

**Online Banking & Bill Pay**



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# Quick Start Guide

*Step-by-step instructions PLUS easy-to-read screen shots and helpful tips.*

***Bank of Cordell***

# Welcome – Online System Security

## Welcome to Online Banking and Bill Pay!

Whether you're at home, at work, or on the road, we're here for you 24 hours a day, 7 days a week, 365 days a year with our any time, all-the-time online services.

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. There is no need to be overly concerned about conducting banking transactions online. Online Banking and Bill Pay is very secure. The Board of Directors have established sound physical and internal controls within the financial institution, data processing department, and any related e-banking areas to ensure the accuracy, integrity and confidentiality of all information processed online.

## **Key components that help maintain a high level of public confidence in an online environment include:**

### **Passwords**

Before you access the Online Banking system, you are required to enter your personal User ID and password. Without the proper login, you cannot see or use any web pages within this service. After the initial login, you are then required to change your password for confidentiality. In addition, periodic password changes are required by the system. You also have the ability to change your password at any time on your own.

## **Account Number Masking and Aliases**

For security reasons, complete account numbers will never appear on the computer screen or be transmitted over the Internet. When the account number is displayed, it appears “masked” as #####1234. Account “aliases”, or nicknames, for your accounts can only be assigned by you when displaying account information on the screen, so no one other than you will be able to identify the accounts.

## **Secure Connection - SSL Data Encryption**

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between our systems and your computer are completely encrypted or ‘scrambled’ so they are unreadable to any person or group that may try to “intercept” the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between our systems and the Service Bureau processing center for daily data transmissions.

## **Physical Security**

There are also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. State-of-the-art firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to cover physical security.

So, as you can see, the precautions that are taken with Online Banking security are created by multiple security elements and measures that work together to provide you the most secure environment available today.

# How to Use this Guide

This Quick Start Guide is designed to walk you through each step of the Online Banking and Bill Pay process—from how to log in to setting up your first bill payment.

Each Online Banking and Bill Pay feature is illustrated by a screen shot and step-by-step instructions on how to use each feature.

You'll always see a 'YOU ARE HERE' X on the top of each screen that clearly shows your exact location within the Online Banking and Bill Pay pages. Each page is numbered for easy reference.

It's a lot easier than you think to get started. Help is always a quick e-mail or phone call away!



# Preparation Before Logging In

Getting started with Online Banking and Bill Pay only takes a few short minutes. It's so fast and easy, you'll be up and running in no time! The first step in getting started is gathering together the appropriate paperwork to make your first login as simple as possible.

- 1 Be sure to gather the Online Banking welcome letter that you received from us. This letter is important because it contains your User ID and password information.
- 2 Also gather your most recent statement for each account you will be viewing online, that way you can easily identify the account numbers and choose a 'nickname' for each account.
- 3 If you have already signed up for Bill Pay, be sure to gather together previous bills in order to enter your payee or biller information. (You'll only have to do this once!)
- 4 Next, logon to the Internet and go to our home page. The home page can be found at [www.bankofcordell.com](http://www.bankofcordell.com).

From the home page, select Online Banking, and follow the instructions.

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# Login to Online Banking

The screenshot shows the 'Login to Online Banking' page. At the top, it says 'Login to Online Banking' and 'Welcome to the Online Banking system. To log in to the system, enter your User ID and Password, then click the 'Login' button.' Below this is a dark blue login box with 'User ID:' and 'Password:' labels, each followed by a white input field. There are 'Reset to Defaults' and 'Login' buttons. A red link 'Forgot your Password?' is below the password field. A blue callout '1' points to the 'Login' button. To the right of the login box is a white box with a blue border containing text about browser versions and a link 'Sign up for Online Banking and/or Bill Pay'. A blue callout '2' points to this link. Below that is another white box with a blue border containing text about security and a link 'Click here to learn more'. A blue callout '3' points to this link. At the bottom of the page is a blue link 'Go to Contact Us/Online Services'.

- 1 Type in your personal user ID and password found in the welcome letter that you received in the mail. After the first login, you will be asked to reset your password. This ensures your password can only be identified by you and offers an added level of security.
- 2 If you haven't already applied, click on 'Sign up for Online Banking' to complete an easy online enrollment form. Then, in a few days, you will receive welcome letter in the mail from us that will contain your unique and personal user ID and password. You can also use this enrollment form to sign up for Bill Pay at the same time.
- 3 To receive more detailed information about our security policies and procedures, click on the 'Click Here to Learn More' link.

## Helpful Hints

Your new password must be 6-10 alpha and/or numeric characters. To offer additional security, you will be asked to change it every 60 days. But, by clicking on 'My Profile', then 'Change Password', you can change it any time and however often you prefer.

# Account Summary

The 'Account Summary' is the first screen you will see once you login to Online Banking. It provides a quick snapshot of virtually all of your accounts held with us.

- 1** All features available in the 'Account Summary' section will be listed in the 'Account Summary' window on the left side of the page. Just click on any feature in the window to go to that area.
- 2** For easy record keeping, the accounts are categorized by deposits, CD and IRAs, and loans. Your balances are updated daily, so you'll always know your current balance for every account. Finally, all of your account information can be found in one place.
- 3** Balances are divided by 'Current Balance' and 'Available Balance'. The 'Current Balance' shows the funds available except those that are still pending within the Online Banking system. The 'Available Balance' shows the funds available including all pending transactions that have recently posted. If you have Overdraft Protection and/or Overdraft Privilege on your checking account, the Available Balance will reflect the dollar amount established for your account.
- 4** The 'As of Date' shows you the last time your account information was updated. So you can always be one step ahead of your finances!

**1** Please remember to return to this Account Summary page at any time for the current status of all your accounts. Click on any account below to see the details of that account.

**2** Update Balances

**3** **4**

Account	Currency	Current Balance	Available Balance	As of Date
DCAsst1111	USD	1,231.12	1,120.32	2/2/2004
DCAsst2222	USD	9,810.10	9,810.10	2/2/2004
DCAsst3333	USD	9,890.06	9,490.07	2/2/2004
Money Checking	USD	4,997.26	7,895.26	6/11/2004
Car Money M	USD	4,997.26	4,997.26	2/2/2004
SAAsst5555	USD	9,997.26	9,997.26	2/2/2004

Account	Currency	Current Balance	Maturity Date	As of Date
CDAsst7777	USD	6,000.00	6/1/2004	2/2/2004
CDAsst8888	USD	9,972.12	6/1/2004	2/2/2004

Account	Currency	Current Balance	Available Credit	As of Date
Boha Credit Card	USD	6,171.68	6,263.78	2/2/2004

Account	Currency	Current Principal	Next Due Date	As of Date
CA Asst1010	USD	4,591.67	3/1/2004	2/2/2004
LA Asst2222	USD	7,099.40	3/1/2004	2/2/2004
LA Asst3333	USD	90,123.21	3/1/2004	2/2/2004

# Account Detail

**Account Summary** | **Transfers & Pmts** | **Bill Payment** | **Other Services** | **My Profile**

Change: Password Account Alias Fee Account Profile Info Quick Links View Fees Activity

**Account Summary**

Show Account Detail **3**

- Rem Correction
- Export File
- Request Report
- Upcoming Transactions
- View Statements
- Account Alerts

**Message Center**

You have no unread messages.

View Messages  
Send a Message  
View Sent Messages

**Quick Links**

Upcoming Transactions  
Product Information  
Scheduled Transactions  
View Statements

## Account Detail

The account information displayed is updated each morning after all transactions from the previous day have been processed.

**1** [Account Information Profile](#) | [Transaction Detail](#) | [Filter Transactions](#)

### Account Information Profile

Account Alias	Image Checking
Currency Code	USD
Amount Last Interest Payment	42.08
Amount of Credits	10,290.92
Amount of Credits Memo Posted	9,181.00
Amount of Debits	5,627.69
Amount of Debits Memo Posted	6,384.22
Available Balance	7,794.03
Current Balance	4,997.26
Effective Date	5/11/2001
Interest Accrued on Paid	0.05

### Transaction Detail **2**

Date	Transaction Type/Description	Number	Amount	
			Debits	Credits
8/27/1999	IMAGED DEPOSIT COUNTER DEPOSIT	0		550.00
8/27/1999	IMAGED DEPOSIT COUNTER DEPOSIT	0		375.00
8/27/1999	IMAGED CHECK	176	600.00	

**Account Summary** | **Transfers & Pmts** | **Bill Payment** | **Other Services** | **My Profile**

Change: Password Account Alias Fee Account Profile Info Quick Links View Fees Activity

**Account Summary**

Show Account Detail

- Rem Correction
- Export File
- Request Report
- Upcoming Transactions
- View Statements
- Account Alerts

**Message Center**

You have no unread messages.

View Messages  
Send a Message  
View Sent Messages

By clicking on an individual account link from the 'Account Summary' page, you will be connected to the 'Account Detail' for that specific account. The 'Account Detail' shows an information profile for every account you have with us, and shows transaction detail for all deposit accounts\* held at the bank. So you'll always have an updated record of the activity in each account.

- 1** The 'Account Profile' shows a quick overview of the account and includes items such as the amount of credits and debits posted on the account, the current balance, as well as the last statement balance.
- 2** The 'Transaction Detail' itemizes every transaction and activity that has occurred in that account for the past ninety days. Since the information is updated daily, you can conveniently check your account balances and transactions any time you'd like, day or night.
- 3** You can also access the 'Account Detail' screen by clicking the link in the 'Account Summary' window on the left side of the page.

\*Account Detail information will only be shown for deposit accounts. Loan accounts, as well as CDs and IRAs will show the account profile information only.

# Request Report

The 'Request Report' feature allows you to format the account information from the Account Detail screen using the 'Filter Selection Criteria' and send it to another location. You can choose to fax or e-mail the report to whomever you would like. It is a great way to share account information with your spouse, children, financial advisor, or accountant with just the click of your mouse. You can submit the request for a report anytime, 24 hours a day, 7 days a week. Most reports will be processed on the next business day.

- 1** To use the 'Request Report' feature, first go to the 'Account Detail' screen, complete the 'Filter Selection Criteria', then click 'Apply Filter'. Your filtered information should then update on the screen.
- 2** Once you have clicked on the 'Apply Filter' button from the 'Filter Selection Criteria' section, then click on 'Request Report' from the left side navigation. The 'Request Report' screen can then be viewed. Whatever account you were filtering will be listed here. Simply click the method of distribution for your report, then click 'Proceed'. You will receive a confirmation number once your request has been processed.

The screenshot shows the 'Request Report' interface. At the top, there is a navigation bar with 'Account Summary', 'Transfer & Post', 'Bill Payment', 'Other Services', and 'My Profile'. On the left, there is a sidebar with 'Account Summary', 'Message Center', and 'Quick Links'. The main content area is titled 'Request Report' and contains a form. A red 'X' is in the top left corner. A red '1' is next to the 'Request Report' link in the sidebar. A red '2' is next to the 'Account' dropdown menu. The form includes a text area for instructions, an 'Account' dropdown menu, 'Delivery Options' for Fax (number to use: 2157344100) and EMail (address to use: jrscheher@tds.com), and buttons for 'Cancel', 'Reset to Defaults', and 'Proceed'.

## Helpful Hints

To update your e-mail address, click on 'My Profile' from the main top navigation bar, then click on 'Change Profile Information'. If you prefer, you can enter a unique e-mail address each time a report is sent.

# Account Alerts

The screenshot shows the 'Account Alerts' page in a web application. The page has a navigation bar with 'Account Summary', 'Transfers & Pmts', 'Bill Payment', 'Other Services', and 'My Profile'. The main content area is titled 'Account Alerts' and contains the following text:

We will check your account balances at the end of each business day and notify you the following morning (using the method of your choice) whenever the balance in your account exceeds the limits you set.

You may set more than one notification for each account (a high balance limit and a low balance limit, for instance.)

1 Add an Alert Delete Marked Alerts

Account	Balance Type	If Balance Is	Limit	Notify Me By	Delete
<a href="#">Second Site</a>	Current	Greater than	500.00	E-Mail	<input type="checkbox"/>
<a href="#">Rob's Credit Card</a>	Current	Greater than	1,000.00	E-Mail	<input type="checkbox"/>
<a href="#">CLAcc1010</a>	Available	Less than	10.00	E-Mail	<input type="checkbox"/>

3

The screenshot also shows a 'Quick Links' section on the left with a 'Show Account Detail' dropdown menu. A second screenshot below shows the 'Add an Alert' dialog box with a dropdown menu for 'Account' and a dropdown menu for 'Alert Type'. The 'Alert Type' dropdown is highlighted with a '2'.

Have you ever wished that you could receive an automatic notification when your accounts have reached a certain limit rather than having to call or stop into the bank each time? Well, with the new 'Account Alerts' feature, the system will check your account balances at the end of each business day and notify you the following morning by e-mail whenever the balance in your account exceeds the limits you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted when the selected balance type is greater than, less than, equal to any specific amount you would like. You can also set more than one notification for each account (a high balance limit and a low balance limit, for instance).

To access 'Account Alerts', click 'Account Alerts' from the Account Summary window.

- 1 To add an alert, just click the 'Add Alert' button.
- 2 Then pick the account and alert type and click 'Continue.' Then, follow the prompts on the next page to finish setting up your alert based on the type you select and click 'Save'. Once an alert is added it will be shown on the 'Account Alerts' page.
- 3 You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click 'Save'.

# Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken® or Microsoft® Money and Online Banking. The 'Export File' feature lets you quickly and conveniently download your current account information from your Online Banking pages directly to your software. No more hand keying every line item, it all can be copied automatically within minutes.

- 1 First choose 'Export File' from the main Account Summary window, then select the account from which you would like to export the data.
- 2 Choose the file format for your particular software program from the drop down list.

You have the option of downloading transactions since your last export or entering a date range. The system automatically sets the start date to the last day you requested an export, plus one additional day. The end date defaults to the current date. You have the option of manually changing the start and end date. When you are finished, click 'Continue.'

- 3 Click 'Download File' to complete. You will be asked to 'Save' or 'Open' the exported file. We recommend saving the file (name it the date of the download) and opening or importing it into your software program.

## Helpful Hints

Be sure to check to see which file format matches the software you use. You can choose from QIF, CSV, IIF, and OFX file formats. QIF is for Quicken 99' or earlier users, OFX can be used for both Microsoft® Money users (version 2000 or higher) and Quicken Webconnect. IIF is used to export into QuickBooks.

The screenshot shows a web browser window with a navigation bar at the top containing 'Account Summary', 'Transfers & Depos', 'Bill Payment', 'Other Services', and 'My Profile'. The main content area is titled 'Export File'. On the left side, there is a sidebar with 'Account Summary' (containing a dropdown menu and links for 'Reconnect', 'Export File', 'Request Report', 'Upcoming Transactions', 'View Statements', and 'Account Alerts'), 'Message Center', and 'Quick Links'. The main area contains the following fields and options:

- Account:** A dropdown menu labeled 'Please Choose' with a blue '1' callout.
- Export Format:** A dropdown menu labeled 'Please choose' with a blue '2' callout.
- Download:** Radio button options:  'All New Transactions Since Last Download' (with a blue '2' callout) and  'Only Transactions On or Between (MM/DD/YYYY)'.
- Starting Date:** An empty text input field.
- Ending Date:** An empty text input field with a blue '3' callout.

At the bottom of the form are three buttons: 'Cancel', 'Reset to Defaults', and 'Continue'.

# Transfer Funds

With online funds transfer, you can move money from one account to another in just an instant, any time you'd like, in the middle of the day or the middle of the night. All it takes is a few short key strokes!

- 1 'Transfer Funds' is the first option included in the 'Transfers and Payments' section. First click 'Transfers and Payments' from the top navigation bar to reach the 'Transfer Funds' window located on the left side of the page.
- 2 Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All of the deposit accounts and their available balances you have with us should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into. Your available balance for each account will show.
- 3 Then type in the amount that you would like transferred, and click 'Proceed'.
- 4 You also have the option of scheduling repeating funds transfers to take place automatically on the specific day you choose. Just click on the 'Advanced Options' button, then choose when and how often you would like the transfer to be made, and click 'Proceed'. You will receive a confirmation number once your request has been processed.

## Helpful Hints

If you are making a transfer outside of our normal business hours, it will be posted on the next business day.

**1** Transfer Funds

Transfer Funds allows you to transfer funds between two accounts. Enter the appropriate data, then press the 'Proceed' button at the bottom of the page to continue to a page where you can verify your data. The 'Cancel' button will return you to 'Transfers and Payments.'

From Account:

To Account:

Amount:

From Account:

To Account:

Amount:

Description:

Schedule:

Transfer on

Transfer Every  beginning

Transfer on the  day of every month beginning

Transfer on the  day of every month beginning

Transfer on the  day of every month beginning

Weekends/Holidays:

Transfer the first business day before

Transfer the first business day after

# Pay Loans

You no longer have to remember long loan account numbers, or fumble through a monthly bill to make a loan payment. All the loans you have with us can be paid online. It works just like the funds transfer feature.

- 1** First, click on 'Transfers and Payments' from the top navigation bar. Then, select 'Pay Loans' from the left navigation bar.
- 2** Then, choose the payment type. You have the choice of making a regular payment only or applying the payment to principal.
- 3** Then click on the 'From Account' arrow from the pre-defined drop down list, and all of your deposit accounts that you have with us will be automatically listed with their available balances. Then click on the 'To Account' drop down list, and all of the loan accounts that you have with us will be listed, also with their available balances.
- 4** You also have the option of scheduling repeating loan payments to take place automatically on the specific day you choose. Just click on the 'Show Advanced Options' button, then choose when and how often you would like the transfer to be made.
- 5** Lastly, click 'Proceed'. You will receive a confirmation number once your request has been processed.

The screenshot shows the 'Pay Loans' page in an online banking system. The top navigation bar includes 'Account Summary', 'Transfers & Pmts', 'Bill Payment', 'Other Services', and 'My Profile'. The left sidebar has 'Transfers & Pmts' selected, with sub-links for 'Transfer Funds', 'Pay Credit Cards', 'Pay Loans', and 'Scheduled Transactions'. The main content area is titled 'Pay Loans' and contains the following fields and buttons:

- 1** 'Transfers & Pmts' menu item in the left sidebar.
- 2** 'Payment Type' dropdown menu set to 'regular payment'.
- 3** 'From Account' dropdown menu set to 'Please choose'.
- 4** 'Show Advanced Options' button.
- 5** 'Proceed' button.

Other visible fields include 'To Account' (set to 'Please choose') and 'Amount' (set to '0.00'). There are also 'Cancel' and 'Reset to Defaults' buttons at the bottom.

# Pay Bills

**Login to Online Banking**

Welcome to the Online Banking system. To log in to the system, enter your User ID and Password, then click the Login button.

User ID:

Password:

[Forgot your Password?](#)

This product is best viewed using Internet Explorer 8.0 through 9.0, Google Chrome 31 (32-bit) or Mozilla Firefox 3.6 through 3.9

Not currently a user?  
[Sign up for Online Banking and/or Bill Pay.](#)  
Questions about security and privacy? [Click here to learn more.](#)

[Go to Create Your Banking Services](#) **1**

In addition to monitoring your accounts online, transferring funds, and checking current balances, you can also pay all of your bills online. It's easier than you think to get started. Set-up takes just a few minutes. You can pay anyone from your newspaper carrier to your mortgage company, any time you'd like, morning, noon, or night.

- 1** When you are ready, simply go to our home page. Choose the “Sign up for Online Banking and/or Bill Pay” option.
- 2** Enter the required information and submit. Within 24-48 hours, you will receive a welcome e-mail letting you know that Bill Pay is available.

More detailed information about the Bill Pay service is found in the Bill Pay section of the guide featured on the following pages. There, you will find information on how to login, set up payees for the first time, make a payment, and much more!

# Stop Payments

'Stop Payments' allows you to conveniently perform an online request that a stop be placed on a payment that has not yet posted to your account.

- 1 'Stop Payments' is the first service offered in the 'Other Services' menu. Click 'Other Services' from the top navigation bar to view the 'Other Services' side window.
- 2 Then click on the drop down list to choose the account from where the initial payment originated. All of the deposit accounts you have at the bank should be listed here. Then type in the amount.
- 3 If you are requesting a stop payment for a series of payments, type the starting check number and ending check number.
- 4 It is important that you type in the original date that the payment was supposed to be posted. And, if you would like, you can type in the payee and reason for the stop payment request.
- 5 When all appropriate fields are complete, click 'Proceed' and the request will be submitted. You will receive a confirmation number once your request has been processed.

The screenshot shows a web browser window with a navigation bar at the top containing 'Account Summary', 'Transfers & Pmts', 'Bill Payments', 'Other Services', and 'My Profile'. A red 'x' is in the top right corner. On the left is a sidebar with 'Other Services' (containing 'Stop Payments', 'Account Alerts', 'Account Checks', 'Account Statements', 'Account Information', 'Online Rates', 'Loan Services', 'Mobile App'), 'Message Center', and 'Quick Links'. The main content area is titled 'Stop Payments' and contains the following fields: 'Account:' with a dropdown menu (callout 2), 'Amount:' with a text box, 'Starting Check Number:' with a text box (callout 3), 'Ending Check Number:' with a text box, 'Date of Remittance/M/yyyy:' with a text box containing '02/05/2014' (callout 4), 'Payee:' with a text box, and 'Reason to Stop Payment:' with a dropdown menu (callout 5). At the bottom are 'Cancel', 'Proceed to Defaults', and 'Proceed' buttons.

## Helpful Hints

Submitting a stop payment is a request only, it does not automatically stop the payment online. The Bank will receive a report of your request, and will begin working on the stop payment. Someone will contact you once the request has been processed.

# Activity Log

The 'Activity Log' is the place to go to view any and all transactions that you have performed within the Online Banking system within the past ninety days. Any transaction from a funds transfer to a loan payment will be listed here. The transactions you perform will show on the 'Activity Log' immediately. Plus for added assurance you'll receive a confirmation number for almost every activity.

- 1 To access the 'Activity Log' first click 'My Profile' on the top navigation bar.
- 2 Then select 'Activity Log' from the 'My Profile' window shown on the left side of the page.
- 3 The transaction detail includes the date of each transaction, transaction type, the from or to account, confirmation number, and the amount. The confirmation number can be used as a handy reference when researching a question or talking with an electronic banking representative about your account.
- 4 There may be more than one page in the 'Activity Log' so be sure to check at the bottom of the screen and click to the next page if necessary.

**1** Account Summary Transfers & Pmts Bill Payment Other Services My Profile

**2** My Profile  
- Change Password  
- Change Account Alias  
- Change Fee Account  
- Change Profile Information  
- Change Quick Links  
- About Our Fees  
- Activity Log

**3** Activity Log

The Customer Activity page displays all the transactions you have performed online. If you have a question about any of these transactions, please contact us during our normal business hours.

RequestDate/ EffectiveDate	Trans Type	From Account/ To Account	Confirmation Number	Amount
2/5/2004 10:42 PM 02/05/2004	Chk Order Req	DDAxx2222	2E7579T	
2/5/2004 12:33 PM 02/05/2004	Snap Hist Request	DDAxx1111	2E7578Z	
1/30/2004 6:13 PM 01/30/2004	Acct Trns	DDAxx1111 DDAxx4444	117576Y	1.00
1/29/2004 1:25 PM 01/29/2004	Acct Trns	DDAxx1111 DDAxx2222	127576B	0.10
1/29/2004 1:17 PM 01/29/2004	Item Correct Req	DDAxx1111	127576B	20.00
1/29/2004 11:28 AM 01/29/2004	Acct Trns	DDAxx2222 Our Money M	127575S	10.05
1/28/2004 10:14 PM 01/28/2004	Acct Trns	DDAxx2222 Our Money M	137574U	10.05
1/28/2004 9:51 PM 01/28/2004	Acct Trns	DDAxx2222 Our Money M	137574L	10.05
1/28/2004 8:47 PM 01/28/2004	Acct Trns	DDAxx2222 Our Money M	137574G	10.05
1/28/2004 8:16 PM 01/28/2004	Acct Trns	DDAxx2222 Our Money M	1375732	10.05

**4** Next Jump to Page: 1

# View Messages

**Account Summary** | **Transfers & Pmts** | **Bill Payment** | **Other Services** | **My Profile**

**Message Center**  
You have no unread messages.  
View Messages  
Send a Message  
View Sent Messages

**Quick Links**  
Upcoming Transactions  
Product Information  
Scheduled Transactions  
View Statements

## View Messages

Quick Mail Link

The View Messages page acts as your 'inbox' for the messaging system. Click on the subject of any message to read it or reply to it. You may delete messages by checking the box next to that message then selecting 'Delete Marked Items'.

Delete Marked Messages

From	New	Subject	Date/Time	Del
Customer Service		<a href="#">RE: Great System</a>	2/4/2004 3:25:00 PM	<input type="checkbox"/>

The 'Quick Mail' feature allows you to easily access incoming e-mail messages from the Bank. By clicking the envelope on the top navigation bar, you can access the 'View Messages', or 'Quick Mail' feature. The 'View Messages' page acts as your 'inbox' for the messaging system between you and the Bank.

- 1 Click on the subject of any message to read it or reply to it. You can delete messages by checking the box next to the message then selecting 'Delete Marked Items'.
- 2 To send a new secure message to the Bank, click 'Send Message' from the side Message Center window. Simply follow the on-screen instructions.

# Change Password, Account Aliases & Fee Account



In the 'My Profile' section of Online Banking, you will be able to change your password, account aliases and the account from which your banking fees are drawn.

**1** From the 'My Profile' screen, click on 'Change Password' from the left navigation bar. Enter your new password and click 'Make Change.'

**2** To change your account alias, click on 'Change Account Alias' from the left navigation bar. Enter your new account alias name and click on 'Make the change.'

**3** To change the account that your fees are drawn from, click on 'Change Fee Account' from the left navigation bar. From the drop down list, select the account from which fees are taken and click 'Make the change.'



# Change Profile Information

**Change Profile Information**

First Name: Joe  
Last Name: Test  
Last Access Date/Time: 10/5/2004 2:30:57 PM

Address 1: 183 West Main Street  
Address 2:   
City: Moline  
State: GEORGIA  
Country: UNITED STATES  
Zip: 31532  
Fax Number:   
Home Phone Number: 229-794-1331  
Work Phone Number: 229-794-1340  
Cell Phone Number:   
Email Address: joe.test@strategy.com

If your e-mail address or telephone number changes, you can update the information right online in the 'Change Profile Information' section of the web site.

- 1 From the 'My Profile' section of the web site, click on 'Change Profile Information' from the left side of the screen.
- 2 Update the information that has changed and click 'Proceed.' If you make a mistake, you can click 'Cancel' to start over or 'Reset' to restore your original settings.

## Helpful Hints

Changing information in the 'My Profile' section of Online Banking and Bill Pay will not update information at the bank. Please contact us directly with any changes to your address or phone number.

# Help

Account Summary | Transfers & Pmts | Bill Payment | Other Services | My Profile

Message Center  
You have no unread messages.  
View Messages  
Send a Message  
View Sent Messages

Quick Links  
Upcoming Transactions  
Product Information  
Scheduled Transactions  
View Statements

**Help**

[Go to Help Index](#) **1**

**Mail**

The Mail feature provides an efficient messaging service between you and your financial institution.

To use this option:

1. Select the Mail link or Mail icon from the main navigation pane.
2. The View Messages page displays the messages you have in your "inbox".
3. If your mailbox has reached or exceeded the maximum number of messages you are allowed, you will receive a pop-up message indicating that you need to delete some of the incoming or sent messages before you can proceed.

The Mail feature allows you to perform any of these tasks:

Help is just one click away! Anytime you're within the Online Banking pages and have a question on a particular area, just click the 'Help' button on the top navigation bar. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing your messages, and click 'Help', help topics for the Mail section will be shown on your screen.

- 1** To get to the main 'Help' table of contents click 'Go to Help Index' at the top of the help screen. This will take you to the entire listing of help topics.
- 2** Simply scroll down the menu to find the specific topic you are inquiring about. Then click on the underlined topic name. Additional detail will then be provided covering that particular item.

## Helpful Hints

If you would like to speak with an Online Banking Customer Service Representative call the number below, or send an e-mail to the address below.

**(888) 123-4567**

**help@bankname.com**

# Online Bill Pay Overview

## Welcome to Bill Pay!

Financial freedom is just one click away. Bill Pay allows you to pay all of your bills electronically, online. You can pay everyone you're used to paying by check. What used to take hours can now be done in a few short minutes. Bill Pay is much easier than paying by check! You can pay anyone, from your newspaper carrier to your mortgage company. You don't have to worry about whether or not they can accept electronic payments, the system does that automatically for you.

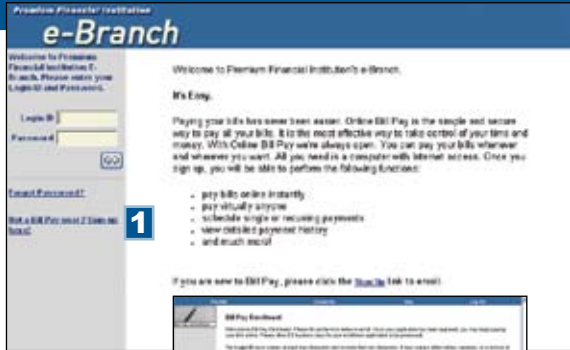
Set-up takes just a few minutes, and there's always help available if you need it. With Bill Pay, you can:

- pay your bills any time, day or night
- set-up recurring payments to be made automatically at the frequency you choose
- receive access to detailed payment history
- request stop payments online, and much more!

All payments sent through Bill Pay are tracked, guaranteed to be secure, and sent on time. All payments are backed by the 'Bill Pay Guarantee' that states your payments will arrive safely and on time. How's that for security?

Plus, you always have a record of any payment that was made with Bill Pay. The Payment History section tracks any and every transaction within the Bill Pay system and shows a detailed record of the data. So, your financial information is always available to you whenever you need it — day or night!

# Bill Pay Sign-Up and Login



Welcome to Flemish Financial Institution's e-Branch.

## It's Easy.

Paying your bills has never been easier. Online Bill Pay is the simple and secure way to pay all your bills. It is the most effective way to take control of your time and money. With Online Bill Pay we're always open. You can pay your bills whenever and wherever you want. All you need is a computer with internet access. Once you sign up, you will be able to perform the following functions:

- pay bills online instantly
- pay virtually anyone
- schedule single or recurring payments
- view detailed payment history
- and much more!

If you are new to Bill Pay, please click the [Sign Up](#) link to enroll.



If you haven't already applied for Bill Pay, you can easily sign-up to begin paying bills online.

- 1** When you are ready, simply go to our home page. Choose the "Sign up for Online Banking and/or Bill Pay" option.
- 2** Enter the required information, select preview and then confirm your application. Within 2-3 days, you will receive a welcome e-mail letting you know that Bill Pay is available.

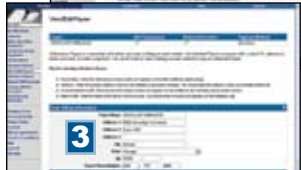
If you have already applied for Bill Pay, simply select 'Bill Payment' from the Online Banking web site to begin.

# View/Edit Pending Payments



The first screen you will come to in the Bill Pay section is the 'My Bills Home' page which allows you to review information related to your bill payments. This page will list all single and recurring scheduled payments. As long as a payment is still in the schedule to be paid, it is considered pending and can be changed, edited, or stopped.

- 1** This page will allow you to review payment due dates and schedule one-time payments for payees that support bill presentment.
- 2** To view more detailed information or to edit the payment, click the payee name under the main payee heading.
- 3** Type in or select the new information in the appropriate fields and select 'Update Payee'.
- 4** The following 'Preview Edits to Payee' page allows you to review your payee before it is updated. Once you have verified your changes, click 'Update Payee'.
- 5** The last page will provide you with a confirmation number that your payee has been updated in the system as you have instructed.



# Add New Payees



The first step in paying your bills online is to set up your payees. A payee is a person or company to which you would make a payment. You can set up Payees to receive scheduled and recurring payments by entering the billing information in Step 2. This lets you set up payments on a future date or on a recurring schedule, for example on the 5th of every month. Your payees will include everyone you would normally write a check to each month, such as your utility, mortgage, and credit card companies. You can even pay your newspaper carrier or lawn service.

**1** Click the box to the left of all the payees you want to set up.

\*Don't see the right payee? Bank of Cordell lets you pay anyone. Enter the names of your other business and personal payees into the table on the right. We will attempt to match your business payees against our national database of Direct Pay payees during Step 2.

**2** Within the list of payees (on the second page of the Payee Setup Wizard) select the business payee you would like to add. Then enter your business payee's information.

**3** Save and continue to the next payee or select "Skip All" to review Payees.

**4** The Review Payees page allows you to view or edit payees on your Payee List.



# View/Edit Payees

You can always view the status of a payee by selecting 'View/Edit Payees' on the left side menu bar. This page shows the payee type and number of days it typically takes to deliver payments to the payee.

- 1** Select the payee you would like to view or edit by clicking on the payee name under the Payee heading.
- 2** The details of the payee you selected will then show up on the following page. Simply make the changes to the fields you wish and verify all other information regarding the payee is correct. Once your revisions are complete, click 'Update Payee'. \*You also have the option to 'Stop Bill Presentment' for this Payee.
- 3** The last page will provide you with a confirmation number that your payee has been updated in the system as you have instructed.

## Helpful Hints

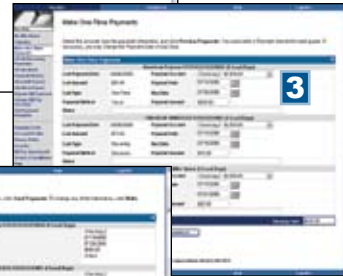
You can also delete a payee from your list by selecting 'Remove from Payee List'.



# Making a One-Time Payment

Scheduling an online payment is fast and easy. With Bill Pay, you can pay virtually anyone. Whether it's your credit card company or your next door neighbor, Bill Pay makes it easy to pay all of your bills. You have the option of making a single one-time payment or setting up a recurring payment. More information on recurring payments can be found on the following pages. Single payments are used when the amount due changes from payment to payment such as your phone bill or sending money to your niece for her birthday.

- 1** On the navigation bar, click Pay Bills. The Pay Bills menu opens in the left pane navigation window.
- 2** Then select Make One-Time Payments to open the Make One-Time Payments page. Click the names of the payees to whom you want to send one-time payments and select 'Continue to Worksheet'.
- 3** Using the Make One-Time Payments Worksheet, indicate the payment date and dollar amount for each of your payments. If applicable change the account from which the funds for these payments will be debited, then select 'Preview Payments'.
- 4** Review your payments and, after verifying that they are correct, select 'Send Payments'.
- 5** After you have submitted your request to set up one-time payments, the confirmation page displays and the payment or payments are added to your list of pending payments.



# Set Up Recurring Payments



A recurring payment is described as one in which the dollar amount does not change with each payment and is usually paid on a regular basis. With recurring payments, you can request that the Bill Pay system make the payment automatically on your behalf. An example of a recurring payment might be your car payment or your house payment.

- 1 On the navigation bar, click Pay Bills. The Pay Bills menu opens in the left pane navigation window.
- 2 Select Set Up Recurring Payments to open the Set Up Recurring Payments page. Then select the payee, payment account, payment frequency and amount per payment.

To schedule a series with an indefinite number of payments, leave the Number of Payments field empty.

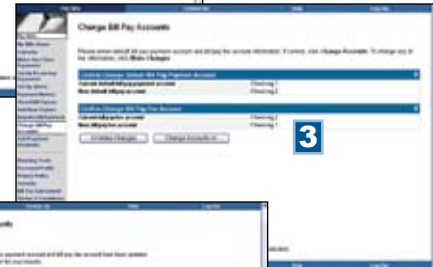
To set up a variable payment, like a utility bill, change the Recurring Payment Type option to “Variable”. If you indicate that a payment varies it will reset to a zero payment after the first payment cycle. You must edit the payment for future payment cycles. These recurring variable payments are clearly indicated on the pending payments page.

- 3 When finished, click Preview Payment. Then review the recurring payment information. Note that the Due Date is the estimated date that the funds will reach the Payee. If correct, click Set Up Payments. To change any of the payment information, click Make Changes.
- 4 You will then be re-directed to a Confirmation Page stating that your recurring payment has been set up. Please note the Tracking Number on this page for your records

# Change Bill Pay Accounts

Making changes to your Online Bill Pay accounts is easy. You can view, edit or delete funding and fee accounts at any time. Funding accounts are those from which online bill payments are made. A fee account is that which is debited for bill payment fees.

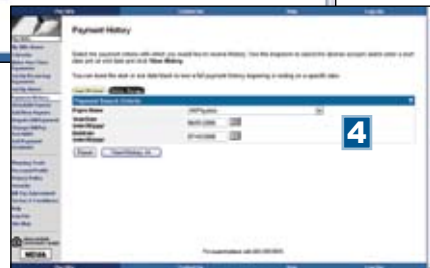
- 1** Click 'Change Bill Pay Accounts' on the left side menu bar to access your default Bill Payment account and fee account.
- 2** Select a new default bill pay payment account and a new bill pay fee account you want to use, and then click Preview Changes.
- 3** Review default bill pay payment account and bill pay fee account information. If correct, click Change Accounts. To change any of the information, click Make Changes.
- 4** After you have submitted changes to your bill pay payment and fee accounts, the changes are updated in the system and the confirmation page displays.



# Payment History

With Online Banking and Bill Pay, you always have your account information and payment history at your fingertips. The Bill Pay system stores extensive details on payment history so you can always be on top of your finances.

- 1** To view the 'Payment History', first click 'Payment History' on the left side menu. You can view and sort by payee, payment date, cleared date, payment status, and payment amount.
- 2** You have the option of viewing the payment history for the past 90 days for all accounts or you can narrow down your search and view the history for a specific date range.
- 3** You can view a particular payment by clicking on the hyperlink for the payee associated with it. You may also sort this list by clicking on the appropriate column heading.
- 4** To view payments within a specific time frame, click the Enter Range tab. When choosing a date range, be sure to include the start date and end date, then click 'View History'.



## Helpful Hints

You may view stopped or cancelled payments listed in the payment history. Stopped payments are those that were processed by the Bill Pay system and cancelled before being paid, usually as a result of your request or possibly as a result of insufficient funds. Cancelled payments were stopped by your request prior to the cut-off time on the day the payment was scheduled to be processed.

# Personal Profile

The Personal Profile area allows you to set your session preferences, change your password and security settings, mailing address, and e-mail address.

- 1 From the Bill Payment screen, select 'Personal Profile' from the left navigation bar.
- 2 You can then select 'View/Edit Accounts,' 'Change Mailing Address,' 'Move Service,' 'Change E-mail Address,' or 'Change Security Settings.'
- 3 Update information on any of the above screens and click 'Change Preferences or 'Preview Settings' and 'Change Settings' and you're done. You will receive confirmation of any changes you make.

## Helpful Hints

It is important to remember that you must update address and e-mail information in both Online Banking and Bill Pay profiles.



# Contact Us

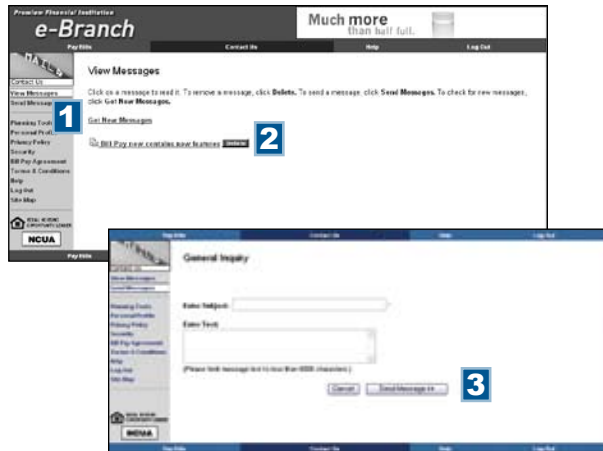
Online help is just one click away. Any time throughout your Bill Pay session, you can click 'Contact Us' located on the top Bill Pay menu bar. The 'Contact Us' feature allows you to send a secure e-mail message to a Bill Pay Customer Care Representative who is specifically trained to answer questions about Bill Pay.

- 1 Once you access the 'Contact Us' page, any messages you have received from the financial institution will be displayed on the page. To check for new messages click 'Get New Messages'.
- 2 To view the message, simply click on the underlined title of the message.
- 3 To send a message, click 'Send Messages'. You can then choose the type of inquiry, whether it be general or technical in nature, or payment related. Type the subject line and body of your message and click 'Send Message'.

If you would prefer, you can also call Bill Pay Customer Care at **1.800.925.6784**. Customer Care hours of operation are: 9:00 a.m. - 8:00 p.m. EST. For your convenience, an after hours message service is also available.

## Helpful Hints

If you have a dispute on a particular bill payment, click 'Dispute Bill Payment' from the side menu bar, choose the account from which the disputed payment was made, select the payee name, amount, payment date and due date, click 'Preview Dispute' then 'Send Dispute'. A Customer Care Representative will contact you shortly.



# Help

Help is always one click away with the Bill Pay Site Map. The site map provides quick reference hyperlinks to all functional areas within your session. You can use this text outline page when you want to orient yourself to the different areas or when you need to locate an area quickly.

- 1 Click 'Site Map' to view a list of all features within the Bill Pay system. Then click on the title of the feature or function you would like to receive information on.
- 2 Select 'Help' from the top navigation bar to view the help screen instructions for the particular page or area you are working in.





# ***Bank of Cordell***

**Online Banking & Bill Pay**

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Cordell, OK 73632**

**580-832-5600**

**[www.bankofcordell.com](http://www.bankofcordell.com)**