

7/7/2017 Quick Reference Guide



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Account Details

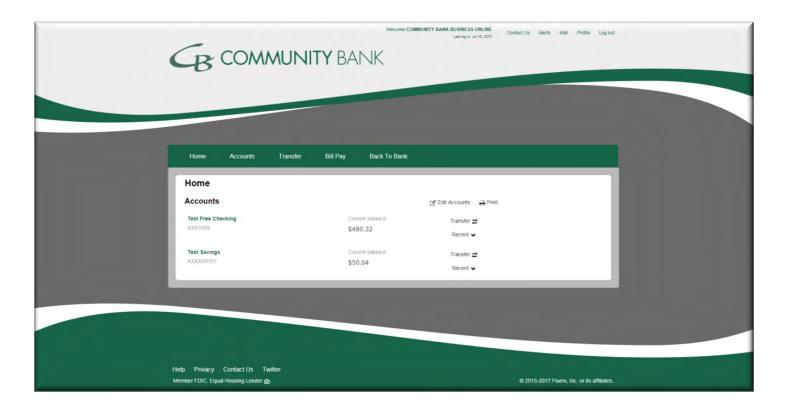
This section provides customer access to accounts designated as Internet accessible.

Log In

- 1. Access the Community Bank website
- 2. Select Personal Banking
- 3. Enter your Username and Password
- 4. Click Go



The Accounts Overview Page appears once the customer successfully logs on to Retail Online.



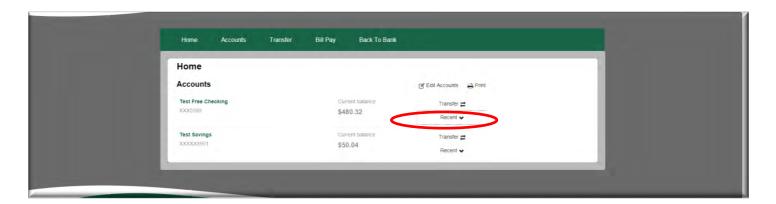
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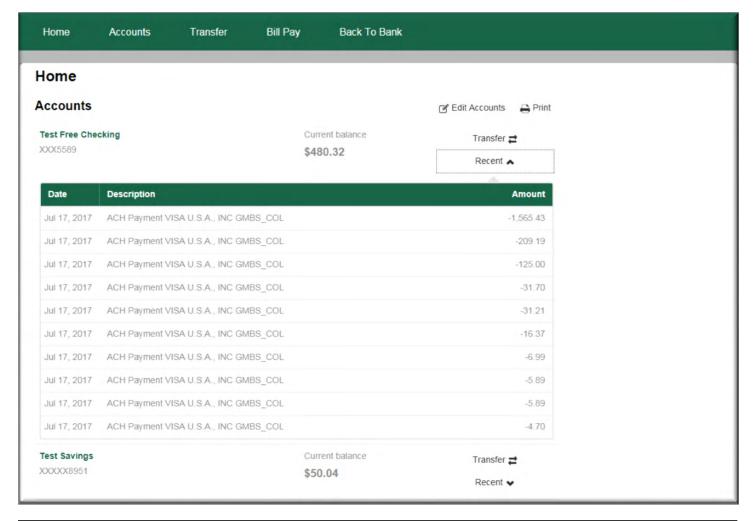
Home Page Access to Recent Transactions

Customers can access the last 10 transaction for an account on the home page.

1. From the Home Page, click Recent.



All recent account activity appears.

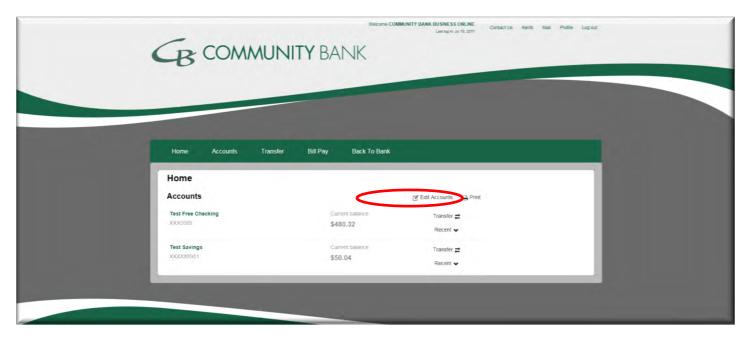




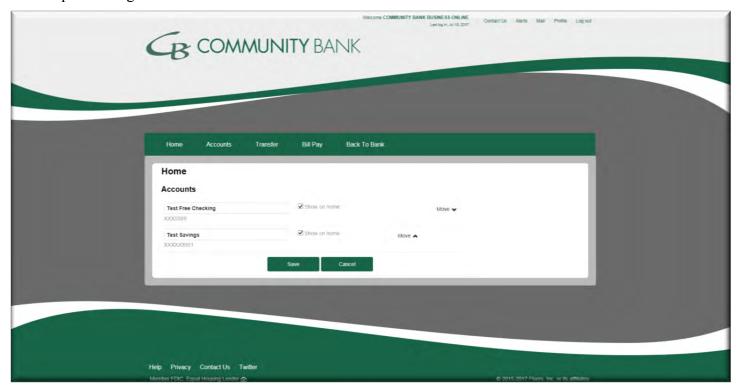
Edit Accounts

Customers can customize the list of accounts that appear on the homepage. Customization controls enable users to specify account nicknames, the accounts that appear, and the order in which they display.

1. From the Home Page, click **Edit Accounts**.



2. Complete changes and then click Save.



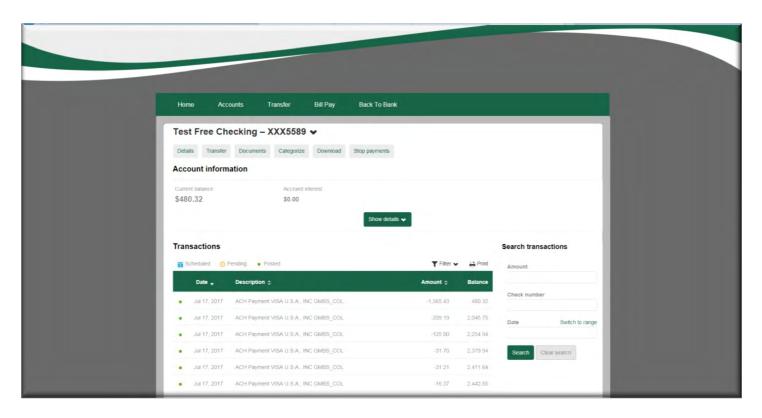


Transactions

Transactions

The Transactions option provides access to account transaction information.

- 1. From the Home page, click the Accounts tab or click the Account Type link.
- 2. From the Account list, select the accounts.



Definitions

Scheduled

The transaction is scheduled to post to the user's account; typically this date is one or more days in the future. Scheduled transactions are not yet reflected in either the current or available balances of the user's account.

Pending Transactions

The Transaction is pending and has not yet posted. Pending transactions are reflected in the available balance of the user's account, but no in the accounts current balance.

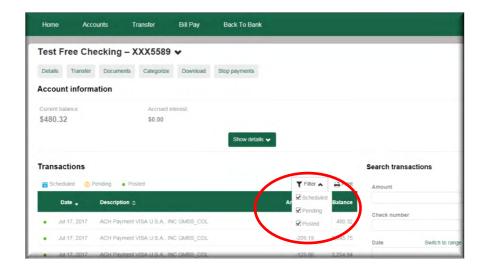


Posted Transaction

The transaction has posted. Posted transactions are already reflected in the user's current and available account balances.

Filter

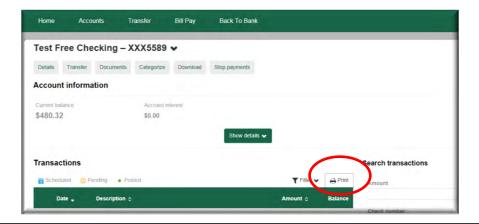
The filter tool enables users to filter transactions based on status.



Note: An arrow after a column heading indicates users can sort transactions Date, Description or Amount, with the icons indication sort ability; running balances display when users sort transaction by date.

Print

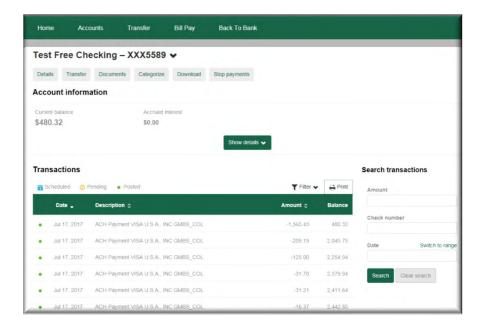
The Print tool enables users to print the transactions that display on the Account detail page.





Transaction Search

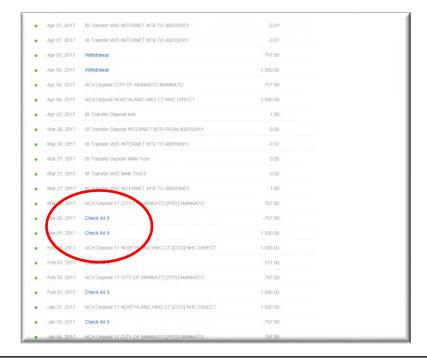
The search functionality enables users to search by date and Transaction Amount.



Check Images

Customers can view their check and deposit images on the Transactions page.

To view a check image, click the Check Number link

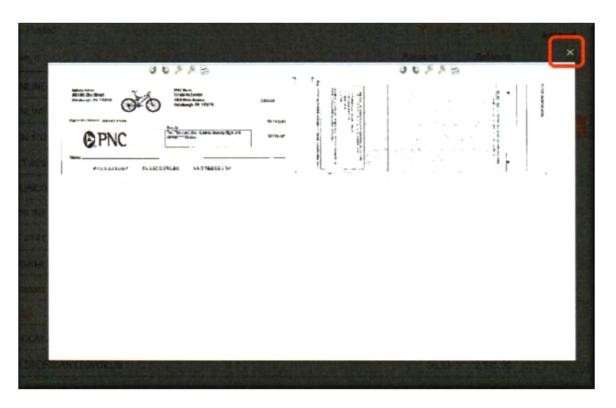


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Once the customer clicks on a check image, an overlay page appears with the front and back of a check image.

The customer can use the arrows at the bottom of the overlay screen to view all images on that transaction screen. Or click the X to exit, and return to the transaction page.



Transaction Menu

The Transactions Menu Inquiry provides detailed activity such as summary, current business activity, previous business day activity and a transaction search tool.

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Transfers

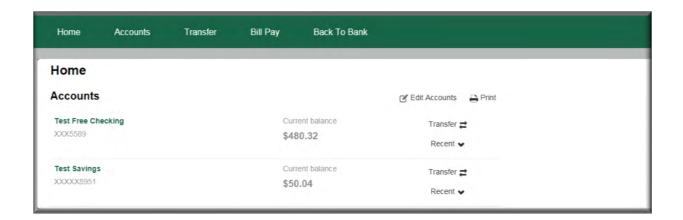
The transfers option allows access to account transfer information.

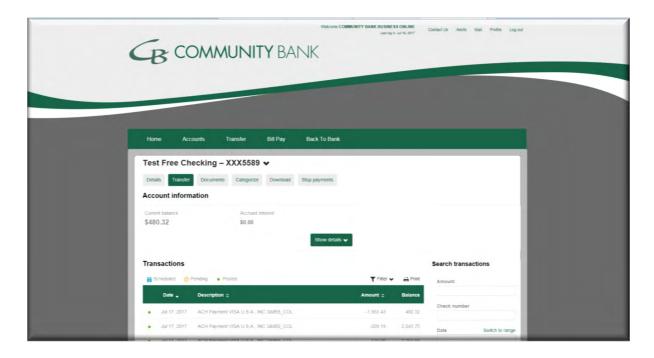
To complete a transfer:

1. Selecting Transfer from the primary navigation menu

OR

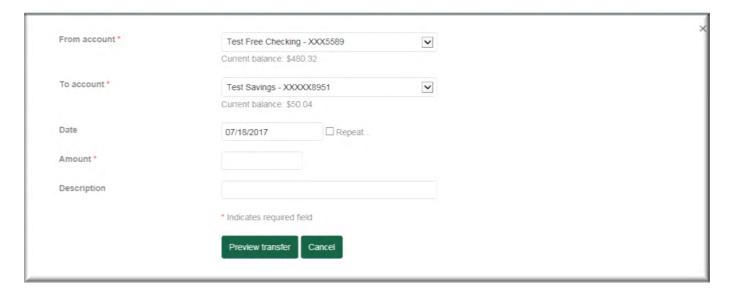
2. Selecting Transfer From the accounts list on the home page



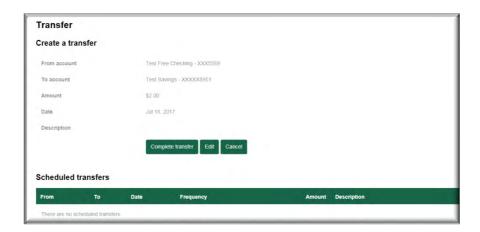




- 3. From the **From Account** list, select an account.
- 4. From the **To Account** list, select an account.
- 5. In the **Date** box, enter the transfer date.
- 6. In the **Amount** box, enter the transfer amount.
- 7. In the **Description** box, enter a description if addition information is needed for future reference.
- 8. Click Process transfer.



9. From the **review page**, to make changes, click Edit, or to complete the transfer request, click Complete Transfer.





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The Transfer Confirmation page appears.

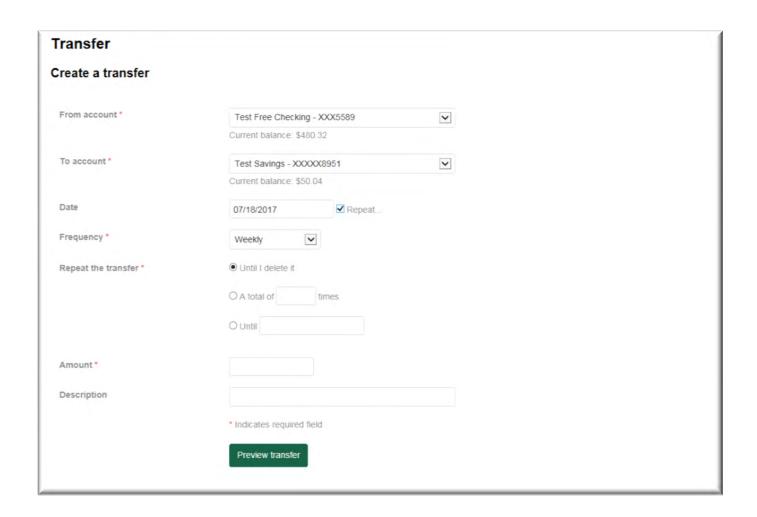
10. To request an additional transfer, click make another transfer.

From account	Personal Checking #100 - XXXXXXXXXXX3123
To account	CHRISTMAS CLUB - XX0004
Amount	\$10.00
Date	9/9/2015
Description	
	Make another transfer



Recurring Transfers

- 1. From the **From Account** list, select an account.
- 2. From the **To Account** list, select an account
- 3. In the **Date** box, type the transfer date.
- 4. Select the **Repeat** box.
- 5. From the **Frequency** list, select the occurrence
- 6. From the **Repeat the transfer section**, select a duration option.
- 7. In the **Amount** box, enter the transfer amount.
- 8. If additional information is needed for future reference, in the **Description** box, enter the appropriate information.

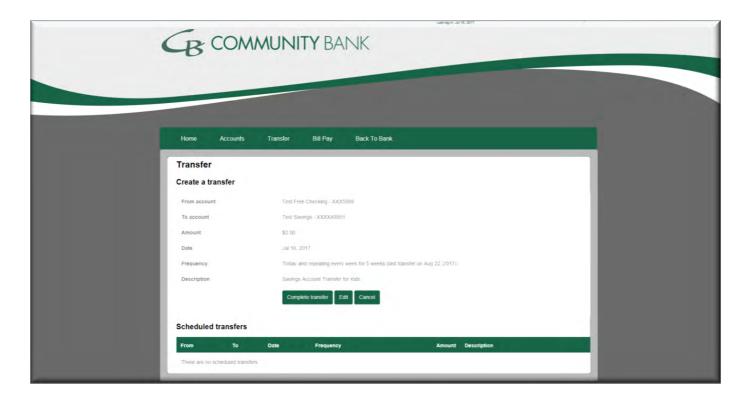


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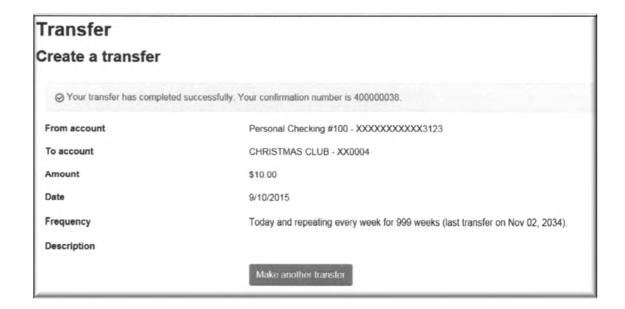


9. From the review page, to make changes, click **Edit,** or to complete the transfer request, click **Complete** Transfer.



The Transfer Confirmation page appears.

To make an additional transfer, click Make another transfer

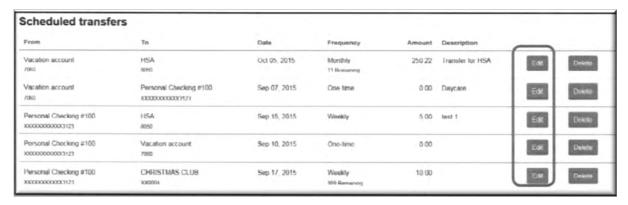




Schedule Transfer List

Provides a list of scheduled transfers for the account that allows you to view, change or delete a schedule transfer.

- 1. To **modify** the transfer information, click **Edit.**
- 2. To remove a **scheduled** transfer, use the **Delete** button.



- 3. Complete the necessary updates, then click **Preview transfer**.
- 4. From the review page, to make changes, click **Edit**, or to complete the transfer request, click **Complete Transfer.**

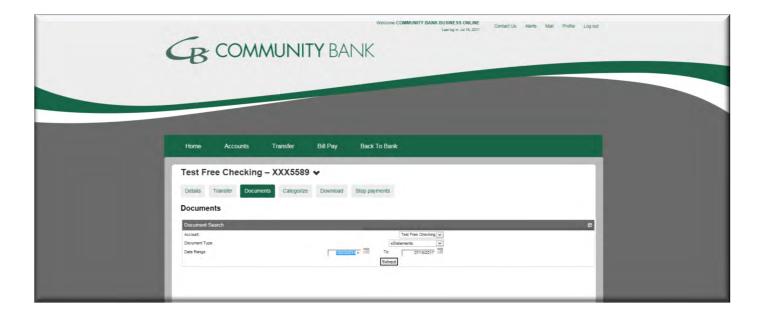




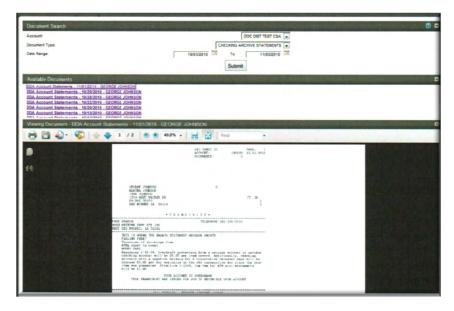
Documents

This option allows access to statements and / or notices available in your financial institution's document archive system.

- 1. From the Account Navigation area, click Documents.
- 2. Once the Documents option is selected, select the Account, Document Type and Date Range



After the Accounts, Document Type, and Date Range are selected and the customer clicks Submit, the list of available documents appears. The customer can select which document (statement / notice) in the list to view.

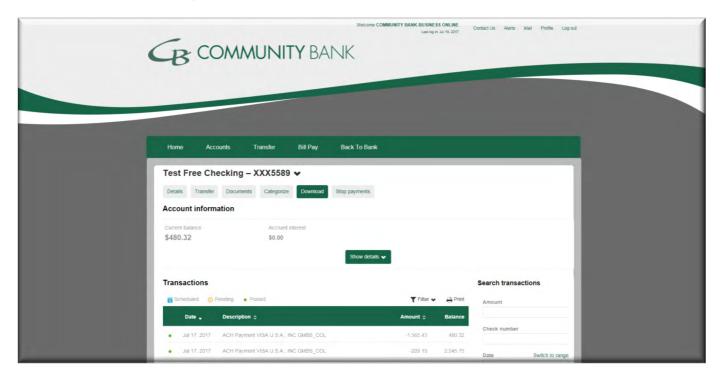


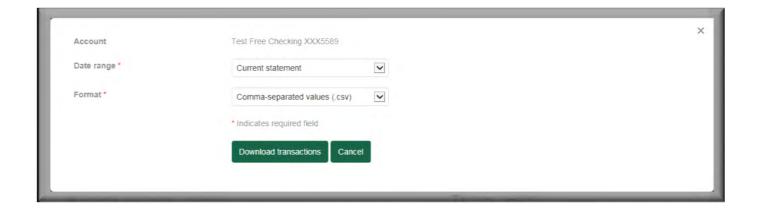


Download Transactions

The Download Transaction feature allows the user to download account information in specific formats for use with financial planning software.

- 1. From the Account Navigation area, click **Download**.
- 2. From the Date range list, select the date range.
- 3. From the **Format list**, select the format style.
- 4. To download transactions, click **Download transactions**.







Definitions

Date Range

Current Statement

Previous Statement

All Transactions

Custom Date Range

Format

Select a format in which the file will be exported.

Comma-Separate Values (.csv)

Microsoft Money (.ofx)

Intuit QuickBooks 2005 and newer (.qbo)

Intuit Quicken 2005 and newer (.qfx)

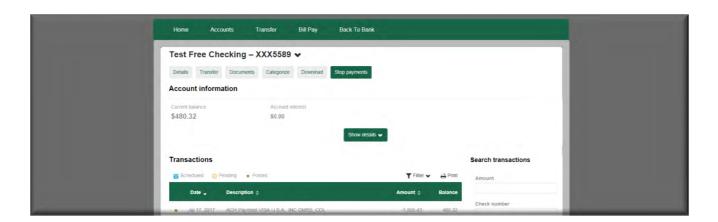


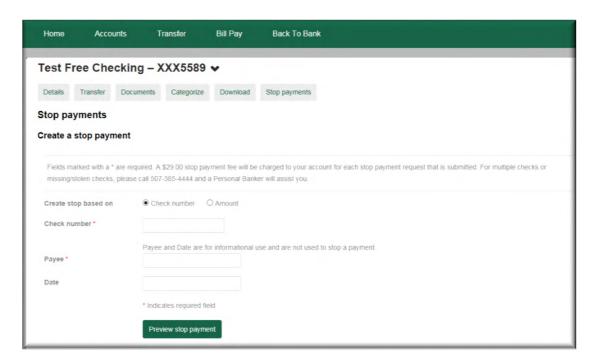
Stop Payments

Stop Payments allow a client to request a stop payment on any one of the assigned accounts.

To add a Stop Payment:

- 1. In the **Check Number** box, type the check number.
- 2. In the **Payee** box, type the Payee information.
- 3. In the **Date** box, type item date.
- 4. Click **Preview** stop payment.

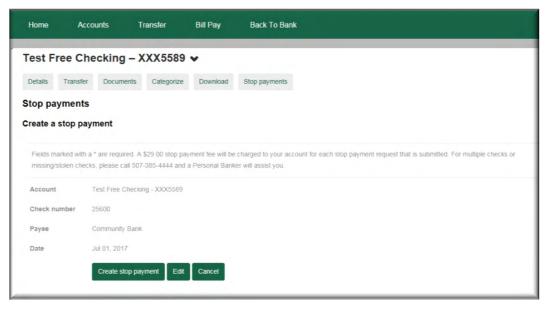




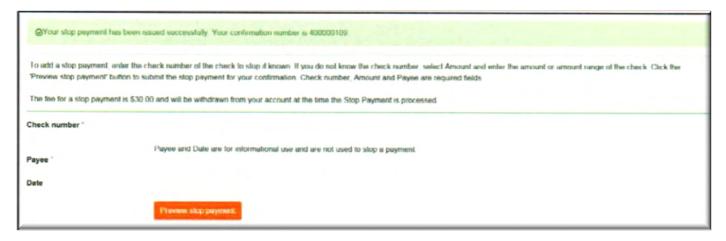


The Stop payments screen appears.

5. Review the information, and then to place the stop payment, click Create stop payment, or to modify, click Edit.



A stop payment confirmation message appears.



Issued Stop Payments

The Stop Pay List provides complete detail of all Stop Payment items associated with the account.





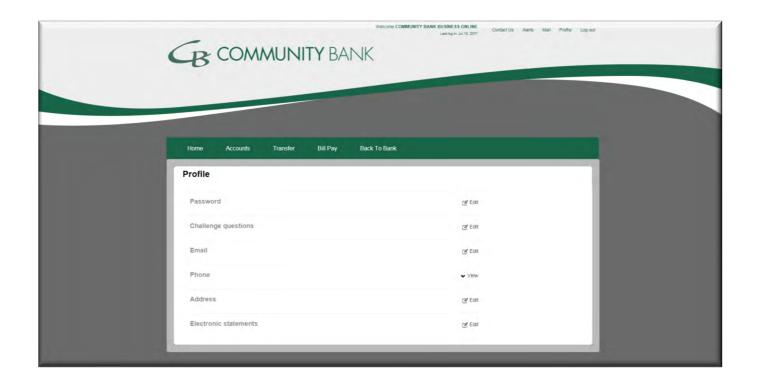
Profile

The Profile Option allows the customer to change:

- Password
- Challenge Question's
- Email
- Address
- Electronic Statements

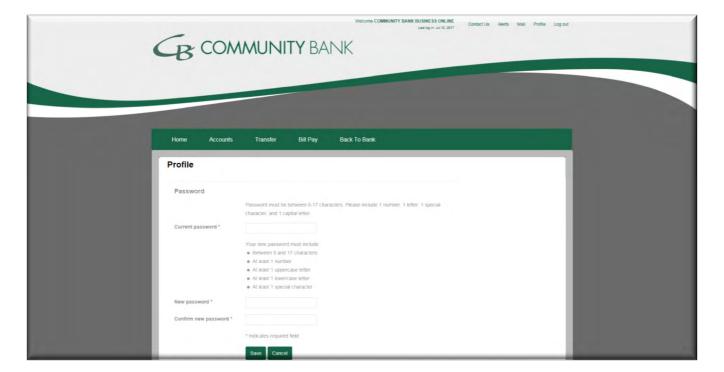


To Edit any of the displayed option, click Edit on the right hand side





Password

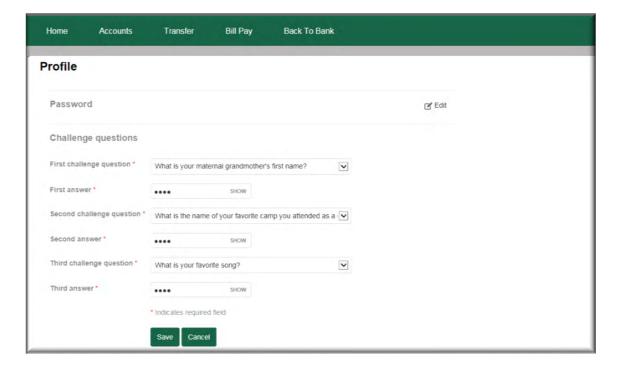


To Change the Password:

- 1. Click Edit
- 2. In the Current password box, type the current password.
- 3. In the New password box, type the new password.
- 4. In the Confirm new password box, retype the new password.
- 5. Click Save.



Challenge Questions



The Challenge Questions option allows the customer to change their security data established during the initial login. The security challenge questions and answers can also be changed.

To Change Challenge Questions/Answers:

- 1. Click Edit
- 2. From the challenge questions lists, select a challenge question for 1-3, and then in the answer boxes, type the Answers 1-3, as appropriate.

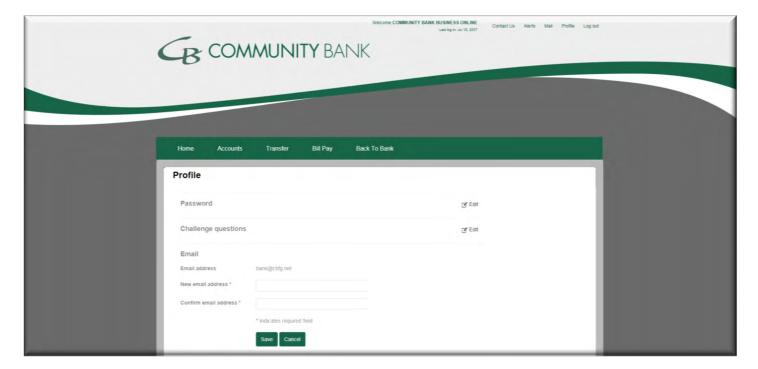
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3. Click Save.

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Email



The change e-mail address option allows the customer to change the email address listed for the account.

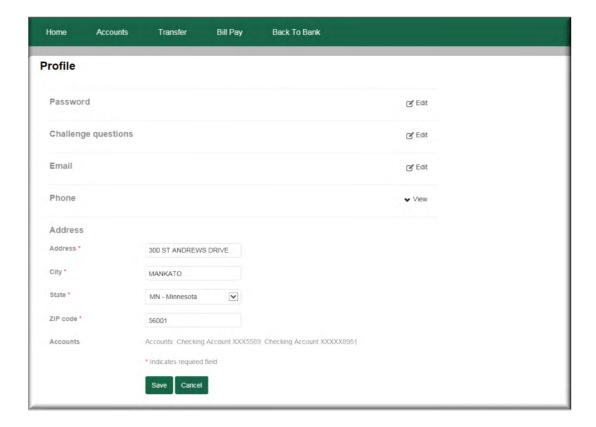
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- 1. Click Edit
- 2. In the New email address box, type the new email.
- 3. In the Confirm email address box, retype the new email.
- 4. Click save.

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Address

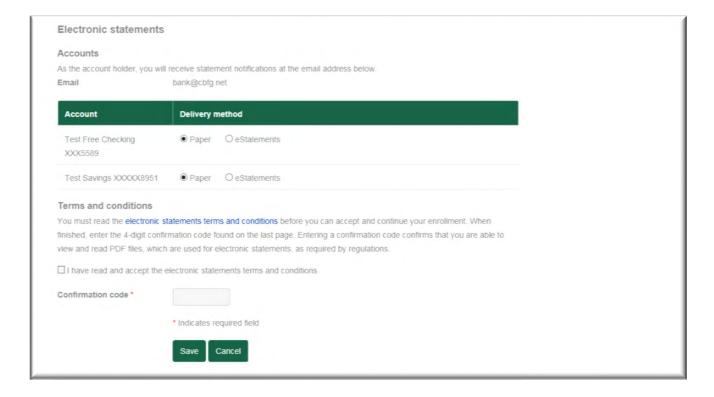


The address change option is available to customers and the updated address will be directly sent to Community Bank for review.

- 1. Click Edit
- 2. Update your Profile address to your new address.
- 3. Click Save.



Electronic Statements



Electronic Statements gives you the option to receive statements online. You will receive a notification with the email you provide, notifying you that statements are available.

You can choose to go from Paper to eStatements via this form, however, if you wish to go back to paper statements, you must contact any Community Bank branch.

- 1. Click Edit
- 2. Determine the delivery method for each account.
- 3. Under Terms and conditions, you must click and read the electronic statements terms and conditions.
- 4. Check mark the I have read and accept the electronic statements terms and conditions.
- 5. Enter Confirmation Code which is found in the electronic statements terms and conditions.
- 6. Click Save