduled recurring transfers, external transfers or internal transfers may also be found within this page.

View Check Images

First go to the My Accounts area and find the account you're looking for. Click the account name link to open the Account History page for that account. If this feature is available, whenever you have a check transaction in the list it will be displayed as an active link if the check image is available. Simply click the link to view images of the front and back of the check. Click the **Close** button at the bottom of the window when you are finished.

Expired Check Images

Typically all check images are displayed online for 90-120 days, then they expire and can't be displayed. An expired check displays a solid check number (not as an active link) and can no longer be selected.

NOTE: If you need to view a check image for a specific check that was cashed more than 120 days ago, please contact Customer Service or your local branch to see if the check image can be retrieved for you.

Printing Transactions

In the upper-right portion of the transaction history list, you will also find a **Print** icon and link that, when selected, opens a new window with the transactions presented in a ***printer-friendly*** format. The transactions that are printed match the same date range of the transactions that are displayed on the page. The standard browser **Print** window opens over the transaction list and gives you the option to select another printer (if needed). Clicking the **Print** button sends the transaction list to the printer.

Printing Checks

Click the link provided to view the check image. With the check image open, click the **Print** icon or link that's above the transaction list. The front and back of the check are displayed and the standard browser **Print** window opens over the check images. You can select another printer (if needed), then click the **Print** button to send the check images to the printer.

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Account Details

The account details window is displayed in the upper right hand portion of the screen and shows the most relevant information for the selected account along with a **See account details** link. **Please be aware that** your account number and routing number may**NOT** be displayed in some cases.

Find the Routing Number

Go to the account you want the routing number for and click the account name link to open the Account History page. Click the**See account details** link in the account summary window in the upper right-hand part of the screen. If it's available, the routing number will be listed with other relevant account details (please note that the routing number may not be displayed).

Find the ACH ID Number

You can find the fully formatted ACH ID number within the Account Details pane in the event you don't have a physical check available. Click on the **See account details** link to find the ACH number that's located just below the account number. **NOTE:** The ACH account number only applies to checking accounts and in some cases savings accounts.

When you are finished just click the **Hide account details** link to collapse the extra information. (NOTE: Your routing number can also be found at the bottom of a physical check. It's the first set of 9 numbers on the left-hand side.)

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My Settings

Just like the name suggests, My Settings contains account identification information like your username, email address and security phone numbers. You also have the ability to update the fields within this section. **My Settings** includes:

- **Personal information** - This is where we display the name registered to the account as well as your masked user id. If applicable, contact information will also displayed.
- **Login & Security** - This is your Online Banking username, password and delivery methods for receiving your verification codes
- **Other settings** - Features like Rename & Hide accounts, Alerts & Notifications and Text message banking.

Personal information

Your name and your masked user id appear here. If applicable, contact information such as your email address will also displayed.

Update personal information

Your contact information is where we will communicate your account-related information to you.

This feature allows you to add or change the email address used by Online Banking. You may be required to confirm the new email address entered. Please note that a number of Online Banking Services, such as updating your password and login security information, rely on your email address as a method of confirming account changes and requests.

To change your email address:

1. Click on the **Update personal information** link.
2. Enter your new **email address.**
3. Click **Change E-mail Address** to update your email address record. A confirmation message is displayed

This feature allows you to add or change the email address used by Online Banking. Please note that a number of Online Banking services, such as Update Password and Update Security Options Requests, rely on your email address as a method of confirming account changes and requests.

Login & Security

These security measures have been implemented to improve your Online Banking security. The login security uses a verification code to authenticate yourself via text message and/or a voice call to ensure that it's you trying to access your Online Banking accounts. The options on how to receive your verification codes are provided during the login security setup.

What is Login Security?
Login Security is an online security feature that provides an additional layer of protection from fraud and identity theft by preventing unauthorized access to your secure financial information. Login Security uses technology to verify your identity.

Why do I need to use Login Security?
Login Security allows us to recognize you as the true owner of your account by recognizing not only your login information but also your computer. If we don't recognize your computer, you will be requested to receive a new verification code sent to your phone either via text or voice call in order to authenticate yourself into the Online Banking experience.

Do I have to receive a verification code every time I log in?
In order to bypass the verification code on subsequent logins, you can select to remember your device upon logging in so that we recognize your device the next time you log in and not require you to complete this step again.

Can I login from multiple computers and browsers?
Yes you can, we support most of the commonly used browsers. If you log in from a public computer, you will have to use a verification code to gain access.

Can I still login to my account from anywhere?
Yes, this feature does not prevent you from logging in from any computer. If we do not recognize the computer that you are using then we will simply ask for additional information that only you know (a verification code) before allowing you access to Online Banking.

Update username

You can change your username in the **My Settings** (if available). Click the **Update username** link and enter a new username that matches the username guidelines described below, then enter your current password and click **Save** to change your Online Banking username.

- Must be at least six characters long and no longer than 20 characters
- Cannot be all numbers (can be all letters or characters)
- Can contain letters, numbers and the following characters: @$*_-=.!~
- Cannot contain any whitespace (spaces are not allowed: including before, in the middle of, or after the username)

Upon successful entry, an email will be sent to the email address that is on file within Online Banking. This change will take place immediately and be recognized across the Online Banking system.

Update password

Changing your password couldn't be easier. Just click the My Settings tab at the top right of the page and then click **Update password**. Enter your current password, then the new password and confirm the new password in the fields provided. When everything looks good to you, click the **Save** to change your password.

- Must be at least six characters long and no longer than 32 characters
- Must contain characters from at least two of the following three categories:
    - Letters
    - Numbers
    - Any special characters
- Cannot contain any whitespace (spaces are not allowed: including before, in the middle of, or after the password)
- Passwords are case sensitive

Like all passwords, it is important to keep your Online Banking password confidential. If you forget your password, you can use the Forgotten Password feature by clicking on the link where you log into Online Banking. Or, you can contact us to receive a new one.

Also, for increased security, periodic password changes may be imposed by us. If you are required to change your password you will be prompted to do so when you log in to your Online Banking session. When this occurs, you will receive a warning message when logging in that your password will soon expire.

Update security options

Click on **My Settings** find the **Update security options** link and update the contact methods that you would like to use.

You can add a new phone number by typing in a new value in the field or you can delete an existing number by clicking the**Remove** (X) icon (if there is more than one phone added). To update an existing number, you can remove it and add the correct value by putting that in the field.

Once a phone has been added, it can be enabled for Text Message by clicking **Enable for text**? When you click that link, you'll receive a text message on your phone with the verification code. You can type in that verification code in the field and click confirm. Your phone is now enrolled for receiving verification codes through text message. If you no longer wish to receive text messages on a phone, remove the phone (if you have more than one phones added) using the **Remove** (X) icon and add the number back by typing it in the field.

Rename & Hide Accounts

If available, you may have the ability to change account descriptions (nicknames) for easier recognition. With this feature, you may also elect not to display selected accounts. Selecting the **Rename & Hide accounts** displays all accounts that may be given an easily recognizable name. **To use this feature:**

1. Click on **My Settings**
2. Click on the **Rename & Hide accounts** link and all the accounts will appear showing the default names.
3. Enter the new name of the account(s) in the account description field.
4. Click on the **Done** button to save this entry, the newly named accounts will now appear on the list of accounts.

Hiding a Displayed Account:

1. Locate the account to be hidden. Unselect the **Show account** option next to that account and the account name will no longer be seen within Online Banking.
2. Click the **Done** button to save this change.

Change Account Order

Your account categories have been set up to automatically display in a certain order: Checking, Savings, Money Market, Certificate of Deposit, Credit Cards, Mortgage Loans, etc. However, if you happen to have multiple accounts within a given category (e.g., two or more savings accounts), you can change the display order of those accounts, if you have the option to rename accounts.

The account names or nicknames within a category appear in alphabetical order, so you can change the account nicknames so the accounts display in the order you want, e.g., My Savings Account will display before zAdvantage Savings Acct because of the added 'z'.

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Account Transfer

The **Account Transfer** service allows you to transfer funds between accounts.

To transfer funds between authorized accounts:

1. **Transferring Funds** - You can transfer funds between accounts or pay your loan or credit card using the **Make a Transfer**feature on the Home Page or from the **Transfer / Move Money** navigation button.
2. Enter the **Transfer Amount**. Include a decimal point but do not include a dollar sign or comma.
3. Select the account from which the amount will be debited using the **From Account** drop-down list. If the designated account is subject to Regulation D, and the information is available, then Regulation D transfer limit or check limit information will be displayed. Regulation D sets a monthly limit on the number of transactions (6) that can be made from certain accounts such as savings accounts.
4. Select the account to which the amount will be deposited using the **To Account** drop-down list. If the designated account is a loan, then loan payment amounts or loan payoff amounts will be displayed when viewing this field.
5. Loan Payments: If available, there will be an additional Type of Payment option (e.g. "Overpayment (Principal Only Payment)"). You can select one of the available options to specify how you want the extra money applied (e.g. "Excess to Payment to Principal"). Select the radio button for the **type of transfer** you are making: If selecting Overpayment, your payment will be more than the standard payment amount. If selecting LOC Paydown (if available), your payment will be designated to paydown the entire balance of the line of credit account selected.
6. Enter a note to include with the transfer in the **Memo** field (if available). Click **Transfer Funds** to initiate the transfer. A prompt appears allowing you to confirm this transfer.

Note: For real time processing, the transfer will take place immediately provided there are no holds on the accounts and the funds are available for transfer. For batch processing, the transfer will take place the next business day. Also, a unique reference number is assigned to successful as well as unsuccessful transfers.

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Scheduled Transfers

The **Schedule Transfers** feature allows you to transfer amounts at scheduled times between your accounts. The scheduled transfer screen shows the scheduled process date, the frequency of the transfers, the amount to be transferred, the **From**account, the **To** account and account numbers.

After a one-time transfer or a final recurring transfer has processed, it will be deleted and will no longer appear on the Scheduled Transfers Summary page. Completed transfers can still be found within the Account History page. Also note that if you are locked out of Online Banking as a result of multiple failed login attempts, your scheduled transactions will not be processed until your Online Banking access has been restored and you successfully log in again.

Note: A status column may appear on the summary screen indicating whether a scheduled transfer is "Scheduled", "Processed", or "Not Transferred". If a transaction did not successfully transfer, then you can click on the "Not Transferred" link for that transaction and the failed transfer error message will appear indicating the reason for the failed transfer.

To view scheduled transfers

- Click the Scheduled Transfers option, and the **Scheduled Transfers Summary** screen appears. This screen displays all current scheduled transfers.

To add a scheduled transfer

1. Click the **Add Scheduled Transfers** button from the main navigation or check the **Repeat** option from the Move Money page
2. Enter the **amount** to transfer.
3. Select the account from which the amount will be debited using the **From Account** drop-down list. Select the account to which the amount will be deposited using the **To Account** drop-down list.
4. Enter the **Start Date** in the field provided. A calendar icon located alongside the start date fields is provided to assist you. Simply click on this icon to view the current month calendar. Calendar months may be changed by clicking the forward or backward arrows.
5. Depending on the **frequency of the transfer**, select the radio button corresponding to how often the transfer will occur (e.g., One-time, Weekly On, Monthly On, or Twice-Monthly On).
6. Using the **day and date** drop-down lists, choose the day and the date for the transfer to occur. Please note that we do not allow the start date to be today's date for a scheduled transfer. If you require a transfer to be conducted today, please conduct a one-time transfer within the **Account Transfer** feature.

Scheduled Transfer Calendar

The **Scheduled Transfer Calendar** is provided to assist you in determining payment transfer start and end dates. Simply click on the calendar icon. You may select the month by using the (>>) forward or (<<) backward buttons or select the month or year using the drop-down lists.

Today's date is seen highlighted and payment selected dates are highlighted in green. Weekends and financial institution recognized holidays are shown shaded. First click the month, then the year, and finally the date. Clicking the date causes all date information (month, date, year) to be added to the Scheduled Transfer start or end date fields. Scheduled Transfers cannot be scheduled for dates earlier than today's date.

Scheduled Transfer Confirmation

The **Confirm Scheduled Transfer** screen displays the details of the scheduled transfer that was just entered. Please be aware that if a specific number of transfers was input on the entry screen, the Number of Transfers field will be displayed. If an End Date was entered or selected, the End Date field will be displayed. If the No End Date radio button was selected, the text "No end date" will be displayed in the End Date field.

Failed Transfer Messages

The following reasons may account for a scheduled transfer not to process:

- FROM : account may be overdrawn
- TO:/FROM : account may not allow transfers
- Transfer amount exceeds the amount allowed

If a transfer fails to process, an email message will be sent to you if you entered your email address in the E-mail Notification To field when scheduling the transfer. In addition the email message, a **Reason for the Failure** message will appear to describe why the failure occurred.

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Stop Payment Request

The **Stop Payment** feature is an optional service that allows you to initiate a stop payment on a check. If offered, you may also have the ability to stop payment on a series of checks, check the status of a stop payment, or release a stop payment request.

1. Click the **Stop Payment** option, the Stop Payment screen appears
2. Click the radio button appropriate for the **Type of Request**. Your choices may include: Stop Payment on a Check, Check the Status of a Stop Payment or Release a Stop Payment on a check
3. Choose an account to which you would like to place the stop payment on
4. For a **Single Check**, enter the Check Number and any additional details requested
5. For a **Range of Checks**, click the **Multiple Check Information** option and enter the numerical sequence of check numbers to include in the stop payment request
6. Click **Submit**. A stop payment confirmation screen appears
7. Click **Confirm**

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Bill payment

The Bill Payment feature has its own built in help system. Please click the Bill Pay tab and access the FAQs there.

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