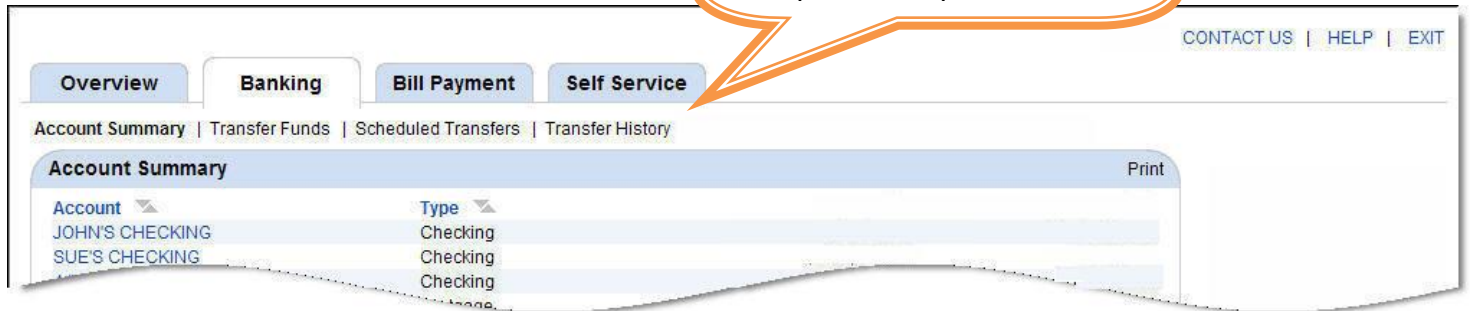


Online banking is changing with a new updated look coming soon. We've made these changes to make it easier for you to navigate through the system and easily find those items you use most often.

While the look and navigation have changed, the functions themselves work just as they do today. In addition to an updated look, the three major changes are Navigation and two new pages - Overview page and Self Service page. The following describes these three major changes.

Navigation is now at the top of each page using tabs and sub-menus. You will see the same items under Banking and Bill Pay that you do today.



The Overview page is a new page that allows access to the majority of the information and functions that you need. This page is only a summary of your information. You can access all of your information by clicking on the tabs or one of the various links provided on the Overview page.

The Overview page will be the first page displayed when you first access online banking. If you do not want the Overview page as your start page, you can easily change it back to the start page you had previously by accessing user preferences.

You can view up to 5 accounts. User Preferences allows you to change which ones you see on the Overview page. You can click on the account to see history and balances for that account or you can click on the View All Accounts link to see a list of all of your accounts.

The screenshot shows a banking overview page with the following sections:

- Navigation:** Overview (selected), Banking, Bill Payment, Self Service. Links for CONTACT US, HELP, and EXIT are in the top right.
- Account Balance:** A table listing accounts and their types.

Account	Type
JOHN'S CHECKING	Checking
SUE'S CHECKING	Checking
MORTGAGE	Mortgage
LOAN	Loan
SAVINGS	Savings

[View All Accounts](#)
- Alerts & Notices:** Important information regarding system upgrade. Rescheduled Transfer Final Payment. [View All Inbox Messages](#). Rescheduled Transfer Notification New Message Sent. [View All Alert History](#).
- History - JOHN'S CHECKING:** A table of recent transactions.

Date	Description	Amount
03/31/2009	DIVIDEND	\$ 7,597.87
03/25/2009	TRANSFER	\$ -25.00
03/25/2009	TRANSFER	\$ -50.00
03/25/2009	TRANSFER	\$ -760.00
03/25/2009	DEP CASH - DEPOSIT B	\$ 2,500,000.00
- Scheduled Payments:** A table of upcoming payments.

To	Date	Amount
ABC DRY CLEANERS	04/17/2009	\$ 25.00
AT & T	04/23/2009	\$ 50.00
DIRECT TV	04/29/2009	\$ 60.00
CITI GROUP MORTGAGE	04/30/2009	\$ 1,000.00

[Schedule a Payment](#) [View All Payments](#)
- Quick Transfer:** A form with dropdowns for From (Not Set) and To (Not Set), an input field for Amount, and a Transfer button.
- Scheduled Transfers:** A table of scheduled transfers.

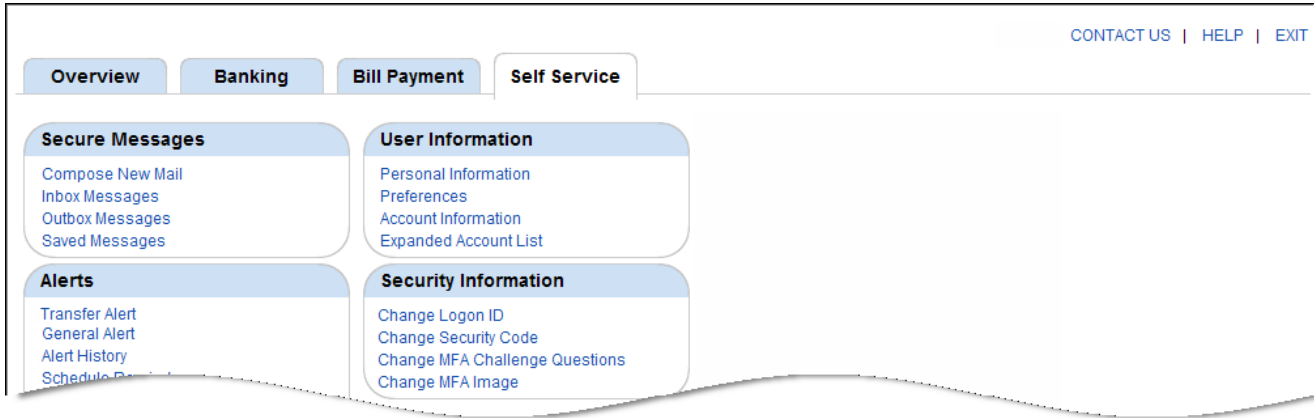
From	To	Date	Amount
JOHN'S CHECKING	SAVINGS	04/30/2009	\$ 1,000.00
SUE'S CHECKING	SAVINGS	04/16/2009	\$ 500.00

[Schedule a Transfer](#) [View All Transfers](#)


Links are provided that allow you one click access to additional functions.

On the Overview you can view your most recent history transactions for a selected account. User preferences allows you to change which account you see.

The new Self Service page is where you will find access to many of the additional items such as email messages, alerts and user preferences. These are all items that you previously accessed from the left menu.



Frequently Asked Questions

- Q. How can I choose which accounts display on my Overview page?
- A. Click on the Self Service tab and then select Preferences. Select one account for the History and select up to five accounts for the balances.
- Q. What happened to the Loan Payment option?
- A. The Loan Payment, Transfer Funds and Loan Advance transfers are now performed from the same page accessed by selecting Transfer Funds from the top menu on the Banking Tab.
- Q. How do I change my start page?
- A. Click on the Self Service tab and then select Preferences . Select the page you wish to see first from the Default Start Page drop down list.
- Q. What happened to the Export option that was previously on the left navigation menu?
- A. Export is now done using Export links on the History, Scheduled Payments, Scheduled Transfers and Transfer History pages.
- Q. What does the symbol mean that I sometimes see next to a scheduled payment or scheduled transfer?
- A. The  icon indicates the transaction is a recurring transaction.
- Q. What is staying the same?
- A. While the links may have moved around a bit to accommodate the new improved navigation, you will still have access to the same online banking features and they will function the same as they do today. For example, you will still be able to:
- Logon with the same password
 - View Account Summary
 - Perform transfers between accounts
 - Pay Bills – merchants will not need to be reentered
 - View Scheduled Payments and Payment History