

AXIS Internet Banking 4.0 User Guide

Table Of Contents

| | |
|--|----|
| About Internet Banking | 1 |
| Introduction..... | 1 |
| Overview..... | 1 |
| Internet Banking Common Terminology..... | 2 |
| Viewing Your Account Information | 2 |
| Transferring Funds | 2 |
| Download Account Information..... | 3 |
| Personalize Your Internet Banking Session | 3 |
| Online Help | 4 |
| Ending Your Internet Banking Session..... | 4 |
| Security Architecture | 4 |
| Account ID and Password (PIN) Protection..... | 4 |
| Auto Timeout Screen Blanking | 4 |
| Sign-off Button | 5 |
| Failed Log-on Attempts..... | 5 |
| Encryption..... | 5 |
| Navigation and Interface Tips..... | 5 |
| Technical Considerations | 5 |
| Common Field Requirements..... | 5 |
| Conventions..... | 5 |
| Accessing Features and Services | 6 |
| Online Documentation | 6 |
| Registering and Logging Into Internet Banking..... | 7 |
| Audio Response Method | 7 |
| Standard Registration Method..... | 7 |
| Email Collection (Optional)..... | 7 |
| Forced Password Change (Optional) | 8 |
| Forgotten Password (Optional)..... | 8 |
| Login Page..... | 9 |
| Internet Banking Disclosure (Optional)..... | 9 |
| Last Logon (Optional)..... | 9 |
| Send Email | 9 |
| User Options..... | 10 |
| Standard User Options | 10 |
| Elective User Options | 14 |
| Managing Your Accounts..... | 21 |
| Account Summary | 21 |
| Tiered Commercial Loans..... | 21 |

Table Of Contents

| | |
|---|----|
| Account Summary - Flex GUI (optional)..... | 24 |
| Account Transaction History | 26 |
| Account Detail and History | 26 |
| Account History Selection - Flex GUI (optional) | 29 |
| Account History - Flex GUI (optional) | 29 |
| Sorting Account History - Flex GUI (optional)..... | 32 |
| Transferring Funds | 33 |
| Account Transfer | 33 |
| Check Request - Flex GUI (optional)..... | 34 |
| Schedule Transfers..... | 34 |
| Additional Services | 39 |
| CD Redemption | 39 |
| Custom Reports | 40 |
| Email Notifications | 41 |
| Export Account Information | 43 |
| Online Statements..... | 45 |
| Open New Account | 47 |
| Order Checks | 47 |
| Payment Manager | 48 |
| Products and Services | 48 |
| Secure Forms | 49 |
| Change of Address Application Form..... | 50 |
| Master Card or Visa Check Card Application Form | 51 |
| Loan Application Form..... | 52 |
| Check Copies Form | 54 |
| Stop Payment Request..... | 55 |
| Direct Deposit Form..... | 57 |
| ATM Card Application..... | 59 |
| Send Secure Email | 60 |
| Stock Quotes | 61 |
| Searching for a Stock Symbol | 61 |
| Adding a Stock Symbol to Track | 62 |
| Stock Quote Portfolio Maintenance | 63 |
| Stop Payment..... | 65 |
| U.S. Savings Bonds | 66 |
| Ordering Bonds..... | 68 |
| Frequently Asked Questions about Savings Bonds | 68 |
| Index | 71 |

About Internet Banking

Introduction

This Internet Banking system has been designed to make your online banking experience easier and more convenient. It is designed to provide you with a secure, efficient, and easy-to-use banking experience. The Internet Banking system allows you to perform a multitude of banking transactions. For example, you can:

- Get up-to-the-minute balance information on savings, checking, and loan accounts.
- Pay bills online
- Check stock quotes
- Purchase savings bonds
- Initiate stop payments
- Change your password and Email address
- Choose the way account information is displayed on-screen
- Perform account transfers and schedule recurring transfers

It is important to note that the Internet Banking system does contain optional products and services. These products and services are documented separately and are noted as being optional features. You may or may not have access to some or all of these optional services.

Availability of these features is affected by many factors including system and processing restrictions.

The system documentation provides you with comprehensive and easy-to-use information designed to provide you with the best possible experience. The documentation for each Internet Banking service includes the following:

- Overview of the topic
- Step-by-step instructions on using each feature
- Actual screen images
- Notes call out special requirements or notify you of other important information.

Note: *Some on-screen items within individual services are also optional. Whenever possible, these variables will be noted.*

Overview

The Internet Banking service includes a number of features, some of the most common features you will use are described below. These features provide you with the latest conveniences in online banking while keeping your information secure. The security architecture for this system allows you to access your account information via the Internet without having your primary records on the Internet. Your records are accessed via a private communications line, much like an ATM transaction. Also, the Internet Account Access system utilizes the latest encryption and authentication technology to further protect your privacy.

Internet Banking Common Terminology

In order to provide you with consistent instructions, some generic terms have been incorporated within the system documentation:

Financial Institution - a bank, thrift, or credit union.

Login ID - the unique identifier used to identify your account. This ID may also be referred to on screen as your customer number, member number, alternate ID, or user ID.

Password (PIN) - the personal code you use to login to Internet Banking.

In addition, since some of the content and navigational flow of the Internet Banking system is customizable, the instructions for a feature may include steps that are not required for your Internet Banking session. Whenever possible, these additional or optional steps are noted.

Viewing Your Account Information

The **Account Summary** screen shows up-to-the-minute balance information on your deposit, loan, and investment accounts.

- To view detailed account activity, including deposits, withdrawals, and transfers, just click on the corresponding account title, you will then access the **Account Detail** and **Account History** screens.
- To return to your Account Summary, click on the Account Summary option.

Transferring Funds

You may transfer funds between your accounts by using the **Account Transfer** feature.

- To make a transfer, click on the Account Transfer option.
- Enter the dollar amount that you would like to transfer, then select the From and To accounts from the appropriate drop-down lists.
- Click **Transfer Funds** to initiate the transfer or, alternatively, you may clear all fields and put in new information, or simply go to another screen without clicking Transfer Funds.
- Once you have clicked Transfer Funds, you will be prompted to confirm the transfer prior to actually completing the transaction. Review the transfer information presented on-screen and click **Process Transfer** to complete the process. You may still cancel the transfer at this time by clicking **Cancel Transfer**.

Your transfer will take place immediately, provided there are no holds on your accounts and the funds are available for transfer. If you are making the transfer outside of normal business hours, then the transfer will be posted on the following business day. A Transaction Results page will be shown after you process the transfer. This page will show the post date as well as the previous and new balances in both accounts. A reference number will also be shown on this page. We recommend that you print this page for your records.

Download Account Information

Our **File Export** facility allows you to download account information to be imported into Personal Financial Management (PFM) software, including Intuits Quicken™ and Microsoft Money™.

There are two ways to download these files to your PC:

- Click on the **Export** option at the bottom of the Account History screen. This will download the data for the account and date range shown on the screen.
- Click on the **Download** menu option. When you choose the **Download** option, the **Account Export Screen** appears. Choose the appropriate account from the drop-down box and fill in the date range for the data that you would like to download, then click **Download**. Your transaction data will be downloaded to your PC.

Personalize Your Internet Banking Session

The **User Options** service enables you to alter how you experience your Internet Banking session. Features found within User Options include, but are not limited, to the following:

- **Change Password** – Allows you to change passwords (PIN).
- **Change Timeout** – Choose 5, 10, 20, 45, or 60 minutes for timeout features.
- **Email Address** – You may use this feature to change EMail addresses.
- **Change Start Up Page** - This feature is used to change the start page upon entry into Internet Banking. Startup choices are; Access Account, Stock Quotes, User Options, etc.

Password Information

To change the password (or PIN), click on the Change Password (or PIN) link. You will be prompted to enter your current information once and then your new password (or PIN) twice. Like all passwords, it is important to keep your Internet Banking login information confidential. If you forget your password (or PIN), you must contact your financial institution to receive a new one.

Session Timeout Duration

The Session Timeout feature prevents others from accessing your accounts in case you leave your computer unattended. The system simply "logs you out" after a given period of inactivity. This period of inactivity is called the session timeout. If your session times out, you will be advised that the system has timed out and you will be required to log in again. The **Timeout** feature allows you to choose the Timeout period for your account.

- To set the **Timeout**, simply choose the appropriate number of minutes from the drop-down box and then click **Change Timeout Period**.

Email Address

This feature allows you to submit a change of Email address. The current Email address is shown within the Email address field.

- To change your Email address, click the field that contains your current Email address and enter a new address. If you make a mistake, click on **Reset Fields** and start over.
- When the address entered is correct, click **Change Email Address**. Your new Email address is updated in the system.

Change Startup Page

Use this feature to change the opening screen displayed when you enter your Internet Banking session.

- To change the start page, click in the drop-down box and select the start page from the list shown.
- Click **Change Start Page** to save this change, or click the **Reset Fields** option to clear any changes.

Online Help

At any time in your Internet Banking session, you can click the **Help** button for detailed information about the feature or service you are using. The Online Help facility is context-sensitive and will bring up detailed information about the feature currently displayed on your screen.

Ending Your Internet Banking Session

It is best to click on the **Sign Off** option at the end of every session. This is not required, but is recommended.

Security Architecture

It is important for you to know that your transactions are private and secure when using this Internet Banking product. The Internet Banking system employs the very latest in technology in its security architecture. Some of these security features are described below.

Account ID and Password (PIN) Protection

User Account ID and Password (PIN) protection occurs at the first level within the Internet Banking System. To access Internet Banking, you are required to enter an Account ID and password. Without these, access to the Internet Banking System is denied. Special password characters may be imposed by your Financial Institution to provide a greater degree of security. Special characters are: !, @, #, \$, %, ^, &, *, (, _, +, -, =, and ?

To further increase the level of security, Financial Institutions may impose a periodic change of passwords. If the Password Change option is imposed, a warning message will be displayed to you when logging-onto Internet Banking. This message will indicate when the current password expires and prompt you to change it. Your Password can be changed at any time by using the Change Password service in the User Options feature. Failure to select a new password before the password expiration date results in having to choose a new password before logging onto Internet Banking.

Auto Timeout Screen Blanking

You should never leave a PC unattended with financial information displayed. Therefore, this Internet Banking product provides a built-in security feature that reduces the risk in such a situation. The system will display a session timeout warning prior to automatically ending your Internet Banking session. You are required to acknowledge the warning presented in order to remain active in the Internet Banking session. If the session is allowed to timeout, you are required to log-on to Internet Banking again.

Sign-off Button

When you are finished with your Internet Banking session, you should click the Sign-off button before going anywhere else on the Web. This ends the Internet Banking session.

Failed Log-on Attempts

As an added security feature, the Internet Banking System will deny a user access after a pre-determined number of failed log-on attempts. If you have been locked out due to exceeding the pre-determined number of log-on attempts, you must contact your Financial Institution in order to reset your Internet Banking privileges.

Encryption

In addition to password protection, this product ensures server authentication by using the latest techniques in data encryption. Data encryption is a way of translating data into a form that is unintelligible without a deciphering mechanism.

Navigation and Interface Tips

In order to provide user-friendly and an intuitive interface, several standards have been maintained in the areas of screen navigation, data-entry procedures, and button activation.

Technical Considerations





Browsers such as Netscape® Navigator versions 4.7, 4.75, America Online 5.0, 6.0, or 7.0 or Microsoft® Internet Explorer versions 5.0, 5.5 SP1, SP2, and 6.0 are required in order to accommodate security requirements. In addition, Java Script and cookies must be enabled on the browser you are using.




Common Field Requirements

- **Email Addresses:** Email addresses must contain an @ sign and a period (.). As an example: user@AOL.com.
- **Passwords:** Passwords can be 4 to 20 characters in length and consist of alpha characters, numbers and non-alphanumeric characters (#, ^, *, etc.) combined. Your Financial Institution normally specifies password length and format.

Conventions

The following list contains information on the controls you may see on screen:

-  **Check box** - An option you can turn on or off by selecting or clearing it. You can have more than one check box selected on a sheet at a time.
-  **Text box** - A box in which you can type text.
-  **Command button** - A button that initiates an action when it is clicked. Commands may also appear as text links.
-  **Option button** - A button used to select only one of a group of options.

-  **List box** - A box that contains a list of items.
-  **Combo box** - A text box with a drop-down list box. You can either type or select a choice in the box.
-  **Scroll bar** - A control that scrolls through a range of values when you click the scroll arrows or when you drag the scroll box.

Common Command Button Formats

- **Add:** Adds a new record.
- **Update:** Saves changes to an existing record.
- **Delete:** Removes a record.
- **Cancel:** Closes the current screen and returns to the previous screen without saving any changes in the system.
- **Reset:** Removes changes to data-entry fields and returns the field values to their prior settings within the record.
- **Submit:** Sends a request or initiates an action.
- **Sign-off, Exit:** Returns the user to the Internet Banking log-on screen.

Special Command Buttons

You may see the following buttons appearing on-screen to enhance your Internet Banking experience.

- **Printer Friendly** – Clicking this button enables you to view a printable version of the information displayed on-screen.
- **Wireless Banking** – When this button is enabled, you have access to the Wireless Banking feature.
- **Quick Guide** – Clicking this button provides quick “how-to” reference to the most commonly used account features.

Accessing Features and Services

Internet Banking features and services are accessible through a screen layout and menu system that is configurable. This means that the appearance of your navigation system and the menu used to access a specific service may vary from the illustrations used in the system documentation.

No matter which screen layout or menu structure is used, the following remains consistent: all available features are grouped into a main menu and the individual services for each feature are accessed from secondary menu options.

Online Documentation

At any time in your Internet Banking session, you can click the **Help** button for detailed information about the feature or service you are using.

Registering and Logging Into Internet Banking

Before you can begin to use the Internet Banking services, you must register with your Financial Institution. Because each financial institution's data processing vendor handles information differently, your method for registration may vary. There are two methods that may be used to register for Internet Banking Services: ARS (Audio Response System) and Standard Registration.

Audio Response Method

If your financial institution uses the ARS method, you will enter your account number and a previously assigned Audio Response System PIN (Personal Identification Number). The PIN becomes your password for future session logins. You may change the password at any time using the Change Password (PIN) service in the User Options section of the system.

Standard Registration Method

The standard registration process takes you through a series of screens used to validate that you are actually an authorized and valid end-user. This registration process is required to ensure the security of your financial information.

To register for Internet Banking services:

1. Click on the **Internet Banking Registration** option on your Financial Institution's website. A Welcome screen may appear with the option to proceed with registration.
2. Complete the **Personal Internet Banking Registration** form prompting you for registration information such as name, address, etc.
3. Once you complete the Personal Information registration screen, you will be presented with a **Confirmation Page**, where you can review and confirm the information that you have entered.
4. Depending on your Financial Institution, once you confirm the registration information you may be prompted to accept the Financial Institution's disclosure before logging in to your first Internet Banking session; or you will be re-directed to an new page that provides information on what to expect next in the registration process.

Email Collection (Optional)

Your Financial Institution may require you to provide your Email address when registering for Internet Banking or when logging into the system. If your email address is not on file in the system, you are prompted to enter your Email address.

You have the ability to Opt-out of this request. If you decide not to enter the an email address, you will not be asked for one again.

If you enter your email address in the system, the information will be updated in the system database and will be used to send you confirmation notices, notifications and other messages generated by the Internet Banking system.

You have the option of changing your Email address at any time using the Change Email Address feature in the User Options section of the system.

Forced Password Change (Optional)

If your Financial Institution has enabled this service, you will be prompted to change your password at pre-defined times. This request appears once you have successfully enrolled into Internet Banking and is used for increased security. You may change your password (PIN) at any time using the Change Password (PIN) feature in the User Options section of the system.

Forgotten Password (Optional)

Previously, if you forgot your password you would be required to contact your Financial Institution to reset your password. The **Forgotten Password** option allows you to reset your password without your Financial Institution's intervention.

Note: *The Forgotten Password option requires you to have a valid EMail address. If you do not provide an Email address for use in Internet Banking, you will not be allowed to use the Forgotten Password feature.*

The Forgotten Password verification option allows you to record verification information for the purposes of selecting a new password in the event you forget your existing password. Forgotten password verification information must be gathered prior to allowing you to use this feature. Conditions that will solicit forgotten password information are:

- Upon initial log-in into Internet Banking or,
- When logging in without having provided Forgotten Password verification information recorded, and there is no record of your "Opt out" of this option, or,
- When you have incorrectly attempted to validate your forgotten password validation information.

If any of the above conditions are met, the first in a series of screens will appear to solicit forgotten password information. This information once provided will be used to verify your account in the event a new password is required.

Forgotten Password Validation Information

Step 1: Create Validation Information

Welcome to the Forgotten Password Feature (THIS TEXT IS CONFIGURABLE)

Select and answer **the three(3)** questions below. Your responses are **case sensitive**, answers are limited to 64 characters. This information will be used to validate your identity should you forget the iPassword! you created during the registration process.

| Question: | Answer: |
|------------------------------------|----------------------|
| Select Validation Question | <input type="text"/> |
| Select Validation Question | <input type="text"/> |
| Select Validation Question | <input type="text"/> |
| Please verify your email address | <input type="text"/> |
| Please re-enter your email address | <input type="text"/> |

To ensure the security of this information, select questions that you can easily remember with their answers. **DO NOT print, store, save or share** this information with anyone. This information can be used in the same way that your iPassword! is used to gain access to all the products and services with Eric's California Credit Union. If you feel that you cannot create this type of information, please use the Opt-Out feature below to bypass this feature.

Opt-Out: I do not wish to create validation information. If I forget my iPassword!, I will rely on Eric's California Credit Union to reset my iPassword! through the iPassword! reset procedure. The iPassword! reset procedure The PASSWORD RESET function could take up to 3 days to complete.

To setup forgotten password identity validation:

1. Select three questions from the drop-down menus provided. These are the questions you will be asked in the event you forget your password.
2. Enter the answers to your questions in the **Answer** field adjacent to the questions selected.
3. Verify the email address displayed and re-enter your email address to confirm it is correct.
4. Click **Continue**. A dialog box will appear containing the all the information you entered.
5. Click **OK** to confirm the answers to the selected questions are correct. Click **Cancel** if the information displayed is incorrect and requires changes.

Note: You may also have the option to change your *Forgotten Password validation information* using the *User Options service* within Internet Banking.

Login Page

The Internet Banking login page is used to sign-on to Internet Banking. To start an Internet Banking session you must enter your **Login ID** (e.g., member number, account number, etc.) and **password** (PIN), and then click the **Login** button.



The image shows a login form with two input fields and a button. The first field is labeled '!Member Number!' and the second is labeled '!Password!'. Below the password field is a button labeled 'Login'.

Internet Banking Disclosure (Optional)

The Financial Institution's disclosure terms may be displayed to you when initially logging-on to Internet Banking. You must choose to accept or reject the disclosure. You will not be allowed to proceed with Internet Banking without acceptance of this disclosure.

Last Logon (Optional)

Once you have successfully signed on to Internet Banking, you may see the date of your last successful log-on and the number, if any, of unsuccessful log-on attempts. This information will help you monitor the usage of the Internet Banking account. If you see a pattern of successful or unsuccessful log-on attempts that are not your sessions, you should contact the Financial Institution for assistance.

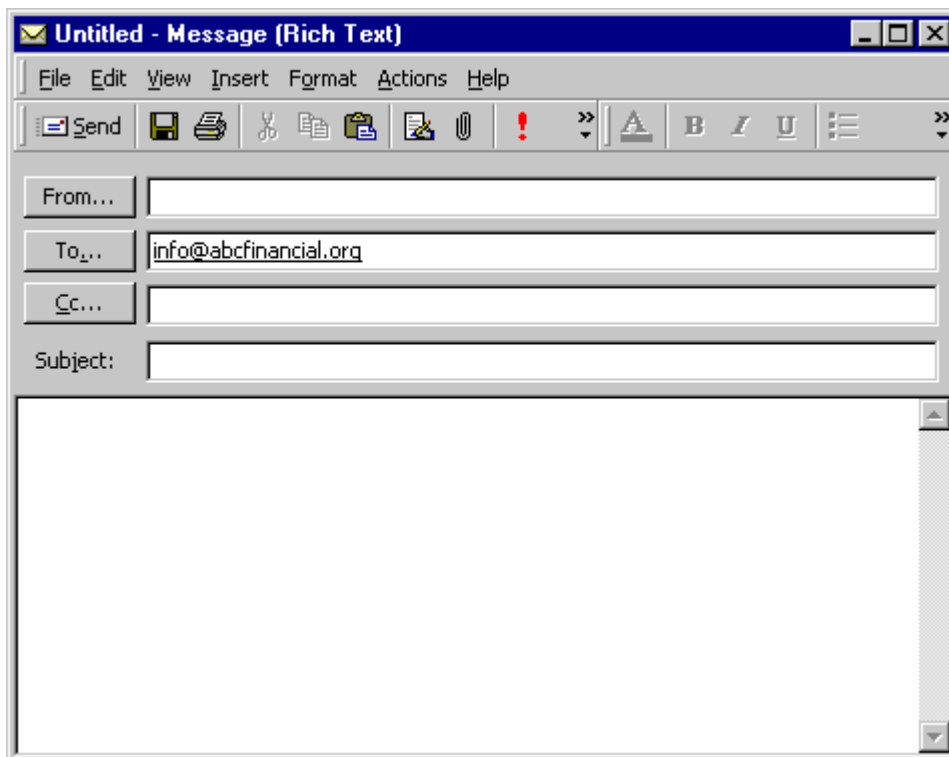
Send Email

The **Send Email** feature provides you with the ability to communicate directly with a Financial Institution designee regarding an inquiry or concern. When the Email feature is chosen, your default email service will display its compose new message screen with the **To:** information already completed.

To send the message:

1. Enter the **Subject** of the email message.
2. Enter the **Email message** in the text window.

3. Click the **Send** button. The message will be sent to the recipient specified.



You may also have the option of sending a secure email to your Financial Institution using the Send Secure Email feature located in the Secure Forms services section of Internet Banking.

User Options

The **User Options** service enables you to change how you experience your Internet Banking session. Within this service you have access to a variety of features including the ability to change your password (PIN); set your Internet Banking Session Timeout period; change your email address; and choose the page that is displayed to you when you log in to Internet Banking. In addition, depending upon the financial institution's host system, you may have access to other personal options.

Standard User Options

Change Password

The **Change Password** feature allows you to change the password (PIN) you use to access Internet Banking services.

To change your password:

1. Click on the **Change Password (PIN)** link.
2. Enter your current password
3. Enter your new password twice.

- Click **Change Password** to submit your new password information. A confirmation screen appears. If your Email address is on file in the system, and you elect to change your Password, you will receive an Email confirming the change.

Change !Password!

Your Internet Banking !password! ensures that only you can access your confidential information. Please remember this !password! and keep it secure. If you forget your !password!, you will have to be re-initialized and will have to re-register with your financial institution.

Please enter all !password!s requested. Your !password! must contain between 1 and 6 characters and !Password! cannot contain leading or trailing blanks.

Current !Password!:

New !Password!:

Confirm New !Password!:

Like all passwords, it is important to keep your Internet Banking password confidential. If you forget your password, you must contact your financial institution to receive a new one.

Please Note: Your Financial Institution has the option of specifying the password length and format. Passwords can be 4 to 20 characters in length and consist of alpha characters (including upper and lower case requirements), numbers and non-alphanumeric characters: ~!@#\$%^&*()_+{}:"<>?',./;][=-\ combined.

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

Change Timeout

The **Change Timeout** feature allows you to set the number of minutes of inactivity before you are automatically logged off an active Internet Banking session. For example: If after logging in to the Internet Banking service you do not make any entries for several minutes, your session will "time out". This prevents others from accessing your accounts in case you inadvertently leave your computer unattended. When this happens, you will be advised that the system has timed out and you will be required to log in again.

Change Timeout

Your timeout period determines the amount of time between pages that your session is valid. Lower numbers offer more security while higher numbers offer more convenience. Select a new timeout period and click "Change Timeout" to update your new selection.

Your current timeout is set to 5 minutes.

Timeout Period:
 ▼

To set the Timeout period:

1. Click the **Change Timeout** link.
2. Select the **timeout period** from the drop-down list.
3. Click **Change Timeout Period**. The system updates the timeout period setting and returns a confirmation message.

Change E-mail Address

The **Change Email Address** feature allows you to add or change the email address used by Internet Banking. You may be required to confirm the new email address entered, and may also have the option to remove your email address from the system. Please note that a number of Internet Banking Services, such as Change Password and Stop Payment Requests, rely on your email address as a method of confirming account changes and requests.

Change E-mail Address

Entering your internet E-mail address allows us to contact you with important information about your Internet Banking account. It is very important that you keep this address current, and that you update your E-mail address here if your E-mail address ever changes.

Email Address:

Confirm New Email Address:

To change your Email address:

1. Enter your new **Email address**.
2. If the **Confirm New Address** field is present, enter the email address again.
3. Click **Change Email Address** to update your email address record. A confirmation message is displayed.

Change History Date Range

The **Change History Date Range** feature allows you to choose the default time frame displayed on the Account History screen. You may select from one of the following default date ranges:

- Show the current month only (default)
- Show from the same day in the pervious month
- Show the current month and the previous month
- Show by statement date

Change History Date Range

This allows you to customize the range of dates that is initially shown on the account history page. Your current selection is shown below.

- Show the current month only (default).
- Show from the same day in the previous month.
- Show the current month and the previous month.
- Show by statement date.

Change Date Range

Reset

To change history dates:

1. Click the option that corresponds to your date period preference.
2. Click **Change Date Range** to update the history dates range. A confirmation message is displayed.
3. Select another option on the user options page or choose another Internet Banking option from the main menu.

Change Start Page

The **Change Start Page** feature allows you to change the default page displayed upon entry into Internet Banking. Startup choices may include: Account Access, User Options, Secure Forms, etc. The Start Pages available are listed in the drop-down list box for this option.

Change Start Page

Choose the first page you will view each time you begin your Internet Banking session.

Default Front Page ▼

Change Start Page

Reset

To change your start page:

1. Select the desired start page from the drop-down list.
2. Click **Change Start Page**. The system updates the start page preference. A confirmation message is displayed.
3. Select another option on the user options page or choose another Internet Banking option from the main menu.

Elective User Options

Forgotten Password Setup

The **Forgotten Password** feature allows you to select responses to three (3) pre-defined questions that will enable your Financial Institution to validate your identity should you forget the password you selected at registration. If your email address is not on file, you will be required to provide an email address to take advantage of this feature. You also have the option of opting out of the forgotten password service. In the event you forget your password and have not completed this option, the password reset option through your Financial Institution can take up to three days to complete.

Forgotten Password Validation Information

Step 1: Create Validation Information
Welcome to the Forgotten Password Feature (THIS TEXT IS CONFIGURABLE)
Select and answer **the three(3)** questions below. Your responses are **case sensitive**, answers are limited to 64 characters. This information will be used to validate your identity should you forget the IPasswor! you created during the registration process.

| Question: | Answer: |
|------------------------------------|----------------------|
| Select Validation Question ▾ | <input type="text"/> |
| Select Validation Question ▾ | <input type="text"/> |
| Select Validation Question ▾ | <input type="text"/> |
| Please verify your email address | <input type="text"/> |
| Please re-enter your email address | <input type="text"/> |

To ensure the security of this information, select questions that you can easily remember with their answers. **DO NOT print, store, save or share** this information with anyone. This information can be used in the same way that your IPasswor! is used to gain access to all the products and services with Eric's California Credit Union. If you feel that you cannot create this type of information, please use the Opt-Out feature below to bypass this feature.

Opt-Out: I do not wish to create validation information. If I forget my IPasswor!, I will rely on Eric's California Credit Union to reset my IPasswor! through the IPasswor! reset procedure. The IPasswor! reset procedure The PASSWORD RESET function could take up to 3 days to complete.

To setup forgotten password identity validation:

1. Select three questions from the drop-down menus provided. These are the questions you will be asked in the event you forget your password.
2. Enter the answers to your questions in the **Answer** field adjacent to the questions selected.
3. Verify the email address displayed and re-enter your email address to confirm it is correct.
4. Click **Continue**. A dialog box will appear containing the all the information you entered.
5. Click **OK** to confirm the answers to the selected questions are correct. Click **Cancel** if the information displayed is incorrect and requires changes.

Graphics/Text Mode

The **Graphics/Text Mode** feature allows you to choose between a graphics mode and the text mode for your on-screen display. If the Text Mode is selected, no function or feature icons are seen, only text is displayed for navigational items. In the Graphics Mode, text is replaced with graphic icons for navigation features.

Graphic/Text Mode

This option allows you to change between Graphics and Text mode.

Graphics Mode

Text Mode

Change Mode

Reset

To change the display mode:

1. Click the option for the mode of display desired.
2. Click **Change Mode**. The system changes the mode of display and returns a confirmation message.
3. Select another option on the user options page or choose another Internet Banking option from the main menu.

Change Languages

The **Change Language** feature allows you to choose the on-screen display text language.

Change Language

This option allows you to change the language of the screen text.

English

Chinese

Spanish

Change Language

Reset

To change the on-screen language:

1. Click the option for the desired operating language for Internet Banking.
2. Click **Change Language**. The system switches the Internet Banking text to the language selected.
3. Select another option on the user options page or choose another Internet Banking option from the main menu.

Online Statement Options

The **Online Statement Options** feature allows you to choose between receiving monthly statements by mail or waiving them. In addition you may also have the option between receiving or not receiving email notifications of online statement availability. If your email is not on file, and you elect to receive monthly email reminders, you will be asked to supply it.

Online Statement Options

This option allows you to waive receipt of your monthly paper statement. First make your selection under this section, then click on the Change Statement Waiver button.

- Waive the mailing of your monthly paper statement.
 Receive your monthly paper statement.

Change Online Statement Options

Reset

To change your online statement options:

1. Click the desired method of handling paper statements delivered by mail.
2. (Optional) Click the radio button for the desired method of handling email reminders of online statement availability.
3. Click **Change Online Statement Options** to submit your preferences for monthly statement delivery and email reminders. A confirmation message appears.
4. Select another option on the user options page or choose another Internet Banking option from the main menu.

Change Image Sets

The **Change Image Set** feature allows you to change the style of Internet Banking images. The style currently in use is considered the default selection until replaced with another selection.

Change Image Set

This option allows you to change your image set.

Terminal

Change Image Set

Reset

To change the image selection:

1. Select the image style of your choice from the drop-down list.
2. Click **Change Image Set** to save this change, or click **Reset** to clear your selection and return to the last saved image set.
3. Select another option on the user options page or choose another Internet Banking option from the main menu.

Change Image Color

The **Change Image Color** feature allows you to change the color scheme used with the selected Image Set for your Internet Banking session.

Change Image Color

This option allows you to change the color of your image set.

To change the image color selection:

1. Select the color of your choice from the drop-down list.
2. Click **Change Image Color** to save this change, or click **Reset** to clear your selection and return to the last saved image color.
3. Select another option on the user options page or choose another Internet Banking option from the main menu.

Account Descriptions

The **Account Descriptions** feature allows you to change account names displayed for easier recognition. With this feature, you may also elect not to display selected accounts. Selecting the **Change Account Descriptions** feature displays all (active and inactive) accounts that may be given an easily recognizable name. The accounts displayed are grouped by category such as Deposit Accounts, Loan Accounts, Investments Accounts, etc.

Note: *Closed accounts may be shown as part of the account summary. Initially displayed account names are provided by the Financial Institution and will appear as Default names.*

Account Descriptions

You have the ability to change account descriptions for easier recognition. Using this feature, you may also elect to not display selected accounts.

Deposit Accounts

| Enable | Account Description | Account Number | Account Type |
|-------------------------------------|---|----------------|----------------------|
| <input checked="" type="checkbox"/> | <input type="text" value="Employee"/> | 9 | Share Draft Checking |
| <input checked="" type="checkbox"/> | <input type="text" value="REGULAR CHECKING"/> | 111111111 | Share Draft Checking |

To assigning a new description to any account displayed:

1. Modify the account description(s) you wish to change.
2. Click **Change** to save your edits. The newly named accounts now appear on the list of accounts.

To hide a displayed account:

1. Locate the account(s) to be hidden. Click on the **Enable** checkbox next to the account(s). The checkmark will disappear and the account name will no longer be seen.

2. Click **Change** to save the display modifications, or click **Reset** button to return to the previously displayed account name(s).

Note: When you return to the Account Summary screen, a customized list showing only accounts that you have enabled will appear. You may return to User Options and change the display options at any time.

Change ID

The **Change ID** feature allows you to select a customized login ID. This ID may be referred to as an Alternate ID, Customer Number, Member Number or User ID. You may use this "customized" ID to log onto Internet Banking. Depending on your Financial Institution, you may be prompted to select a custom ID when you first login or you may have the option to make the selection through the User Options screen, or both. Your Financial Institution may also offer you the option of accepting a system generated ID or entering an ID of your choice.

Please Note: Your Financial Institution has the option of specifying the ID length and format. Your new ID can be 6 to 20 characters in length and consist of alpha characters (including upper and lower case requirements), numbers and non-alphanumeric characters:
~!@#\$\$%^&*()_+{}:"<>?`.,/';][=-\| combined.

Change !Member Number!

Your new !Member Number! will need to be entered the next time you access Internet Banking.

- It must be different than your current !Member Number!
- It must be 6 to 20 characters in length

Enter New !Member Number!

Confirm New !Member Number!

Accept

To select a customized ID:

1. Enter and confirm a new ID, following the criteria for length, upper, lowercase and special characters.
2. Click **Accept** to save your changes.

Record your new ID in a safe place, do not share it with anyone. You must use the new custom ID to log on during your next session.

Change Promotional Email Subscription

Your Financial Institution may offer you the option of receiving periodic email notifications regarding special offers and promotions. If your email is not on file, and you elect to receive email promotions, you will be asked to supply it.

- To receive email promotions, select the **Yes** option and click **Change Subscription**. A success message will appear at the top of User Options screen: "Your subscription has been changed."

- To elect not to subscribe to email promotions, select the **No** option and click **Change Subscription**. A success message will appear at the top of User Options screen: “Your subscription has been changed.”

[Change Promotional Email Subscription](#)

Promotional Emails are periodic email notifications that offers you...

- News about new or enhanced DCU products and services
- Special offers from our partners!
- Discount promotions from vendors in your area!

• Educational stories to help you more easily or quickly reach your financial goals. It's easy to add or remove your name from the list by sending an email to the list manager. Try DCU eNEWS. Join the thousands of DCU members who use DCU eNEWS stories to earn more, spend less, and save time more effectively than ever.

Yes, please send No, please do not send

Change Newsletter Subscription

Your Financial Institution may offer you the option of receiving its newsletter via email. If your email is not on file, and you elect to receive electronic newsletters, you will be asked to supply it.

- To receive newsletters, select the **Yes** option and click **Change Subscription**. A success message will appear at the top of User Options screen: “Your subscription has been changed.”
- To elect not to subscribe to email newsletters, select the **No** option and click **Change Subscription**. A success message will appear at the top of User Options screen: “Your subscription has been changed.”

[Change DCU eNews Subscription](#)

DCU eNEWS is a *FREE*, twice-monthly emailed newsletter that offers you...

- News about new or enhanced DCU services.
- Information about DCU special offers.
- Educational stories to help you get the most out your DCU membership.

• Educational stories to help you more easily or quickly reach your financial goals. It's easy to add or remove your name from the list by sending an email to the list manager. Try DCU eNEWS. Join the thousands of DCU members who use DCU eNEWS stories to earn more, spend less, and save time more effectively than ever.

Yes, please send No, please do not send

Managing Your Accounts

Account Summary

The **Account Summary** screen shows up-to-the-minute balance information on your deposit, loan, and investment accounts. Deposit accounts will be listed first, followed by investments, then loan summaries. If there are several accounts, you may need to scroll down the screen using the down arrow key or the scroll bar on the right to view the rest of the accounts. To view detailed account activity, including deposits, withdrawals, and transfers, just click on the corresponding link in the account title.

Some additional options that may appear on your Account Summary screen are:

Printer Friendly: The printing link (Printer Friendly icon) can be seen in the upper left corner of this screen. Use this icon if you would like to print your Account Summary page in black and white.



Quick Transfer: This option allows you to transfer funds from one account to another without leaving the Account Summary page. Simply enter the amount to transfer and select the account to debit and the account to credit from the appropriate drop-down list. Click **Transfer Funds** to initiate the transfer. A confirmation message appears.

Quick Transfer

Transfer \$ From To

Secondary Login: This service allows you to access other accounts at the same Financial Institution without exiting and re-entering an Internet Banking session. To use this service, enter your login ID and password associated with the account you wish to access, then click **Login**.

Change Current !Member!:

!Member Number: !Password:

Tiered Commercial Loans

This is an interface dependent feature that allows you to view your Tiered Loan accounts on the Account Summary page. All Tiered Commercial Loan (TCL) accounts will display on the Account Summary page under the Loan Summary section. You may select the hyper linked credit line or note to view transaction history and details.

Tiered Loans have three levels of account:

- **Master Loan** – This number is used to organize a group of lines of credits and/or notes.
- **Line of Credit** – This account is used to organize a group of Notes.
- **Note** – This account is the functional unit of Tiered Commercial Loans and contains all history details.

As a general rule, Master Loans consist of Lines of Credit or Notes and Lines of Credit consist of Notes. Notes are the only account that can contain transactions.

Both Lines of Credit and Notes have specific fields associated with them. These fields are outlined below.

Master Loan Fields:

- Loan Type (Master Account)
- Master Loan Number

Line of Credit Fields:

- Loan Type (Credit Line)
- Master Loan Number
- Credit Line Number
- Interest Rate
- Credit Limit
- Available Balance
- Maturity Date
- Note Number(s) under the Line of Credit

Note Fields (Fields in Bold only on Note Summary verses Account Details Pop-up):

- Master Loan Number
- Loan Type (Note)
- Loan Number
- Maturity Date
- Loan Payoff Amount
- Interest Rate
- Principal Balance (Amount)
- Available Balance (Amount)
- (Current Year) Interest (Amount)
- (Previous Year) Interest (Amount)
- Next Due Date
- Next Payment (Amount)
- Payment Type (Principal/Interest)
- Last Principal Payment Date
- Last Principal Payment Amount
- Next Principal Payment Due Date
- Days Principal Past Due
- Principal Past Due Amount
- Last Interest Payment Date
- Last Interest Payment Amount
- Next Interest Due Date
- Days Interest Past Due
- Interest Past Due Amount
- Late Fee
- (Other) Fees

Note: *Loan Rate and Interest Rate are used in Tables and Detail information as separate display names, but they reference the same data, the Note or Credit line interest rate.*

To view Tiered Commercial Loans:

From the Account Summary screen, view details on a Credit Line or Note by selecting the hyperlinked Credit Line or Note number in the Credit Line/Note Number column. The selected screen appears.

Account Summary - Flex GUI (optional)

The **Account Summary** screen shows up-to-the-minute balance information on your deposit, loan, and investment accounts. This information is grouped into individual categories based on the type of account. Deposit accounts will be listed first, followed by investments, then loan summaries. If there are several accounts in each category, you may need to scroll down the screen using the down arrow key or the scroll bar on the right to view all of the available information.

Account Summary | [Check Request](#) | [Account History](#) | [Account Transfer](#) | [Scheduled Transfers](#) | [Notifications](#)

Your last successful log-in was on February 04, 2003. [What's this?](#)

[Printer-Friendly Version](#)

Deposit Accounts [How do I sort?](#)

| Account Name ▲ | Account Number | Account Balance | Available Balance | |
|--|----------------|-----------------|-------------------|--|
| CLASSIC CHECKING ACCOUNT | 2 | 699.59 | 699.58 | View Recent Transactions |
| INTEREST CHECKING | 3 | 10.01 | 10.01 | View Recent Transactions |
| SAVINGS | 1 | 1,000.00 | 995.00 | View Recent Transactions |

Investment Accounts [How do I sort?](#)

| Investment Name ▲ | Investment Number | Investment Balance | |
|--|-------------------|--------------------|--|
| CERTIFICATE ACCT MTHLY | 10 | 4,020.71 | View Recent Transactions |
| CERTIFICATE ACCT MTHLY | 11 | 2,010.22 | View Recent Transactions |
| CERTIFICATE ACCT MTHLY | 12 | 0.00 | View Recent Transactions |
| CERTIFICATE ACCT MTHLY | 13 | 2,010.11 | View Recent Transactions |
| CERTIFICATE ACCT MTHLY | 14 | 2,009.70 | View Recent Transactions |
| CERTIFICATE ACCT MTHLY | 18 | 5,025.88 | View Recent Transactions |
| DIGITAL INSIGHT 401K | 17 | 2,100.49 | View Recent Transactions |
| GOLD KEOGH ACCOUNT | 16 | 3,161.08 | View Recent Transactions |
| ROTH IRA ACCOUNT | 15 | 2,105.73 | View Recent Transactions |

Loan Accounts [How do I sort?](#)

| Loan Name ▲ | Loan Number | Balance | Scheduled Payment | Due Date | |
|--|-------------|-----------|-------------------|---------------|--|
| AUTOMOBILE | 143 | 18,128.98 | 112.17 | Feb. 13, 1998 | View Recent Transactions |
| PRIVATE LINE OF CREDIT | 142 | 4.00 | 30.00 | Mar. 01, 1998 | View Recent Transactions |
| VISA CLASSIC | 141 | 152.76 | 0.00 | Jan. 30, 1998 | View Recent Transactions |

Quick Transfer

| | | |
|---|---|---|
| Amount | From Account | To Account |
| <input type="text" value="0.00"/> | <input type="text" value="--select--"/> | <input type="text" value="--select--"/> |
| <input type="button" value="Transfer"/> | <input type="button" value="Reset"/> | |

Sorting Account Information

The account information within each category can be sorted by clicking the column name. The columns available for sorting are the account name, account number and account balance. When you click on a column name, the current page will refresh with the account information sorted in ascending alphabetical, numerical, or alphanumerical order, depending on the type of information in that column. When the column is clicked again, the sort order is changed from ascending to descending order. Arrows next to the column name will indicate which sort order is being used.

Accessing Account Details and History

From the Account Summary screen, you have the ability to view detailed account activity, including deposits, withdrawals, and transfers. Click on the hyper-linked **account name** or use the **View Recent Transactions** quick link to the right of the account listing to open the **Account History** screen for the selected account.

Additional Features

Printer Friendly Version

The **Printer Friendly Version** hyperlink can be seen in the upper right corner of this screen. Use this link if you would like to print your Account Summary page in a printer-friendly format.

| Vanilla Bank | | | | |
|---|-------------------|------------------------|--------------------|----------------------------|
| | | | | Print Date : Feb. 04, 2003 |
| Member Name : John Doe | | | | |
| Address : 1221 PROSPECT ST DEMO, NJ 07090 | | | | |
| <u>Account Summary</u> | | | | |
| Account Title | Account Number | Account Type | Account Balance | Available Balance |
| CLASSIC CHECKING ACCOUNT | 2 | Share Draft | 699.59 | 699.58 |
| INTEREST CHECKING | 3 | | 10.01 | 10.01 |
| SAVINGS | 1 | Regular Share | 1,000.00 | 995.00 |
| <u>Investment Summary</u> | | | | |
| Investment Title | Investment Number | Investment Type | Investment Balance | Available Balance |
| CERTIFICATE ACCT MTHLY | 10 | Certificate of Deposit | 4,020.71 | 3,520.71 |
| CERTIFICATE ACCT MTHLY | 11 | Certificate of Deposit | 2,010.22 | 1,510.22 |
| CERTIFICATE ACCT MTHLY | 12 | Certificate of Deposit | 0.00 | 0.00 |
| CERTIFICATE ACCT MTHLY | 13 | Certificate of Deposit | 2,010.11 | 1,510.11 |
| CERTIFICATE ACCT MTHLY | 14 | Certificate of Deposit | 2,009.70 | 1,509.70 |
| CERTIFICATE ACCT MTHLY | 18 | Certificate of Deposit | 5,025.88 | 4,525.88 |
| DIGITAL INSIGHT 401K | 17 | 401K | 2,100.49 | 1,600.49 |
| GOLD KEOGH ACCOUNT | 16 | Keogh | 3,161.08 | 2,661.08 |
| ROTH IRA ACCOUNT | 15 | | 2,105.73 | 1,605.73 |

Quick Transfer

This option appears at the bottom of the screen and allows you to transfer funds from one account to another without leaving the Account Summary page.

Quick Transfer

| <u>Amount</u> | <u>From Account</u> | <u>To Account</u> |
|---|--------------------------------------|-------------------|
| <input type="text" value="0.00"/> | --select-- ▼ | --select-- ▼ |
| <input type="button" value="Transfer"/> | <input type="button" value="Reset"/> | |

To use the Quick Transfer feature:

1. Enter the **amount** to transfer.
2. Select the account to debit using the **From Account** drop-down list.
3. Select the account to credit from the **To Account** drop-down list.
4. Click **Transfer** to initiate the transfer; or you can click **Reset** to clear the information entered. A confirmation message appears for successful transfers.

If there is an error in your selection criteria for the transfer, an error message will appear prompting you to correct a specific problem (e.g. you did not enter an amount to transfer).

Account Transaction History

Account Detail and History

The **Account History** screen shows up-to-the-minute balance information, as well as transaction detail. Your account balance information is displayed in the **Account Detail** section of the screen and the account's previous 30 days of transactions are displayed in the **Account History** section.

The running balances displayed for cleared transactions are obtained by adding the current (ledger) balance to the total of all retrieved transactions. Each transaction amount is subtracted/added to the total in the order the transactions are listed. Please note that the running balance on Internet Banking may or may not match the balance showing on your account statement. The system cannot confirm that the order in which transactions displayed in Account History are in the same order the transactions are listed in the Financial Institution's host system.

If sorting arrows appear on your Account History screen, you may sort your account detail information by clicking on the arrows in the corresponding column header. Clicking on the current sort criteria will reverse the sort order. The arrows do not necessarily mean you are sorting in ascending or descending order, only that you are reversing the order currently displayed.

IMPORTANT NOTE: *Be advised that sorting your account history transactions in ways other than chronological order does alter the running balance. If the sorting impacts the balance displayed for your account, the balance column may be hidden to avoid confusion. For accurate, up-to-the-minute account balance information, please refer to the available balance information in the **Account Detail** section.*

If you would like to review additional history, simply scroll to the bottom of the screen, fill in the date range for the transaction history that you would like to see, and then click on the Next Date Range button.

Please note that If you have a large amount of transaction history to review, several issues can occur including browser time-outs and slow system responses. To improve system response time and display, you may want to enter a shorter date range to display.

Balances shown are as of:
September 09, 2002

[Account #1111-11111 Detail](#) 

| | | | |
|-----------------------|----------------------|--------------------------|----------|
| Account Title | REGULAR CHECKING | Account Balance | \$321.92 |
| Account Number | 1111-11111 | Available Balance | \$318.75 |
| Account Type | Share Draft Checking | 2003 DIVIDENDS | \$2.25 |
| DIVIDENDS Rate | 0.325% | 2002 DIVIDENDS | \$525.11 |
| APY | 2.221% | | |

Account #1111-11111 History

02-01-2003 to 02-04-2003


(The following transactions are pending.)

| Date | Transaction Description | Credit | Debit | Action |
|------------|----------------------------|--------|-------|------------------------|
| 03-19-2003 | Transfer next business day | | 25.00 | Delete |
| 04-18-2003 | Deposit | 500.00 | | |
| 04-19-2003 | Telephone Transfer | 50.00 | | |



!Transfer CUTOFF Text!

If you're searching for a specific transaction, select the transaction type from the menu below. To view your entire account history, select "All Transactions".

Transaction Type:


All Transactions 

Next History Date Range: (same account)

01 01 2003  to 01 31 2003 

More History

View A Different Account: (02-01-2003 to 02-04-2003)

1111-11111; REGULAR CHECKING 

View Different Account

Viewing Account Details

The **Account Details** feature allows you to view more specific information regarding your account. If your Account History page displays a magnifying glass icon alongside the account details name, click the icon to display a page with additional account information. You may print this information using the Print option in your browser window.

Balances shown are as of:
September 09, 2002

Account #1111-11111 Detail

| | |
|--------------------------|----------------------|
| Account Title | REGULAR CHECKING |
| Account Number | 1111-11111 |
| Account Type | Share Draft Checking |
| DIVIDENDS Rate | 0.325% |
| APY | 2.221% |
| Account Balance | \$321.92 |
| Available Balance | \$318.75 |
| 2003 DIVIDENDS | \$2.25 |
| 2002 DIVIDENDS | \$525.11 |

| | |
|----------------------------|----------------|
| Statement Date | April 05, 2002 |
| Statement Balance | \$134.27 |
| Overdraft Available | \$100.00 |
| Total Funds | \$422.11 |

Viewing History for Another Account

To view account history for another account without leaving the Account History screen, select the account to view from the **View a Different Account** drop-down list. Click **View Different Account** to display the selected account's detail in history for the same period as the current account.

Check Imaging (optional)

The **Check Imaging** feature allows you to request and view an image of your checks online. If a check image is available, the check number will appear on screen as a link.

To view a check image:

- Click on the **check number**. An image of the front view of the check will appear.

You may also have the option to view the back or both sides of your check. Availability of check images depend on both a) the amount of transaction history available from the FI's host system, and b) the length of time checks are stored on the FI's imaging server or the server of the FI's check imaging vendor."

To print a copy of the check image:

- Click the **Printer** icon located just above the image.

Account History Selection - Flex GUI (optional)

The **Account History Selection** service allows you to select a specific account and view its transaction history.



Account Summary | Check Request | Account History | Account Transfer | Scheduled Transfers | Notifications



To view Account History, select an account and date range below.

Account:

1; SAVINGS

02 / 01 / 2003  to 02 / 04 / 2003 

Submit

To view the history for a specific account:

1. Select an account to view from the **Account** drop-down list.
2. You may accept the default date range (the first day of the current month to today's date) or change the date range by entering a new from and to date range. A calendar icon is also provided to assist you in date selection.
3. Click **Submit**. The Account History screen appears with the transaction history for the account and date range selected.

Account History - Flex GUI (optional)

The **Account History** screen shows up-to-the-minute balance information, as well as transaction detail. The running balances displayed for cleared transactions are obtained by adding the current (ledger) balance to the total of all retrieved transactions. Each transaction amount is subtracted/added to the total in the order the transactions are listed.

Please note that the running balance may or may not match the balance showing on your account statement. The system cannot confirm that the order in which transactions displayed in Account History are in the same order the transactions are listed in the Financial Institution's host system.

IMPORTANT NOTE: Be advised that sorting your account history transactions other than by date will alter the running balance. If the sorting option chosen impacts the running balance displayed for your account, the balance column may be hidden to avoid confusion.

[Account Summary](#) | [Check Request](#) | [Account History](#) | [Account Transfer](#) | [Scheduled Transfers](#) | [Notifications](#)



History from 02-01-2003 to 02-04-2003

[Printer-Friendly Version](#)



CLASSIC CHECKING ACCOUNT 2 [Account Info](#) [How do I sort?](#)

| <u>Date</u> ▲ | <u>Check #</u> | <u>Transaction / Description</u> | <u>Amount</u> | <u>Balance</u> |
|---------------|----------------|----------------------------------|---------------|----------------|
| 02-01-2003 | 201 | ATM WITHDRAWAL | -60.00 | 940.00 |
| 02-03-2003 | 203 | WITHDRAWAL CHECK | -120.00 | 820.00 |

Quick Export

Export this date range to:

View Another Date Range

/ /  to / / 

Filter By:

View Another Account

View this date range for:

Quick Export

To export the information for the currently selected account and date range, use the Quick Export feature. Simply choose the format in which to export the account information and click **Export**. You will be prompted for a file name and location where you want the information saved.

Quick Export

Export this date range to:

Viewing History for Another Date Range

If you would like to review additional history, simply scroll to the bottom of the screen, fill in the date range for the transaction history using the **View Another Date Range** option, and click **Submit**.

Please note that if you have a large amount of transaction history to review, several issues can occur including browser time-outs and slow system responses. To improve system response time and display, you may want to enter a shorter date range to display.

Viewing History for Another Account

To view account history for another account without leaving the Account History screen, use the **View Another Account** drop-down list. Click **Submit** to display the selected account's history for the same date range displayed for the current account.

Check Imaging (optional)

The **Check Imaging** feature allows you to request and view an image of your checks online. If a check image is available, the check number will appear on screen as a link.

To view a check image:

- Click on the **check number**. An image of the front view of the check will appear.

You may also have the option to view the back or both sides of your check. Images of checks are usually available for a period of 60 days from the date of processing.

To print a copy of the check image:

- Click the **Printer** icon located just above the image.

Account Information

The **Account Information** feature allows you to view more specific information regarding the selected account. To use this feature, click the **Account Information** hyperlink beside the account name in the header section of the screen. A new window will open displaying account details such as interest rate, dividends, etc. The information available for display depends upon the account type.

Account Information

Your account information appears below.

| | |
|--------------------------|--------------------------|
| Account Title | CLASSIC CHECKING ACCOUNT |
| Account Number | 2 |
| Account Type | Share Draft |
| Account Balance | \$699.59 |
| Available Balance | \$699.58 |
| 2003 Interest | \$5.95 |
| 2002 Interest | \$42.56 |

Sorting Account History - Flex GUI (optional)

The ability to sort your account history depends upon several system variables. What follows is a brief description of the options that may appear on screen and the possible sorting behavior results. The sort feature allows you to sort account activity by date, check number, transaction description or amount.

Sorting Arrows

Sorting arrows will appear after clicking on a column header. If the header is sortable, it will be a clickable link, otherwise it will not sort. The arrows indicate the sort order: Up arrows indicate ascending order and down arrows for descending order.

Sorting by Date

If you choose to sort by date, the balance column may be hidden to avoid confusion. Once the date sort column returns to its original display, the balance column will re-appear. If the balance column is not hidden, please be aware that the balance column may be out of order and display an incorrect running total for the account.

In addition, when you are sorting by date, the option to maintain the correct intra-day balance may be enabled. If so, the credit and debit information on a given day will remain grouped. Otherwise, be advised that the daily information may be out of order.

Sorting by Transaction Description

The transaction description information is provided by your financial institution's host system. When you use the sorting arrows to change the sort order of these fields, you are reversing the order in which they are currently displayed. The balance column will not be displayed.

Sorting by Check Number

If you choose to sort by check number, the system will re-order the transaction history displayed and group check transactions together. The balance column will not be displayed.

Sorting Debit and Credit Columns

Credits and Debits may appear as entries in two separate columns or in a single column. Debits are normally shown with a minus sign preceding the entry. Click the sorting arrows to group the display of transactions by credit or debit amounts. The balance column will not be displayed.

Transferring Funds

Account Transfer

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

Account Transfer

Transfer Amount:

FROM Account:

TO Account:

Standard
 OverPayment ONE TYPE DESCRIPTION TEXT

MEMO! (optional):

To transfer funds between authorized accounts:

1. Click the **Account Transfer** option.
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.
4. Select the account to which the amount will be deposited using the **To Account** drop-down list. Loan payment amounts or loan payoff amounts will be displayed when viewing this field.
5. Select the radio button for the **type of transfer** you are making: Standard or OverPayment. The default is Standard; however if your "To Account" is a loan and your FI accepts overpayments, you may select the OverPayment option. By selecting OverPayment, you will notify your financial institution that the payment will be more than the standard payment amount.

Note: If there is additional text next to the OverPayment Radio Button (e.g. "OverPayment (Principal Only Payment)"), you will know how the extraneous funds will be applied. If there is the Loan OverPayment Drop Down list, you can select one of the available options to specify how you want the extra money applied (e.g. "Excess to Payment to Principal").

6. Enter a note to include with the transfer in the **Memo** field (optional).
7. Click **Transfer Funds** to initiate the transfer. A prompt appears allowing you to confirm this transfer. If the entered information is incorrect, click **Cancel** and re-enter the information. Or if the entered information is correct, click the **Confirm Transfer** button. A **Transaction Report Record** will indicate the transfer was successful.

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.

Check Request - Flex GUI (optional)

The **Check Request** feature allows you to select an account from which you would like a check issued. Once the request is processed by the Financial Institution, a check in the amount requested will be sent to the address on file for the account from which the funds were withdrawn.

[Account Summary](#) | [Check Request](#) | [Account History](#) | [Account Transfer](#) | [Scheduled Transfers](#) | [Notifications](#)



To make a check withdrawal, select an account and enter an amount below.

Account:

Amount:

Submit

To request a check withdrawal:

1. Select the **account** from which you want to withdraw funds.
2. Enter the **amount** of the withdrawal.
3. Click **Submit**. A **Confirm Check Withdrawal** screen appears. This screen displays information about the transfer amount, the account being debited, and a Memo Field (optional).
4. Enter a note or comment regarding this transaction in the memo field. (optional)
5. If you are satisfied that the information displayed within the Confirm Check Withdrawal Page is correct, click **Confirm** to continue with the transfer process and complete the submission of the check withdrawal request. The **Transaction Results** screen appears.

The **Transaction Results** page displays a statement regarding the success of the transfer along with the check withdrawal date and time, the amount, the debited account number and description, any reference information, and Memo information, if available. In addition, the screen will describe the affect that the check withdrawal has on the balance and available balance of the account involved.

Schedule Transfers

The optional **Schedule Transfers** feature allows you to transfer amounts one-time only or at scheduled times between your accounts. Transfers may be added, edited, or deleted at your discretion. 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. The added benefit of an Email confirmation message later confirms the scheduled transfer has been processed.

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 Internet Banking as a result of multiple failed login attempts, your scheduled transactions will not be processed until your Internet Banking access has been restored and you successfully log in again.

To view scheduled transfers:

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

| Scheduled Transfers Summary | | | | | | | | |
|-----------------------------|--------------------------------------|--------|------------------------------|--------|----------------|--------|-----------|-------------------------------|
| Process Date | Frequency | Amount | From Account | | To Account | | Status | Action |
| | | | Title | Number | Title | Number | | |
| 06-22-2003 | Every Thursday for 15 more transfers | 122.45 | Checking Account with Carrot | 100 | Joint Checking | 200 | Scheduled | Delete / Edit |
| 07-14-2003 | Once for 0 more transfers | 4.00 | Checking Account with Carrot | 100 | | | Scheduled | Delete |
| 07-14-2003 | Once for 0 more transfers | 4.00 | Checking Account with Carrot | 100 | | | Scheduled | Delete |

Note: A status column may appear on the summary screen indicating whether an 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 add a scheduled transfer:

1. Click Add. The **Add Scheduled Transfers** screen appears.
2. Enter the **amount** to transfer.
3. Select the account from which the amount will be debited using the **From Account** drop-down list.
4. Select the account to which the amount will be deposited using the **To Account** drop-down list.
5. Enter a note to associate with the transfer in the **Memo** field. (Optional).
6. Select the radio button for the **type of transfer** you are making: Standard or OverPayment. The default is Standard; however if your "To Account" is a loan and your FI accepts overpayments, you may select the OverPayment option. By selecting OverPayment, you will notify your financial institution that the payment will be more than the standard payment amount.

Note: If there is additional text next to the OverPayment Radio Button (e.g. "OverPayment (Principal Only Payment)"), you will know how the extraneous funds will be applied. If there is the Loan OverPayment Drop Down list, you can select one of the available options to specify how you want the extra money applied (e.g. "Excess to Payment to Principal").

7. 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.
8. 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, Bi-Weekly, Monthly On, or Twice-Monthly On).

Use the following table to determine the fields necessary to complete Scheduled Transfer Frequency entries.

| Transfer Frequency | Required Fields |
|--------------------|---|
| One Time | Start Date |
| Weekly On | Select Day, Number of Transfers. The First Transfer must be on the same day of the week that is selected as the start date. |
| Bi-Weekly | Select Day, Monday through Friday only |
| Monthly On | Start Date, Number of Transfers. The First Transfer must be on the day of the month selected for monthly transfer. |
| Twice Monthly On | 1st Transfer Date, 2nd Transfer date. The First Transfer must be on one of the two days selected for the twice-monthly transfers. If the start date is the later of the two dates, the first month will only have one transfer and twice monthly transfers will start in the second month. |

9. Using the **day and date** drop-down lists, choose the day and date the transfer is to occur.
10. Specify the **number of transfers** in the field provided. The number of transfers must be greater than 0 and less than or equal to 400.
11. In the **Email Notification To** field, type in the Email address where you want to receive notification of success or failure with each scheduled transfer attempt.
12. As required, include your **Email message** regarding your scheduled transfer. In this message, do not include account numbers, social security numbers or any other confidential information.

Note: If you make an error, click **Clear** to reset all fields to start over, or click **Cancel** to return to the *Scheduled Transfers Summary* screen

13. When the transfer information is completed, click **Save Transfer**. A confirmation screen appears. Click **Confirm Transfer** to accept. Your transfer information will now appear on the **Scheduled Transfer Summary** screen

To edit a scheduled transfer:

1. From the **Scheduled Transfers Summary** screen, identify the transfer to be edited, then click the **Edit** link. This link is located on the right side of the scheduled transfer entry.
2. The **Edit Scheduled Transfer** screen will appear with the transfer account information displayed.
3. Add or modifying the information as needed. Click **Reset** to return the field to the original entry, or click **Cancel** to return to the **Scheduled Transfer Summary** screen.
4. When the edits are complete, click **Save Transfer** to save your changes.

To delete a scheduled transfer:

1. From the **Scheduled Transfers Summary** screen, identify the transfer to be deleted, then click the **Delete** link. This link is located on the right side of the scheduled transfer entry.
2. The **Delete Scheduled Transfer** screen will appear with the transfer account information displayed.

3. Click **Delete**. The delete confirmation screen will appear prompting you that the payment transfer is about to be deleted.
4. Click **Delete** once again to complete the deletion, or click the **Cancel** button to abort this deletion and return to the **Schedule Transfer Summary** screen.

Scheduled Transfer Calendar

The **Scheduled Transfer Calendar** is provided to assist you in determining payment transfer 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 in yellow 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 date fields. Scheduled Transfers cannot be scheduled for dates earlier than today's date.

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 that your financial institution allows.

If a transfer fails to process, an Email message will be sent to you if you entered your Email address in the Email 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.

Additional Services

CD Redemption

The **CD Redemption** feature allows you to transfer 100% of funds from a mature CD account into another available account able to receive online transfers. If a CD matures and the funds are not transferred, the funds within the mature CD automatically rollover into another CD of the same type and term. You normally have a grace period (set by your financial institution) after the CD matures to redeem your CD without being charged an early withdrawal penalty.

If you do not have any CD financial products available for redemption, you will be presented with an option to open a CD online.

Redeem CD Request

For your convenience, your First IB Certificate of Deposit will automatically renew at maturity. If you prefer to withdraw the funds, you may transfer the balance of your CD to another First IB account. You will have a grace period of ten calendar days after maturity to redeem your CD without being charged an early withdrawal penalty.

Transfer Funds from:

Click Here to Select

Transfer Funds to:

Click Here to Select

Submit

To place a redeem CD transfer request:

1. Click the **redeem a maturing CD** option.
2. Select the CD you wish to redeem from the **Transfer Funds from** drop-down list.
3. Select the account to which the funds will be deposited using the **Transfer Funds to drop-down** list.
4. Click **Submit**. If the transfer request is successful you will receive a confirmation message on a success screen. The CD account will be closed and will no longer appear on the **Account Summary** screen. If there is an error handling your request, a message will be displayed on screen explaining the error.

Custom Reports

The **Custom Reports** feature enables you to selectively choose or filter your account information by account type, date, check number, amount, or transaction type to create your own custom report. In addition, the amount of records per page displayed may be varied.

Custom Reports

| Account | Date Range | Check # | Amount | Transfer Type |
|--|---|---|---|---------------|
| <ul style="list-style-type: none"> 3 Month CD; 353 3 Month CD; 354 Eric's Installment Loan; 3333-1111 Eric's Mortgage Loan; 3333-2222 EPSCU Credit Card; 0407050006132009 External Host Call; 3333 VISA CLASSIC; 152 Automobile; 143 LINE OF CREDIT; 11009403 | -all- or From: <input type="text"/> / <input type="text"/> / <input type="text"/> To: <input type="text"/> / <input type="text"/> / <input type="text"/> | -all- or From: <input type="text"/> To: <input type="text"/> | -all- or From: \$ <input type="text"/> To: \$ <input type="text"/> | -all- |
| Number of records per page: <input type="text" value="20"/> Order By: <input type="text" value="-default-"/> <input type="button" value="Create Report"/> | | | | |

To use the Custom Reports feature:

1. Click **Custom Reports** option. The Custom Reports screen appears.
2. Select (highlight) the **account to query** for the report from the Account list.
3. Select the **date range** for the report (last week, last month, last year, etc.) from the drop-down list, or enter the specific dates into the date range fields. Dates entered must be in the MM/DD/YYYY format. You may also enter a date by clicking on the From/To calendar icons then select the month and dates associated with the From/To dates.
4. If applicable for your report, select the **check #** field, then select the range of checks numbers to report: All, equal to, less than, or more than. For example, all checks having the number 100 or less. Or you may also enter check numbers between a specific number (From) to another check number (To) using the Check # From/To fields.
5. If applicable for your report, select the **amount** field, then select the amount of the check range to appear on your report: All, equal to, less than, or more than. For example, all checks more than \$100.00. You may also enter check amount range between a specific amount (From) to another check amount (To) using the Amount From/To fields.
6. Select the **type of transaction**: All, Deposits, or Payments.
7. Select the **number of records** to be included per page in your report: 10,20,50,100, or 250 records per page.
8. Select the **Sort Order** of your report. You may sort by Account #, Date, Amount or Type.
9. When your report criteria are complete, click **Create Report**. The report will appear.

If the number of records available exceed the report per page request, click the **Next Page** button, the next page will contain additional records.

To go to a specific page, enter the page number in the **Go to Page** field and click the **Go to Page** button.

Email Notifications

The **Notification** service is an area within the Internet Banking System where you can add, change or delete notifications for the following: Account balance levels are greater or less than a certain amount; a specific check number clears an account; or a maturity date is coming or has come due. When you click the **Email Notifications** option, either the **Express Setup** or the **Notifications Summary** page will appear.

If you have no notification alerts currently setup, then the **Express Setup** screen will appear when you select this service. From the Express Setup page, you can quickly check off the **Balance Notification** you want to setup, select the specific account to be notified on and select the threshold balance. You may also create **Check Cleared** and **Maturity Date Notifications** from the Express Setup page using the **Add Notification** drop-down list and **Add** command.

Notifications Setup

Express Setup:

Notification 1: Balance Less Than

Please select an account...

Please notify me if the balance of this account is less than

Notification 2: Balance Greater Than

Please select an account...

Please notify me if the balance of this account is greater than

Email Address:

Advanced Setup:

After you have set up at least one notification, you will see the **Notifications Summary** screen, which will display a brief summary of your current notification(s). From this screen you will be able to add, edit and delete notifications or you can return to the **Express Setup** page.

Notification Summary

| Account | | Notification Type | Amount or Number | Action |
|---------|--------|-------------------|------------------|---------------|
| Title | Number | | | |
| | 200 | Check Cleared | 25588 | Edit / Delete |
| | 200 | Balance Less Than | 4598.00 | Edit / Delete |
| | 100 | Check Cleared | 121454 | Edit / Delete |
| | 600 | Maturity | 10 days | Edit / Delete |

Add Notification ... ▼

Add

To create a balance notification using the Express Setup screen:

1. Click the checkbox for the **type of balance notification**: Balance is less than or Greater than the specified amount.
2. Enter the **threshold amount** in the amount field corresponding to your selection.
3. Verify your **Email address** or enter a new address where you want the notification sent.
4. Click **Submit** to process your notification request. The **Notifications Summary** screen appears.

To Add a Balance Notification:

1. Click the **Add Notification** drop-down list and select **Balance**. Click **Add**, the **Notification Add** screen appears.
2. Select the **account** to be monitored from the drop-down list.
3. Select the appropriate **Comparison** terms in the Comparison field, (e.g., less than or greater than).
4. Enter the **threshold amount** according to the value set in the Comparison field,(i.e., Greater Than 12500.00). Do not enter any commas or alphabetic characters in the **Balance** field.
5. In the **Email To** field, enter the Email address to which the notification will be sent.
6. Enter the **Email text message** that you will receive. For example, your message may read like this: "Your savings account balance has dropped below \$500.00." Note: The Email Subject Notification is set at "Balance" so you will know which type of notification is being sent.
7. When the information entered is complete, click **Save Notification**. Your notification information will now appear in the **Notifications Summary**, or you may click **Clear** to reset all fields and start over.

To Add a Check Cleared Notification:

1. Click the **Add Notification** drop-down list and select **Check Cleared**. Click **Add**. The **Add Check Cleared** screen appears.
2. Select the **account** to be monitored from the drop-down list.
3. Enter the **check number** you wish to be notified about in the Check Number field.
4. In the **Email To** field, enter the Email address to which the notification will be sent.

5. Enter the **Email text message** that you will receive. For example, your message may read like this: "Check 101 has cleared your money market checking account."
6. When you have completed the information, click **Save Notification**. Your notification information will now appear on the Notification Summary screen or you may also click **Clear** to reset all fields and start over.

To Add a Maturity Date Notification:

1. Click the **Add Notification** drop-down list and selected **Maturity Date**. The **Add Maturity Date Notification** screen appears.
2. Select the **account to be monitored** from the drop-down list.
3. Enter the **number of days prior to maturity** you wish to be notified in the **Send Notification** field.
4. In the **Email To** field, enter the Email address to which the notification will be sent.
5. Enter the **E-mail text message** that you will receive. For example, your message may read like this: "Your CD maturity is about to expire."
6. When the information is complete, click the **Save Notification** button. Your notification information will now appear on the Notification Summary screen, or you may click **Clear** to reset all fields and start over.

To Edit a Notification:

1. From the **Notification Summary** screen, click the **Edit** link next to the notification that you want to edit. The **Edit Notification** screen will appear with the current notification information displayed.
2. Select the field or drop-down menu for editing, then proceed with adding or modifying the field.
3. When completed, click **Save Notification** to save your changes.

To Delete a Notification:

1. From the **Notification Summary** screen, click the **Delete** link next to the notification that you want to delete.
2. The **Delete Notification** screen will appear with the current notification information displayed.
3. Click **Delete** to complete the deletion, or;
4. Click **Cancel** to abort this deletion and return to the Notification Summary screen.

Important Note: *An Email notification message will be sent to you for each account activity notification you request. For example, if you request notification that a check has cleared, you will receive an Email message once that check has cleared. After receiving this Email, we recommend deleting the notification request using the "Deleting a Notification" procedure. If you do not delete the notification request, you will continue to receive Email messages daily that this same check has cleared. Once this request is deleted, no further Email messages will be sent.*

Export Account Information

The **Export** service allows you to download your account information into a CSV, QIF, OFC, QFX, or OFX file format. These formats are compatible with personal financial management (PFM) software packages. Please be sure to select the file format for your PFM product.

Using the selection criteria, you can search for a specific transaction type or download your entire account history. The amount of history available is dependent upon the amount of data stored on your Financial Institution's host system. Once you download the information onto your hard drive, it is available to import into your PFM software.

Note to Quicken Users: The newer versions of Quicken, beginning with Quicken 99, were designed to accept downloaded QIF files that contain 4 digit years after 1999. However, older versions of Quicken can only accept downloaded files with years in a 2 digit format. Therefore, if your version of Quicken is Quicken 98 or older, you should select the export format for 2 digit years, labeled "Quicken 98 and Earlier". You will not be required to use the Quicken QIF Converter with this download. If the version you are using is Quicken 99 or later, select "Quicken 99 and Later" for the 4 digit format.

You may be presented with one or both of the following download options:

Download Data – The Download Data button is used to download a data file to your PFM software. Any date range you desire may be downloaded using the date range fields. You may use the Download Data function to export your account information into these formats as many times as you wish.

Update PFM - This button is used to download a data file to you PFM software one time that contains all data not previously downloaded with this function. All downloaded data is tagged such that if another download request is required, tagged data will not be included a second time. Using this button, the date range fields have no bearing on which files will be downloaded. Earlier downloaded files are tracked thus restricting subsequent downloads to new files only.

Account Export

Please choose a SOURCE account ...

If you're searching for a specific transaction, select the transaction type from the menu below. To view your entire account history, select "All Transactions".

Transaction Type:
All Transactions

01 01 2003 to 01 27 2003

Please choose an export format

Quicken Users! Due to changes in QIF files made by Intuit for versions beginning with Quicken 99, be sure to select the correct file format for your version of Quicken. See Help for more information!

Download Data

Update PFM

Clear

This utility allows you to export your financial institution account information into a formatted file. The file will be downloaded onto your hard drive where it will be available for you to import into a personal financial management software program such as [Quicken™](#) or [MS Money™](#).

NOTE: You can only download as much history as your financial institution stores on its host system.

To export a file:

1. Click the **Export** menu option, the Account Export screen appears.
2. Choose the appropriate **account** from the source account drop-down menu.
3. Select the **Transaction Type** to download or leave the default All Transactions to view your entire account history.
4. Enter the **date range** for the data to be downloaded.
5. Choose the data **export format** from the Export Format drop-down menu.

6. Click **Download Data** or **Update PFM**. A dialog box appears prompting you to save the file, or open the file.
7. Click **Save File**, then click **OK**. Enter a directory and filename where the system will save the downloaded file.
8. Click **Save**. The transaction data will be downloaded to the directory specified.

Note: *If exporting financial information to a foreign version of PFM software, a foreign date format must be used. With the Foreign Date Exports feature, the foreign date formats will be displayed in the Export Type drop-down menu. Foreign date formats are DD/MM/YYYY as opposed to the standard format of MM/DD/YYYY.*

Online Statements

The **Online Statements** option allows you to access your monthly statements online during your Internet Banking session. This is an optional service and is dependent upon your Financial Institution's data processing vendor.

This service allows you to access your statements online in addition to receiving monthly paper statements. Additional statement options are available in the **User Options** feature and include the ability to waive receipt of paper statements, waive or receive availability of monthly reminders and more.

When you access the **Online Statement** service for the first time, you will be prompted to accept a *Statement of Financial Disclosure*. After reading the financial disclosure, click the **Accept** button. A list of available financial statements appears. The financial disclosure is always available for review via a statement of financial disclosure link on screen.







Some or all the following information is displayed based on its availability:

- **Statement Date** - The closing month/date of the statement. Depending on your financial Institution, statements may be available online for periods ranging from three months to a year.
- **Statement Type** - The types displayed describe the statements available in general terms based upon the information available from the Financial Institution. These descriptions may be for general or specific account types.
- **Full Statement** -A single .PDF file containing the complete statement.
- **Page Images** - A series of number links that represent the individual of pages in the statement.
- **Statement Back** - A link that displays additional information regarding your consumer rights, such as how to dispute items appearing on your statement, etc.

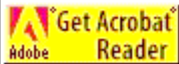
Online Statements


[Please view the Statement of Financial Disclosure.](#)

Please select from the list of available Statements.

| Statement Date | Statement Type | Full Statement | Page Images |
|-----------------|------------------------------------|---|---|
| September, 2001 | General Statement |  | [1] [2] [3] [4] |
| | Heloc (Home Equity Line of Credit) |  | [1] |
| | IRA |  | [1] |
| June, 2001 | General Statement |  | [1] [2] [3] |
| | Heloc (Home Equity Line of Credit) |  | [1] |
| | IRA |  | [1] |

[Click here to view the back of your Account Statement.](#)



To view your statements, you will need to use Adobe Acrobat Reader.  software, can be downloaded for free by clicking here.

(Acrobat and the Acrobat logo are trademarks of Adobe Systems Incorporated)

If you want to view or print an entire statement, Adobe Acrobat Reader must be installed on your system. If you do not have Acrobat Reader on your system, you can download the software by clicking the **Get Adobe Reader** icon shown on the statement selection screen. If you are only interested in viewing or printing a single page at a time (e.g., [1],[2],[3],) Adobe Reader is not required.

- **To view and print a full statement** - click the Adobe Acrobat Reader icon that matches the online statement you wish to view. All pages of the statement will be available for review. Use the scroll bar to navigate through the pages. Print the statement by clicking the printer icon within Adobe Reader.
- **To view and print a single page** - simply click on the page number (page image) desired. Print the page by clicking the browser print icon.

Open New Account

The **Open New Account** service allows you to open a new deposit-type account such as a Savings, Checking, or Certificate of Deposit. You will also be able to fund that new account by transferring funds from one of your existing accounts.

Opening a new account involves completing information using the following five pages:

- Account Type Selection
- Product Selection
- Funding
- Disclosure (optional)
- Completion

To Open a New Account:

1. Select the **type of account** you would like to open and click **Continue**.
2. Select a single **product** from those being offered and click **Continue**. For example: if Certificate was the account type selected on the Account Type Selection Page, your options may be a 30-day, 60-day- or 90-day CD.
3. Designate the **account** and **amount** you are using to fund the new account and click **Continue**.
4. If you are presented with a **Disclosure Page**, you must accept the terms and conditions contained within the Disclosure Page in order to complete the process of opening the new account. Click **Accept** to acknowledge that you have read and understood and agree to the terms and conditions of the disclosure. If you click **Decline** you will exit the account opening process.
5. A completion page appears once you have finished the previous steps. This screen confirms the success of opening your new account and provides you with detailed information regarding the new account. If there are any errors in processing the new account open request, you will be presented with an error message alerting you of any problem.
6. Click **Done** to exit the screen.

Order Checks

This feature enables you to order checks online.

Check Order

Please select the account that needs checks.

Order Checks

To use the Check Order feature:

1. Click the **Check Order** option, the Check Order screen appears.
2. Select the **account** you would like to order check for.
3. Click **Order Checks**. A new browser window will be opened connecting you to the check order vendor.

The check order vendor screen will allow you to specify check selection criteria such as design, binding style, lettering, the type of cover required, the starting check number, etc. You will submit your order from this screen. An in-process order message confirms the order has been accepted. Additional help is available on the check vendor's screen.

Payment Manager

The **Payment Manager** service is a portal that provides you access to additional online payment options. These options are dependent upon your Financial Institution's host system and data processing vendor. Some of the services that may be available include:

- **Bill Payment** - allows you to pay bills using your personal computer rather than writing and mailing checks. You can also use this service to schedule payments and view payment history.
- **Funds Transfer** - allows you to transfer funds between accounts at any financial institution.
- **Email Money** - allows you to make payments via Email to any other person.

To use a service listed on the **Payment Manager** page, click the link to the desired service. A new screen will appear for the item you selected. Additional help is available once you have accessed the individual service.

Note: *If you have not previously registered for the Bill Payment service, a registration screen will be displayed. Please complete the application as directed. Once your Financial Institution approves the application, you will receive an acceptance Email. When the Bill Payment provider processes your application, you will receive another Email notifying you that you may begin using the Bill Payment service.*

Products and Services

The **Products and Services** page is an optional feature within Internet Banking that allows you to access other financial services such as Wireless Banking Registration, Check Ordering, Brokerage Services, Credit Card Applications, and/or Statement Processors without having to exit your Internet Banking session. The services available may vary based upon the third party vendors used by your Financial Institution.

Note: *A third party vendor generally refers to an entity your Financial Institution has contracted with to provide product and services.*

To access the additional Products and Services offered:

1. Click the **Products and Services** option. The Products and Services screen appears listing the services available to you. Use your scroll bar (as applicable) to view all the available services offered.
2. Read the **disclaimer** at the bottom of the page.
3. Click the **Account** menu field (if displayed) and highlight the account associated with the service you would like to initiate. For example, if you wish to re-order checks, then you would select you're checking account number in the account menu field.

4. Select the **product or service** of interest by clicking the **Enter** button associated with that option. A message appears informing you that you are about to send information to a third party vendor.
5. If you wish to proceed, click **OK**. A new browser screen appears displaying the product or service selected. You may also click **Cancel** to return to the Products and Services screen.
6. Once you have accessed the third party vendor site, proceed to navigate the service selected as required. If after accessing the service you require additional help, click the Help option found within the service selected.
7. When you have finished your session with the third party vendor, simply close the third party vendor's browser or switch back to the Internet Banking browser to continue your Internet Banking session.

Note: *Your Internet Banking session may time out while you are accessing the third party vendor, so you may have to log into Internet Banking once again. This is done to protect your assets and financial information.*

Secure Forms

The Secure Forms feature allows you to take advantage of additional online products and services. Please make sure that you have read any disclosure text, if shown, before submitting the application. Your account information such as ID, Name, Address and Email is automatically displayed on the forms.

Note: *You can use the TAB key to advance between fields within the forms.*

Change of Address Application Form

Address Change Request

* Required Information

!Member! Number:

Name (First MI Last):

Street Address:

City, State, Zip:

Permanent or Temporary Address Change

If temporary, from / / to / /

New Address Information

*Address Line 1:

Address Line 2:

*City, *State, *Zip: ,

Home Phone: -

Work Phone: -

Fax Number: -

E-mail Address:

Would you like an e-mail from _____ verifying your address has been changed?

Yes No

Please submit a separate Address Change form for each !Member! number.

Submit

Cancel

This online form allows you to submit a permanent or temporary change of address.

1. Click the **Address Change** option.
2. Click the option (Permanent or Temporary) applicable to this change of address. If temporary, indicate the From/To dates using the date fields.
3. Enter your **new address** information in the appropriate address fields.
4. Click **Yes** to receive an Email confirmation that your address has been changed.
5. Click **Submit** to process the change. A confirmation message is displayed indicating that your application has been submitted. You may also click **Cancel** button to clear all fields and begin again.

Master Card or Visa Check Card Application Form**VISA Check Card Application**

* Required Information

Primary Card Holder Information

Member Number:

Name (First MI Last):

Street Address:

City, State, Zip:

*Social Security Number: *Date of Birth (mm/dd/yyyy): Home Phone: - Work Phone: - *Mother's Maiden Name:

E-mail Address:

Additional Card InformationAdditional Name (First MI Last):

I authorize _____ to issue the above person a VISA Check Card.

This online application allows you to apply for a Master Card or Visa Check Card.

1. Click the **Visa Check Card** or **Master Card Check Card** application option.
2. Enter your **Social Security Number**.
3. Enter your **Birth Date**.
4. Enter your **Home Phone** number.
5. Enter your **Work Phone** number.
6. Enter your **Mother's Maiden Name**.
7. Specify the name of the person to whom you would like an additional card issued. (First, MI, Last).
8. Click **Submit**. A confirmation message appears indicating that your application has been submitted. You may also click **Cancel** to clear all fields and begin again.

Loan Application Form

This online form allows you to apply for a loan.

Loan Application

* Required Information

To streamline your loan process, please provide all requested information. When you have completed the application, click the Submit button to send your Loan Application to a Loan Officer. You will receive a response to your request within ten (10) business days.

Married applicants may apply for a separate account. If you are applying for Individual Credit, you must complete the Applicant section about yourself. You must complete the Co-Applicant section about your spouse if:

1. You live in -OR- the property pledged as Collateral is located in a Community Property State (AZ, CA, ID, LA, NM, NV, TX, WA, WI),
2. Your spouse will use the account, -OR-
3. You are relying on your spouse's income as a basis for repayment.

If you are relying on income from alimony, child support or separate maintenance, complete the Co-Applicant section to the extent possible about the person on whose payments you are relying.

If you are applying for Joint Credit with another person, complete the Primary Applicant **and** Co-Applicant sections.

Is this your first loan from California Credit Union? Yes No

Amount/Credit Limit Requested: \$

Approximate Time to Repay: Periods: **Years**

Loan Type: **Boat**

Security Offered:
(Secured Credit Only)

Is this an Individual or Joint Loan? Individual Joint

Primary Applicant Information

Personal

Name (First MI Last):

Member! Number: **3000**

*Social Security Number:

Marital Status: Married
 Separated
 Unmarried (Single - Divorced - Widowed)

*Driver's License Number: *State

*Date of Birth (mm/dd/yyyy):

Home Phone: -

1. Complete the **Loan Information** section by answering the questions regarding the loan amount, type, duration and whether or not the loan is an individual or joint loan.
2. Complete the **Primary Applicant Personal Information** section, including your social security number, home and work phone numbers, marital status and driver's license number.
3. Complete the **Income** statement for the primary applicant, including the name of your employer, salary, and any additional income you want considered.
4. If you are applying for the loan with another individual, complete the **Co-applicant Personal Information** section and the **Co-applicant Income** section.
5. Select the method you want the Financial Institution to use when contacting you about the loan application.
6. Click **Submit** when all the information is completed. A confirmation message appears indicating that your application has been submitted. You may also click **Cancel** to clear all fields and begin again.

Check Copies Form

Check Copy Request

* Required Information

Member Number:
Name (First MI Last):
Street Address:
City, State, Zip:

Check Information

| *Date | *Check Number | *Amount | *Payable To |
|----------------------|----------------------|-------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |

*Account Number

Additional Comments or Instructions

Please allow up to 10 business days for the delivery of your check copies. Contact California Credit Union for information on Check Copy charges. California Credit Union will charge a check copy fee based on the fee schedule you have already received.

This feature allows you to request copies of processed checks. Check copies are normally mailed back to you within 10 business days.

1. Click the **Check Copies** option.
2. Enter the **Date** shown on the check.
3. Enter the **Check Number**.
4. Enter the **Amount** of the check.
5. Enter the **Payee** name.
6. Enter the **Account Number** from which the check was written.
7. Add any **Comments or Instructions**.
8. Click **Submit**. A confirmation appears indicating that your request has been submitted. You may also click **Cancel** to reset all fields and begin again.

Stop Payment Request

The **Stop Payment** request form is used to request a stop payment on unprocessed checks. Requests will be held for 6 months after which they will become inactive.

Stop Payment Request

* Required Information

Member Number:
 Name (First MI Last):
 Street Address:
 City, State, Zip:

Check Information

| *Date | *Check Number | *Amount | *Payable To |
|----------------------|----------------------|-------------------------|----------------------|
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | \$ <input type="text"/> | <input type="text"/> |

*Account Number

Additional Comments or Instructions

Disclosure

We will process your request to stop payment on the check(s) described above, unless we have already paid, certified or accepted it. Your request will cease to be effective six months from the date shown above. California Credit Union will not be liable for payment of the check contrary to this request unless payment is caused by California Credit Union's negligence and causes actual loss to you. California Credit Union's liability shall not, in any event, exceed the amount of the check. You must reimburse California Credit Union for any loss it sustains in honoring this request.

California Credit Union will charge a stop payment fee based on the fee schedule you have already received.

1. Click the **Stop Payment Request** option.
2. Enter the **Date** shown on the check.
3. Enter the **Check Number**.
4. Enter the **Amount** of the check.
5. Enter the **Payee** name.
6. Enter the **Account Number** from which the check was written.
7. Add any **Comments or Instructions**.
8. Click **Submit**. A confirmation appears indicating that your stop payment request has been submitted. You may also click **Cancel** to reset all fields and begin again.

Direct Deposit Form

Direct Deposit Application

* Required Information

!Member! Number:
 Name (First MI Last):
 Street Address:
 City, State, Zip:

*Social Security Number:
 *Payroll Frequency:
 *Employer:
 *Employer Location:
 Daytime Phone: -
 Action: Start Stop
 Total Amount to Deposit: Net Pay or \$
 OR Change From: \$ to \$

Note: If you are starting or increasing the amount sent to California Credit Union, you must notify your payroll department of this change. From the amount listed above, allocate money to the accounts as indicated below. If this is a change to a current direct deposit, existing allocations to specific accounts must be re-entered.

Deposit Allocations

Dollars to Primary Savings: \$
 Dollars to Primary Checking: \$
 Dollars to Other Account: \$
 Other Account Number:

Additional Comments or Instructions

The direct deposit form is used to instruct your Financial Institution on requirements to have funds directly deposited or the amount of change to a deposit going to either savings, checking or another account specified by you. The origin of these funds may be from your place of

employment. In this case, you are required to notify the payroll department of any and all changes.

1. Click the **Direct Deposit** option.
2. Enter your **Social Security Number**.
3. Select the **frequency** you receive payments using the drop-down list.
4. Enter your **employer's name**.
5. Enter you **employer's location**.
6. Enter your **daytime phone** number.
7. Select either the **Stop** or **Start** direct deposit option.
8. Enter the **amount to be deposited** or the **changes** in the deposit amount.
9. Specify the **allocation** of funds.
10. Add any **Comments or Instructions** if necessary.
11. Click **Submit**. A confirmation message appears indicating that your application has been submitted. You may also click **Cancel** to reset all fields and begin again.

ATM Card Application**ATM Card Application**

* Required Information

Primary Card Holder Information

!Member! Number:

Name (First MI Last):

Street Address:

City, State, Zip:

*Social Security Number: *Date of Birth (mm/dd/yyyy): Home Phone: - Work Phone: - *Mother's Maiden Name:

E-mail Address:

Additional Card InformationAdditional Name (First MI Last):

I authorize California Credit Union to issue the above person an ATM Card.

This feature allows you to apply for an ATM card.

1. Click the **ATM Card** application option.
2. Enter your **Social Security Number**.
3. Enter your **Birth Date**.
4. Enter you **Home Phone** number.
5. Enter your **Work Phone** number.
6. Enter your **Mother's Maiden Name**.
7. Specify the name of the person to whom you would like an additional card issued. (First, MI, Last).
8. Click **Submit**. A confirmation message appears indicating that your application has been submitted. You may also click **Cancel** to clear all fields and begin again.

Send Secure Email

Secure Email

To:

From:

Reply To:

Subject:

Message: Please remember to include all relevant account numbers

Submit

Cancel

Reset

This form enables you to send secure Email messages between you and the Financial Institution.

1. Click the **Secure Message** option.
2. In the **Reply to** field, verify the email address displayed.
3. Enter the **Subject** for the Email (e.g., late Charges on my account).
4. Enter the text of the message into the **Message** field. Be sure to include all relevant account numbers.
5. Click **Submit** to send the message. You may also click **Reset** to clear all fields and begin again, or click **Cancel** to return to the Secure Forms page.

Stock Quotes

Stock Quotes is an area within the Internet Banking System where you may search, add, edit and delete stock symbols that are tracked by the system. Once you select the **Stock Quotes** menu item, the system displays the current stock symbols tracked on screen or, if no stocks have been selected, an add stock option will appear on-screen.

Searching for a Stock Symbol

The **Search** option allows you to locate a stock symbol to track by entering a full or partial word to search for and selecting the exchange or all exchanges to search within.

Stock Symbol Lookup

Please follow the following 2 steps outlined below to find the stock symbol or the company you are searching for.

NOTE : If you are searching by symbol, you must provide a full symbol. A search by symbol is an alphabetic search. If you are searching by company name, you must provide a partial or full company name. All searches will return company name and symbol.

#1 : Enter a word or word fragment:

The search is **not** case-sensitive.

#2 : Choose the exchange to search:

- All Exchanges**
- AMEX Exchange**
- NASDAQ Stock Market**
- New York Stock Exchange**
- Indices and Indicators**
- Money Market Funds**
- Mutual Funds**

To search for a stock symbol:

1. Click **Search**.
2. Enter the word, fragment, or symbol to locate.
3. Select the exchange within which the system will look for the criteria entered above.
4. Click **Submit** to process the lookup request. The system returns the exchange, Symbol and name of stocks matching the query on the **Internet Stock Search Results** screen.
5. Select a single stock from the results list and click **Add** to access the **Add Stock to Portfolio** screen. Or click another menu option to exit the search results screen.

Adding a Stock Symbol to Track

Add Stock To Portfolio

If you would simply like to track the performance of a stock, you may enter the "Symbol" and the "Name" fields ONLY. If you would like to track a stock for which you own shares, you may fill in the "Purchased Date", "Quantity", "Price/Share" and "Commission" fields. Press the "Add" button to add the stock to your portfolio.

| Symbol | Name | Purchased Date | Quantity | Price/Share | Commission |
|----------------------|----------------------|----------------|--------------------------------|-----------------------------------|-----------------------------------|
| <input type="text"/> | <input type="text"/> | 01 / 22 / 2003 | <input type="text" value="0"/> | <input type="text" value="0.00"/> | <input type="text" value="0.00"/> |

To add a new symbol to track:

1. Select the **Stock Quotes** option from the menu. If no stocks have been selected, the **Add** button will appear on-screen. OR If stocks have been added previously, the system displays the current stock symbols tracked on-screen. In this case you would click the **Edit** option to access the **Portfolio Maintenance** screen where you can then click the **Add** stock button.
2. Once the **Add** button is clicked, the system displays the **Add Stock to Portfolio** screen.
3. Enter the **Symbol** representing the stock to be tracked.
4. Enter the **Name** of the stock.
5. If you want to track the performance of the stock, enter the **Purchased Date**, **Quantity**, **Price/Share** and **Commission** paid.
6. Click the **Add** button to add the stock to your portfolio. A confirmation screen appears. You can choose to view the **Portfolio Performance** screen or add another stock.
7. You also have the option to cancel the action or reset the fields on the screen.

Stock Quote Portfolio Maintenance

The **Portfolio Maintenance** screen is used to Add, Edit or Delete the stock symbols tracked. Once the screen is displayed, you select the stock(s) to edit or delete, then click the appropriate option. The Add feature is also available from this screen. Instructions for the Add feature are described above.

Stock Quote Portfolio Maintenance

You currently have **2** stocks being tracked. You may add **18** more individual stocks to your portfolio to track.

| | Symbol | Name | Purchased Date | Quantity | Price/Share | Commission |
|--------------------------|--------|------------|----------------|----------|-------------|------------|
| <input type="checkbox"/> | KO | Coca Cola | 01/06/2003 | 225 | 40.00 | 0.00 |
| <input type="checkbox"/> | AMZN | Amazon.com | 01/06/2003 | 100 | 15.00 | 0.00 |

To edit symbol information:

1. Select the stock(s) to edit by clicking the appropriate checkbox(es).
2. Click **Edit**. The system will displays the selected stocks on the **Edit Stocks from Portfolio** screen.
3. Change the information as needed and click the **Update** button to change the information stored in the system. You can also click **Cancel** to exit the screen without changing the information in the system. When the Update option is selected, the system displays a confirmation screen.
4. Click the **Update Prices** button to display the **Portfolio Performance** screen.

Edit Stock From Portfolio

You may edit any information below. If you would simply like to track the performance of a stock, you may enter the "Symbol" and the "Name" fields ONLY. If you would like to track a stock for which you own shares, you may fill in the "Purchased Date", "Quantity", "Price/Share" and "Commission" fields.

| | Symbol | Name | Purchased Date | Quantity | Price/Share | Commission |
|---|---------------------------------|--|---|----------------------------------|------------------------------------|----------------------------------|
| 1 | <input type="text" value="KO"/> | <input type="text" value="Coca Cola"/> | <input type="text" value="01 / 06 / 2003"/> | <input type="text" value="225"/> | <input type="text" value="40.00"/> | <input type="text" value=".00"/> |

To delete a symbol:

1. Selects the stock(s) to delete by clicking the appropriate checkbox(es).
2. Click **Delete**. The system will displays the selected stocks on the **Delete Stocks from Portfolio** screen.
3. Click **Delete** to continue and remove the selection(s) from the system or click **Cancel** to abort the process. When the Delete option is selected, the system displays a confirmation screen.
4. Click the **Update Prices** button to display the **Portfolio Performance** screen.

Delete Stock From Portfolio

Press "Delete" to continue, or "Cancel" to abort.

| Symbol | Name | Purchased Date | Quantity | Price/Share | Commission |
|--------|------------|----------------|----------|-------------|------------|
| AMZN | Amazon.com | 01/06/2003 | 100 | 15.00 | 0.00 |

Stop Payment

The **Stop Payment** feature is an optional service that allows you to initiate a stop payment on a check. Depending upon your Financial Institution's host system, 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.

Stop Payment

This will Stop the Payment of the specified checks!

Type of request: Stop payment on a check.
 Check the status of a Stop payment.
 Release a Stop payment on a check.

Account:

Comment:

Single Check Information:

Check Number:

Amount of the check:

Issue Date of check: (mm/dd/yyyy) / /

Payee name:

Multiple Check Information:

Enter the sequence of checks to stop: to

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 the **account number** from the drop-down menu.
4. Add any comments in the **Comment** field.
5. For a **Single Check**, enter the check number, amount, date the check was issued and the payee name. (Note: Some of these fields are host system dependent and may not appear on your screen.)
6. 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.
7. Click **Submit**. A stop payment confirmation screen appears.
8. Click **Cancel** to clear all fields and start over, or click **Confirm Check Stop** to submit the request for processing.

U.S. Savings Bonds

U.S. Savings Bonds are a convenient, safe, and secure investment. Bonds are offered in several different series, the most popular series is the "EE" bond. Series "EE" Savings Bonds will earn market-based rates for 30 years. The interest earned on U.S. Savings Bonds is exempt from state and local income tax, and federal income tax can be deferred until they are cashed in or when the 30 years are concluded. The answers to some frequently asked questions are included below following the instructions on completing your online U.S. Savings Bond Purchase.

Minimum Holding Period Extended

The Treasury Department has announced that the minimum holding period that applies to United States Savings Bonds will be extended from six to twelve months, effective with issues dated on and after February 1, 2003. The minimum holding period is the length of time from issue date that a bond must be held before it is eligible for redemption. Both Series EE and I bonds are affected. Series EE and I Savings Bonds bearing issue dates prior to February 2003 retain the six-month minimum holding period in effect when they were issued.

Individual investors who are saving for the longer term will not be affected by the lengthened holding period. The new holding period will prevent purchasers from taking advantage of the current spread between savings bond returns and historically low short-term interest rates by cashing in bonds after six months. Savings Bonds are designed to be a long-term savings vehicle.

All other terms and conditions that apply to Series EE and I bonds remain unchanged. More information about United States Savings Bonds can be found on the website www.savingsbonds.gov.

Eligibility Requirements

There are few requirements for purchasing U.S. Savings Bonds through this online service. You must:

- Have the ability to access accounts through Internet Banking,
- Have a social security number or tax identification number,
- Be a citizen of the United States, and
- Not be employed as the Secretary of the Treasury or the Treasurer of the United States.

Once you have met all the requirements for purchasing US Savings Bonds you are ready to order Savings Bonds online.

U.S. Savings Bond Order Form

Owner/First-Named Co-Owner: (Bonds registered to)

First: Middle:

Last:

Social Security Number: - -

Bonds To Be Delivered "Care Of":

(Do not complete unless name is different from the owner or first-named Co-Owner)

First: Middle:

Last:

Address where bonds are to be delivered:

No. and Street or Rural Route:

City or Town:

State: Zip Code:

Co-Owner Or Beneficiary:

Neither Co-Owner Beneficiary

First: Middle:

Last:

| Denomination | Quantity | Issue Price |
|----------------------|----------------------|----------------------|
| \$50.00 | <input type="text"/> | \$25.00 |
| \$75.00 | <input type="text"/> | \$37.50 |
| \$100.00 | <input type="text"/> | \$50.00 |
| \$200.00 | <input type="text"/> | \$100.00 |
| \$500.00 | <input type="text"/> | \$250.00 |
| \$1,000.00 | <input type="text"/> | \$500.00 |
| \$5,000.00 | <input type="text"/> | \$2,500.00 |
| \$10,000.00 | <input type="text"/> | \$5,000.00 |
| Totals | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Withdraw Funds From Account:

E-mail Address to Send Receipt

Ordering Bonds

1. Select the **Savings Bond** option, an online order form appears.
2. Enter the name of the **Owner**. This is the name of the person that the bond will be registered to.
3. Enter the **Social Security or Tax Identification Number**. This is a nine-digit field and should have the SSN or Tax ID number of the Owner, if unavailable the social security or tax identification number of the purchaser should be entered.
4. Enter **Bonds to Be Delivered "Care of"** information *only* if it differs from the Owner Name. For example: If the bond will be given to a third party, "in care of" refers to the purchaser's name.
5. Enter the **Address** where Bonds are to be delivered. A complete address must be provided, include street address, City or Town, State and Zip Code for receiving the bonds. All bonds must be delivered in the United States.
6. Select one of the following options: **Neither - Co-Owner - Beneficiary**. If there is not a designated Beneficiary (A person that will be allowed to cash in the bond, in the event of the Owner is deceased), you should select Neither. If there is no Co-Owner (an additional person that the Bond will be registered to), again select Neither. If there will be designated Co-Owners or Beneficiaries, the first and last name will be required.
7. Select the **Denomination of Bonds** by entering a number in the quantity field correlating with the denomination requested. The amount that will be debited from the designated account will be reflected in the Issue Price. The number entered into the quantity field determines the total amount debited from the selected account.
8. Choose the account from which payment for the bond order will be debited from the **Withdraw Funds from Account** drop-down list. An account must be designated in order to complete the purchase.
9. Enter the Email address that will be used to receive confirmation of your order in the **E-mail Address to Send Receipt** field. An E-mail address must be provided for receiving confirmation of Savings Bond orders. After your order is received by the financial institution a confirmation will be sent to the address entered in this field.
10. Click **Submit** after you have completed the online form. If all required fields are complete, the system will prompt you to verify the information entered. If the information is incorrect, select the **Back** button to return to the form. If the information is correct, select **Confirm** and the order will be transmitted for processing.

A confirmation and reference number will be sent back once the financial institution has received your request for US Savings Bonds. US Savings Bonds should be mailed to the designated address with 15 business days after the financial institution has processed the order.

Frequently Asked Questions about Savings Bonds

What are the advantages of owning savings bonds?

Savings bonds can be purchased for a small amount of money, the minimum investment is \$25 when buying through financial institutions. They are lower risk than most investments since both principal and interest are guaranteed by the full faith and credit of the United States, and lost, stolen, or destroyed bonds can be replaced. They are flexible and liquid--savings bonds can be cashed without penalty anytime after the first six months. There are no commissions or similar fees. Interest is exempt from State and local income tax and federal income taxation can be postponed until you cash your bond or until it stops earning interest in 30 years.

I am an U.S. citizen currently living outside the United States. Can I still purchase savings bonds?

Yes! A U.S. citizen living abroad can purchase savings bonds by completing the purchase application (Form PD F 5263). You should send the completed form, along with funds in the amount of the purchase price, to either a U.S. financial institution or a Federal Reserve Bank that handles savings bond transactions.

When does my bond stop earning interest?

Bonds stop earning interest at final maturity. Series E (from May 1941 to November 1965) will reach final maturity in 40 years. After 1965, all Series E and EE bonds will reach final maturity in 30 years.

What is the easiest way to find out the current interest rate on my E and EE bonds?

Just take a look at our Savings Bond Earnings Report. This report will tell you what your bond is currently earning and will give you the current value of \$100 E and EE bonds. If you don't happen to have \$100 bonds, it's no problem. It's simple to calculate the value for bonds of other denominations since they are proportional. For example, if you have a \$50 bond; just divide the value of the \$100 bond by 2. If you have a \$500 bond, multiply the value of the \$100 bond by 5.

When does my bond increase in value?

EE savings bonds issued on or after May 1, 1997 increase in value every month. Most bonds issued prior to May 1997 increase in value every six months. There are exceptions for bonds issued March 1993 through April 1995 - these bonds increase in value the first of every month during the first five years. After that, they increase in value semiannually, unless monthly increases are needed to make sure the bonds earn at least 4%.

If a bond is lost, stolen, or destroyed, what should I do?

Bonds that are lost, stolen, mutilated, or destroyed can be replaced free of charge as long as we (the Bureau of the Public Debt) can establish that the bonds have not been cashed. To assure that the bonds can be traced, owners should keep records of bond serial numbers, issue dates, registration, and social security or taxpayer identification numbers in a safe place separate from the bonds. In order to file a claim for a replacement bond, the bond owner should complete Form PD F 1048, which is available from our forms ordering program. On this form the bond owner will provide the approximate issue date along with the complete names, addresses, and social security number that appeared on the bond. If the bond owner is a minor, both parents should sign the form and the minor's age and social security number should be included. Replacement bonds will bear the original issue date. The completed form can be mailed to:

Bureau of the Public Debt
P. O. Box 1328,
Parkersburg, WV 26106-1328.

I recently ordered some savings bonds, but I have not received them in the mail. What should I do?

An EE bond ordered through a financial institution should arrive at the delivery address you designate within 15 business days (usually, about 3 calendar weeks) from the date of your purchase order. In fact, some bond buyers have reported to us that they received their bonds within just a few days. If the bond doesn't arrive within that 15-business-day time span, you should contact the institution where you ordered the bond. They should work with you and the Federal Reserve Office to either find the missing bond or get you a replacement. If you end up signing a form to get a replacement bond, the replacement bond should normally be delivered within 15 business days of that form arriving at the Federal Reserve Office.

How can I find out the status of my savings bonds to determine whether or not they have been cashed?

If you have the serial numbers, we can look up the status of the securities, assuming they are U.S. Treasury securities. But because of the confidentiality of the records, this is one of those situations in which we have to require a signed request mailed to us (via postal service) before we can give out information. If the bond owner(s) is (are) no longer living, the person appointed by the court to settle the estate should sign the request showing their capacity, such as, "executor." If the estate has been settled, or if it was settled informally without direct court involvement, an heir should sign the request and state that he is an heir of the deceased bond owner. The address to send the request is:

Bureau of the Public Debt,
P. O. Box 1328,
Parkersburg, WV 26106-1328.

Can I pledge my savings bonds as collateral?

No, savings bonds are legally not permitted to be used as collateral for a loan or as security for the performance of an obligation.

Do I have to pay taxes on my savings bond interest earnings?

The interest is subject to Federal income taxes, but is exempt from state and local income and personal property taxes. The bonds (principal and interest) are subject to gift, estate, and inheritance, and other Federal or state excise taxes.

When do I report savings bond interest earnings to the IRS?

For Federal income tax purposes, a taxpayer generally can elect to pay tax on E/EE bond or Savings Note interest earnings annually as it accrues or defer the tax until the bonds/notes are cashed or reach final maturity. If the E/EE bonds or Savings Notes are exchanged for Series HH bonds so long as the exchange takes place no later than one year from the month they reach final maturity, the accrued interest on the exchanged bonds is not subject to Federal income tax until the Series HH bonds are redeemed, reach final maturity, or are otherwise disposed of. This can defer the tax liability for up to 20 years, the total life of an HH bond. Interest earnings on HH bonds must be reported to the IRS annually.

I have some old bonds that have reached final maturity. What can I do with them?

Series E/EE bonds and Savings Notes can be redeemed at final maturity or they can be exchanged for Series HH current income bonds. If you redeem your bonds, and you have deferred reporting interest for Federal income tax purposes, you should report all accrued interest in the year in which they reach final maturity.

Can I cash bonds registered in my daughter's name if I am not named as Co-Owner or listed as the beneficiary and my daughter is living?

Yes, if the child is too young to sign the request for payment and understand the transaction, payment can be made to either parent with whom the minor lives (or to whom legal custody has been granted). The request would be made on the back of the bond as follows:

"I certify that I am the parent of Jane Doe with whom Jane Doe resides (or to whom legal custody has been granted). She is ___ years old and is not of sufficient understanding to make this request.

For more information on US Savings Bonds, please go to the Internet address below:
<http://www.publicdebt.treas.gov/sav/sav.htm> or www.savingsbonds.gov

Index

A

| | |
|------------------------------------|-----------------------|
| Access Account | 1 |
| Account Descriptions | 10 |
| Account Detail | 1, 26 |
| Account Export..... | 43 |
| Account Export Screen | 1 |
| Account History | |
| Sorting | 32 |
| Account History | 1, 10, 24, 26, 29, 32 |
| Account History Selection | 29 |
| Account Information | 29 |
| Account Summary..... | 1, 24 |
| Account Transfer..... | 1, 33 |
| Add | |
| Balance Notification..... | 41 |
| Check Cleared Notification..... | 41 |
| Maturity Date Notification | 41 |
| Add..... | 41 |
| Add Scheduled Transfers | 34 |
| Audio Response Method..... | 7 |
| Audio Response System..... | 7 |
| Auto Timeout Screen Blanking | 4 |

B

| | |
|----------------------------|----|
| Balance Notification | 41 |
| Bill Payment | 48 |

C

| | |
|--------------------------------------|----------|
| CD Redemption | 39 |
| Change Account Descriptions..... | 10 |
| Change Date Range | 10 |
| Change Email Address | 1, 7, 10 |
| Change E-mail Address | 10 |
| Change History Date Range..... | 10 |
| Change ID | 10 |
| Change Image Color..... | 10 |
| Change Image Sets | 10 |
| Change Languages..... | 10 |
| Change Mode | 10 |
| Change Newsletter Subscription | 10 |

| | |
|--|-------|
| Change Password..... | 1, 10 |
| Change Password service | 4 |
| Change Promotional Email Subscription .. | 10 |
| Change Start Page..... | 1, 10 |
| Change Start Up Page | 1 |
| Change Startup Page..... | 1 |
| Change Subscription..... | 10 |
| Change Timeout..... | 1, 10 |
| Change Timeout Period | 10 |
| Check Cleared Notification..... | 41 |
| Check Order..... | 47 |
| Check Request..... | 34 |
| Common Command Button Formats | 5 |
| Common Field Requirements | 5 |
| Create Report..... | 40 |
| Custom Reports | 40 |

D

| | |
|------------------------------------|----|
| Delete | |
| Notification | 41 |
| Delete | 41 |
| Download Account Information | 1 |
| Download Data..... | 43 |

E

| | |
|---------------------------------|----------|
| Edit | |
| Notification | 41 |
| Edit | 41 |
| E-Mail | 1, 5, 48 |
| Email Address | 1 |
| Email Collection..... | 7 |
| Email Money..... | 48 |
| Email Notifications..... | 34, 41 |
| Export | 1 |
| Export Account Information..... | 43 |
| Export Format..... | 43 |
| Export Type | 43 |
| Express Setup | 41 |

F

| | |
|------------------------------|---|
| Failed Log-on Attempts | 4 |
|------------------------------|---|

| | | | |
|---|----------------|---|--------|
| Flex GUI | 24, 29, 32, 34 | Overpayments | 34 |
| Forced Password Change | 7 | Overview | 1 |
| Foreign Date Exports | 43 | P | |
| Forgotten Password | 7 | Password Change | 4 |
| Forgotten Password Setup | 10 | Password Information | 1 |
| Funds Transfer | 48 | Payment Manager | 48 |
| G | | Personal Financial Management..... | 1 |
| Graphics/Text Mode | 10 | Personal Identification Number | 7 |
| H | | Personalize Your Internet Banking Session | 1 |
| History | 26 | PFM..... | 1 |
| I | | PIN | 1 |
| Interface Tips | 5 | Printer Friendly | 5 |
| Internet Banking | | Printer Friendly Version..... | 24 |
| register..... | 7 | Process Transfer | 1 |
| start..... | 7 | Products | 48 |
| Internet Banking | 7 | Q | |
| Internet Banking Common Terminology | 1 | Quick Guide..... | 5 |
| Internet Banking Disclosure | 7 | Quicken | 43 |
| Internet Banking login | 7 | R | |
| Internet Banking Registration..... | 7 | Register | |
| Internet Banking services..... | 7 | Internet Banking | 7 |
| Internet Banking System..... | 4 | Register | 7 |
| Introduction | 1 | Registration | 7, 48 |
| L | | S | |
| Last Logon | 7 | Savings Bonds | 66 |
| Logging Into Internet Banking | 7 | Schedule Transfers | 34 |
| Login | 7 | Scheduled Transfer Calendar | 34 |
| Login ID | 1, 10 | Scheduled Transfer Frequency..... | 34 |
| M | | Scheduled Transfers Summary..... | 34 |
| Maturity Date Notifications | 41 | Secure Forms..... | 49 |
| N | | Security Architecture | 1, 4 |
| Navigation | 5 | Send Email | 9 |
| New Account | 47 | Services..... | 1, 48 |
| Notifications Summary | 41 | Session Timeout | 1 |
| O | | Sign Off | 1 |
| Online Documentation | 5 | Sign-off Button..... | 4 |
| Online Statement Options | 10 | Sign-off, Exit..... | 5 |
| Online Statements | 45 | Sorting | |
| Open New Account | 47 | Account History | 32 |
| Order Checks | 47 | Sorting | 24, 32 |

| | | | |
|-------------------------------|-------|--------------------------------|-------------|
| Special Command Buttons | 5 | U | |
| Standard Registration | 7 | Update PFM | 43 |
| Stock Quotes..... | 1, 61 | User Account ID | 4 |
| Stop Payment..... | 65 | User Options | 1, 4, 7, 10 |
| T | | V | |
| Tiered Commercial Loans..... | 21 | View Recent Transactions | 24 |
| Timeout | 4 | Viewing | |
| Transaction Results | 1 | Account Details..... | 26 |
| Transfer Frequency..... | 34 | Viewing..... | 26 |
| Transfer Funds..... | 1, 33 | Y | |
| | | Your Account Information..... | 1 |