DIGITAL BANKING

BUSINESS USER HOW-TO GUIDES

BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH

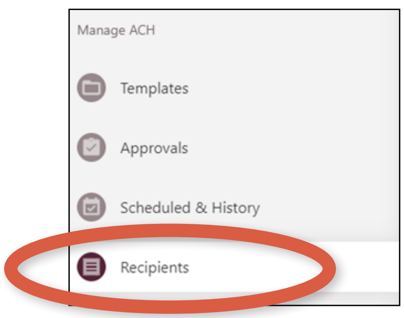
Follow these steps to set up recipients, create templates, and schedule ACH in your Business Digital Banking.

Note: The "Manage ACH" option is only available in Business Digital Banking for businesses that have requested this service. Please contact us to learn more about ACH services and related fees.

HOW TO SET UP RECIPIENTS

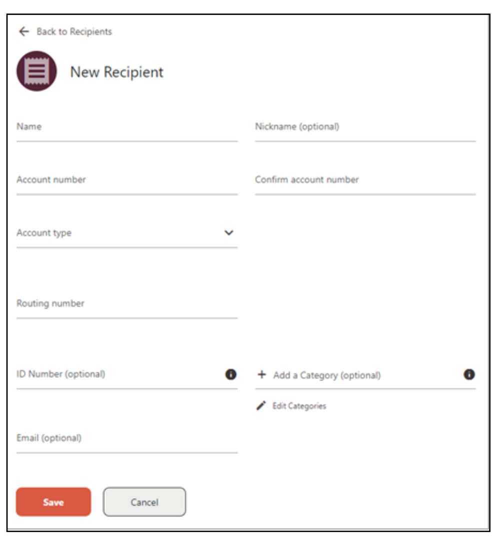
1. Log into Business Digital Banking and click **Manage ACH.**

2. Click **Recipients.**

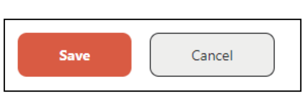


3. Click **Add a New Recipient.**

4. Select or fill in the New Recipient details:
   - **Name**
   - Nickname (optional)
   - **Account Number**
   - **Account Type**
   - **Routing Number**
   - ID Number (optional)
   - Add or Edit Category (optional)
   - Email (optional)



5. Click **Save.**

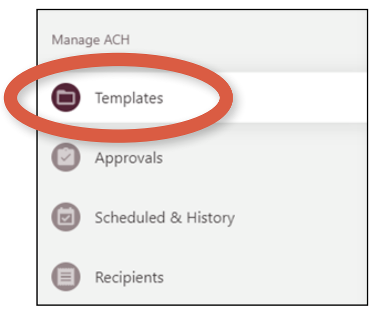


BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

HOW TO CREATE A NEW TEMPLATE

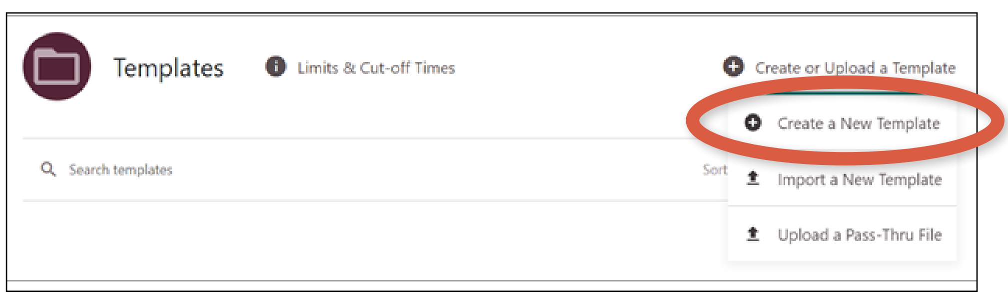
1. Log into Business Digital Banking and click **Manage ACH.**

2. Click **Templates.**

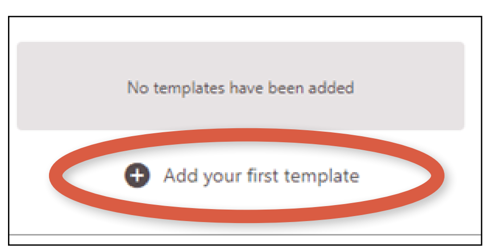


3. Click **Create or Upload a Template** and select **Create a New Template** from the dropdown.

Please see related guides on how to import a new template or upload a pass-thru file.



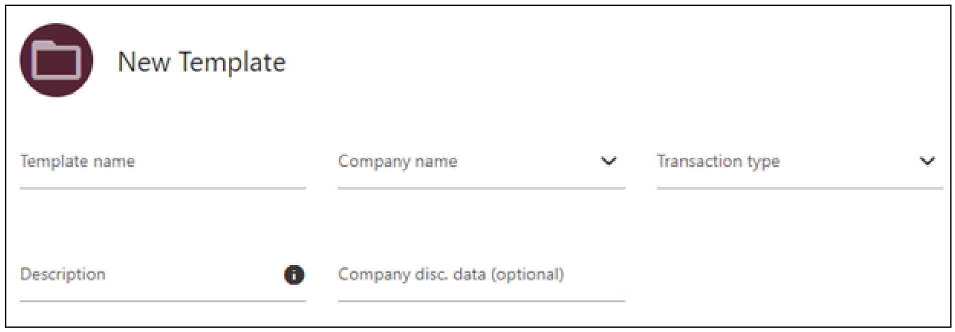
Alternatively, you may click **Add your first template** if this is your first template.



BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

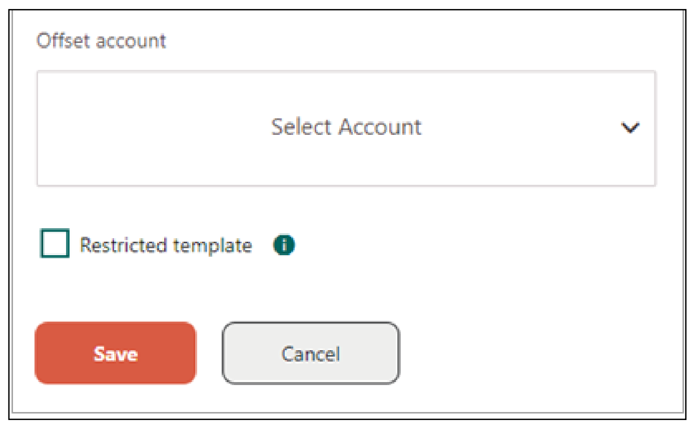
4. Select or fill in the New Template details:

- **Template Name**
- **Company Name**
- **Transaction Type**
- **Description**
- Company disc. data (optional)

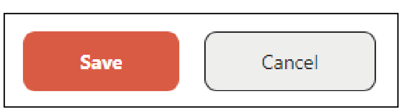


5. Select an **Offset account** from the dropdown and check the box to make the template a restricted template, if desired.

Note: Restricted templates can only be used by subusers with roles allowing access to restricted templates.



6. Click **Save.**

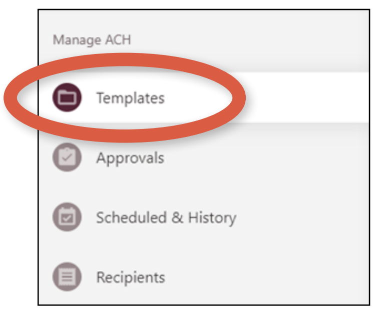


BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

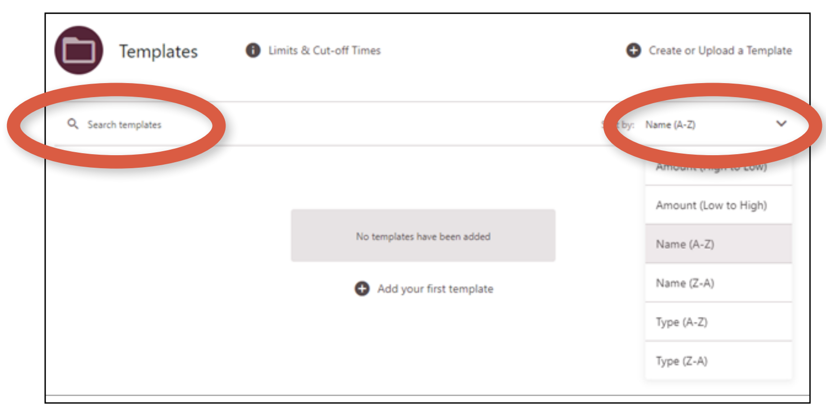
HOW TO FIND EXISTING TEMPLATES

1. Log into Business Digital Banking and click **Manage ACH.**

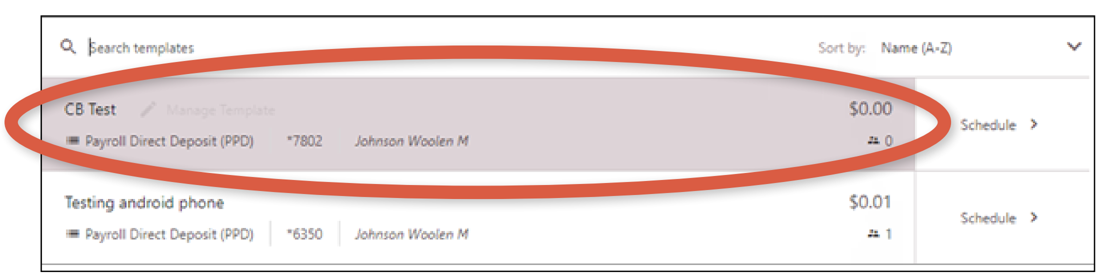
2. Click **Templates.**



3. Type within the search field to find your existing ACH templates, or sort by name, amount, or type.



4. Click on the template to select and manage the template.

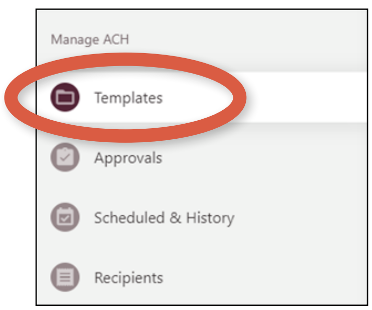


BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

HOW TO ADD RECIPIENTS TO A TEMPLATE

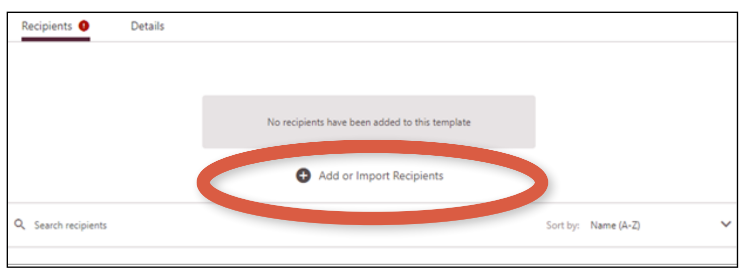
1. Log into Business Digital Banking and click **Manage ACH.**

2. Click **Templates.**

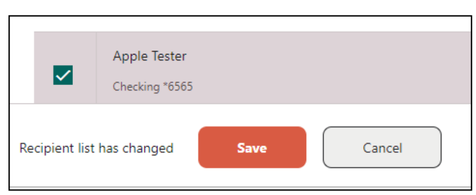


3. Search for an existing template or create a new template as described above.

4. Click **Add or Import Recipients.**

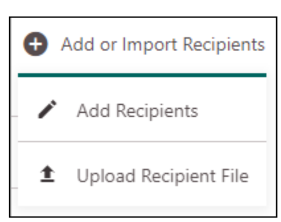


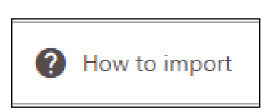
5. Check the box next to the Recipient(s) and click **Save.**



6. Alternatively, you may add or import new recipients.

- Click **Add Recipients** to add recpients as described above.
- Click **Upload Recipient File** then click **How to Import** to access ACH Import Instructions.



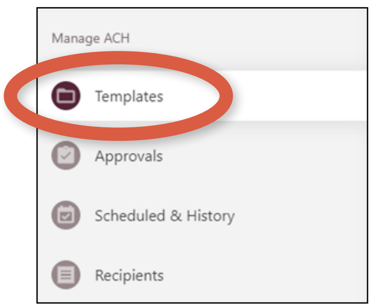


BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

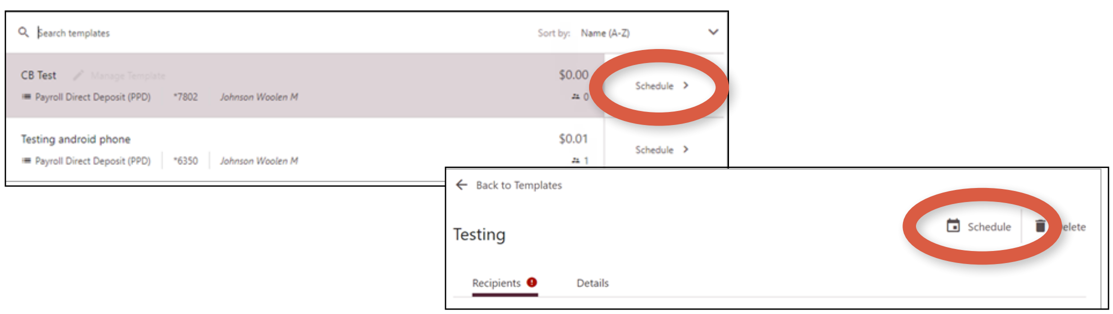
HOW TO SCHEDULE AN ACH PAYMENT

1. Log into Business Digital Banking and click **Manage ACH.**

2. Click **Templates.**



3. Find an existing template or create a new template as described above.
   Click **Schedule.**



4. Choose a frequency from the **Occurs** dropdown and a **Deliver by** date from the dropdown calendar.

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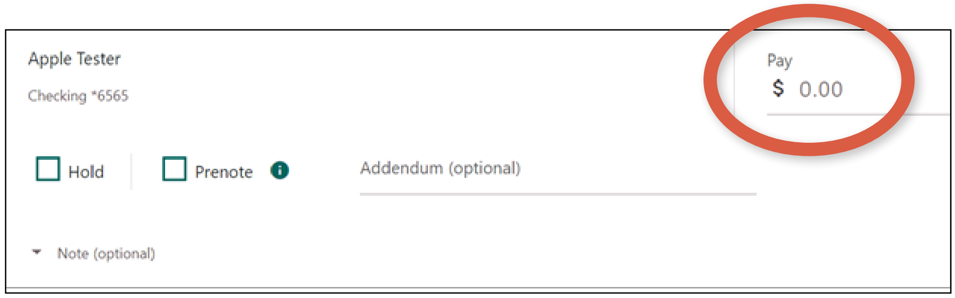
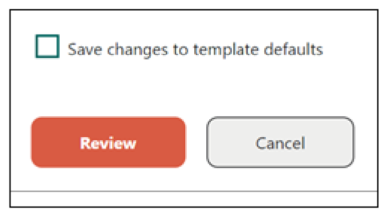
BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

5. Click on a recipient to edit the amount to **Pay.**

- Click **Hold** to retain the recipient in the template but to exclude the recipient from this ACH transaction.
- Click **Prenote** as applicable.
- Enter an optional **Addendum** to be displayed with the transaction.
- Enter an optional internal **Note.**

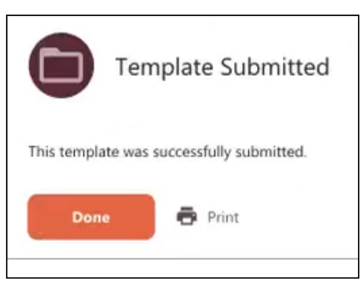


6. Save changes to any template defaults, if desired, then click **Review.**



7. Review the template, then click **Submit.** Note that the template will require approval before payment is issued.

8. Click **Print** if desired, then click **Done.**

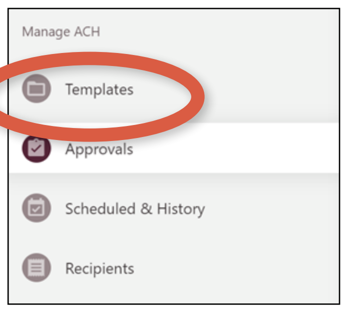


BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

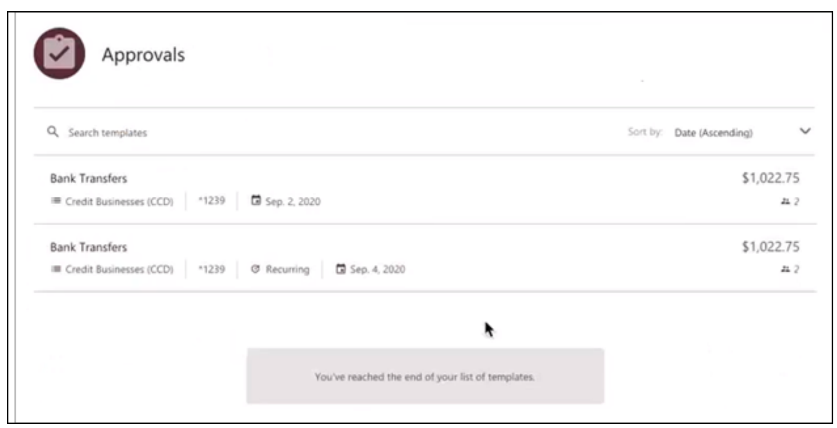
HOW TO APPROVE AN ACH PAYMENT

1. Log into Business Digital Banking and click **Manage ACH.**

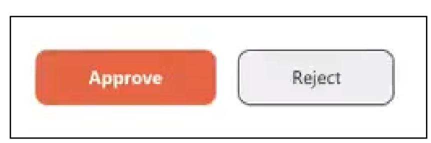
2. Click **Approvals.**



3. Type within the search field to find templates to approve, or sort by amount, date, name, or type.

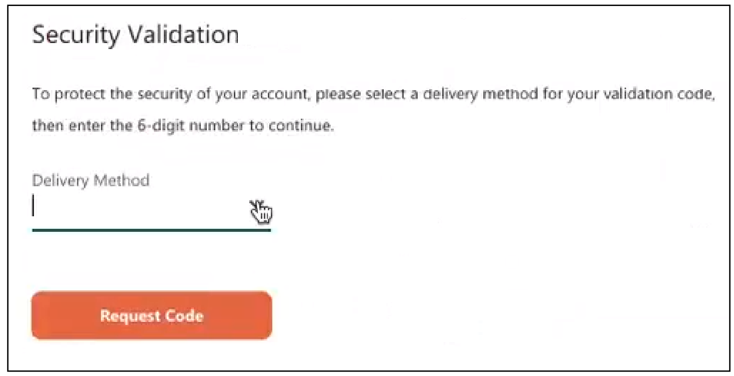


4. Click on a template to review the template and recipient details. Click **Approve** or **Reject.**

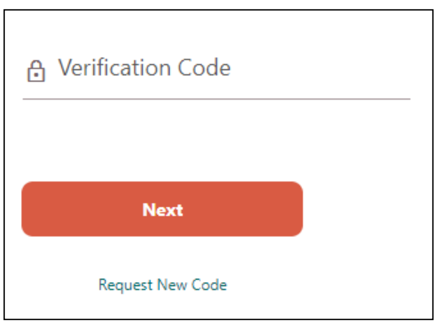


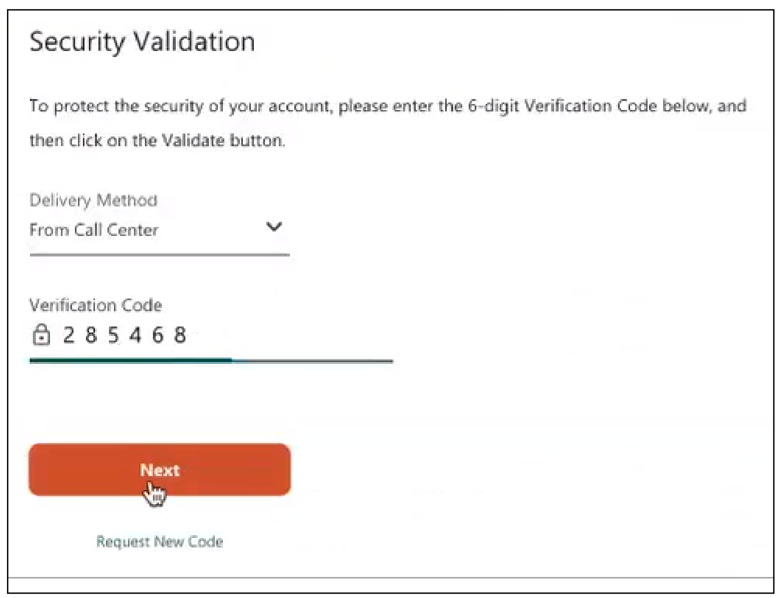
BUSINESS DIGITAL BANKING: HOW TO MANAGE ACH (CONT.)

5. To complete an approval, choose a **Delivery Method** from the dropdown for your validation code, then click **Request Code.**



6. Enter the code you received at **Verification Code** and click **Next.**





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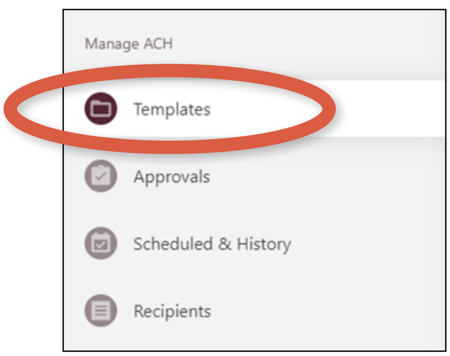
BUSINESS DIGITAL BANKING: HOW TO UPLOAD ACH PASS-THRU FILES

Follow these steps to upload an ACH pass-thru file from your accounting or payroll application to be processed through your Business Digital Banking. Uploading a pass-thru file is for one time use and does not save template or recipient information for future use.

Note: The "Manage ACH" option is only available in Business Digital Banking for businesses that have requested this service. Please contact us to learn more about ACH services and related fees.

1. Log into Business Digital Banking and click **Manage ACH.**

2. Click **Templates.**



3. Click **Create or Upload a Template** and select **Create a New Template** from the dropdown.

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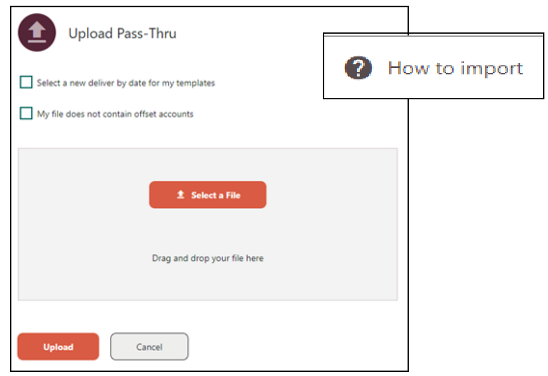
BUSINESS DIGITAL BANKING: HOW TO UPLOAD ACH PASS-THRU FILES (CONT.)

4. See below or click **How to upload pass-thru files** for detailed ACH Pass-Thru Instructions*.



*ACH Pass-Thru Instructions:

ACH Pass-Thru Instructions

ACH Pass-Thru Instructions

ACH Pass-Thru allows your business to upload NACHA-formatted files containing one or more ACH templates for processing.

1. **Decide** if you would like to select a custom Deliver By date for your files.
   Checking this box will display a calendar that allows you to choose the delivery date for your template(s). If you decide not to select a custom date, the system will use the Effective Entry Date(s) contained in the 5 Records (Field 9) of your file.
2. **Check** if your file contains offset account(s).
   The offset account is typically the first 6 Record (Field 5) listed in your file. If your file is doesn't include offsets, click "My file does not contain offset accounts". The system will display a drop-down list of offset accounts. The selected offset account will be applied to each template in your file.
3. **Select** a NACHA formatted-file from a local drive or drag and drop a file from your desktop.
4. **Click** "Upload"
   The system runs a validation check against your file and provide a summary of its contents. If we identify any formatting issues or errors with your submission, the system will provide you errors for each template in your file.
5. **Click** "Submit"
   The system will submit your file for processing or approval if required.

CLICK TO RETURN TO TABLE OF CONTENTS

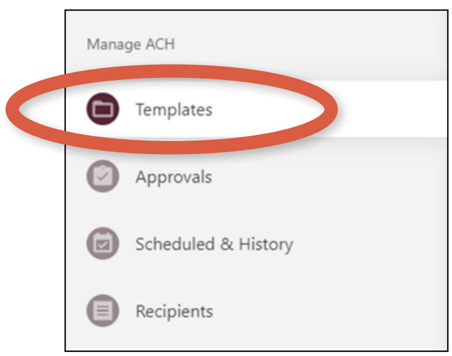
BUSINESS DIGITAL BANKING: HOW TO IMPORT NEW ACH TEMPLATES

Follow these steps to import your NACHA- or CSV-formatted ACH files into your Business Digital Banking. Importing a new template saves the template and recipients for immediate and future use.

Note: The "Manage ACH" option is only available in Business Digital Banking for businesses that have requested this service. Please contact us to learn more about ACH services and related fees.

1. Log into Business Digital Banking and click **Manage ACH.**

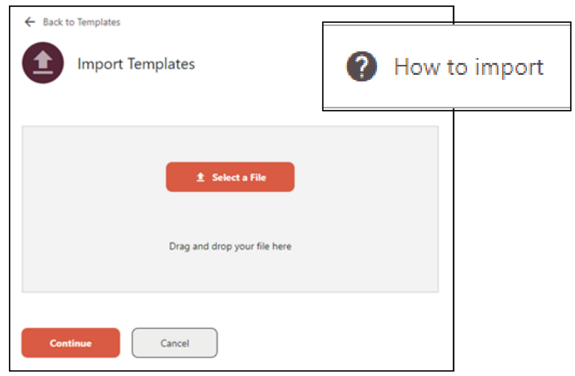
2. Click **Templates.**



3. Click **Create or Upload a Template** and select **Create a New Template** from the dropdown.

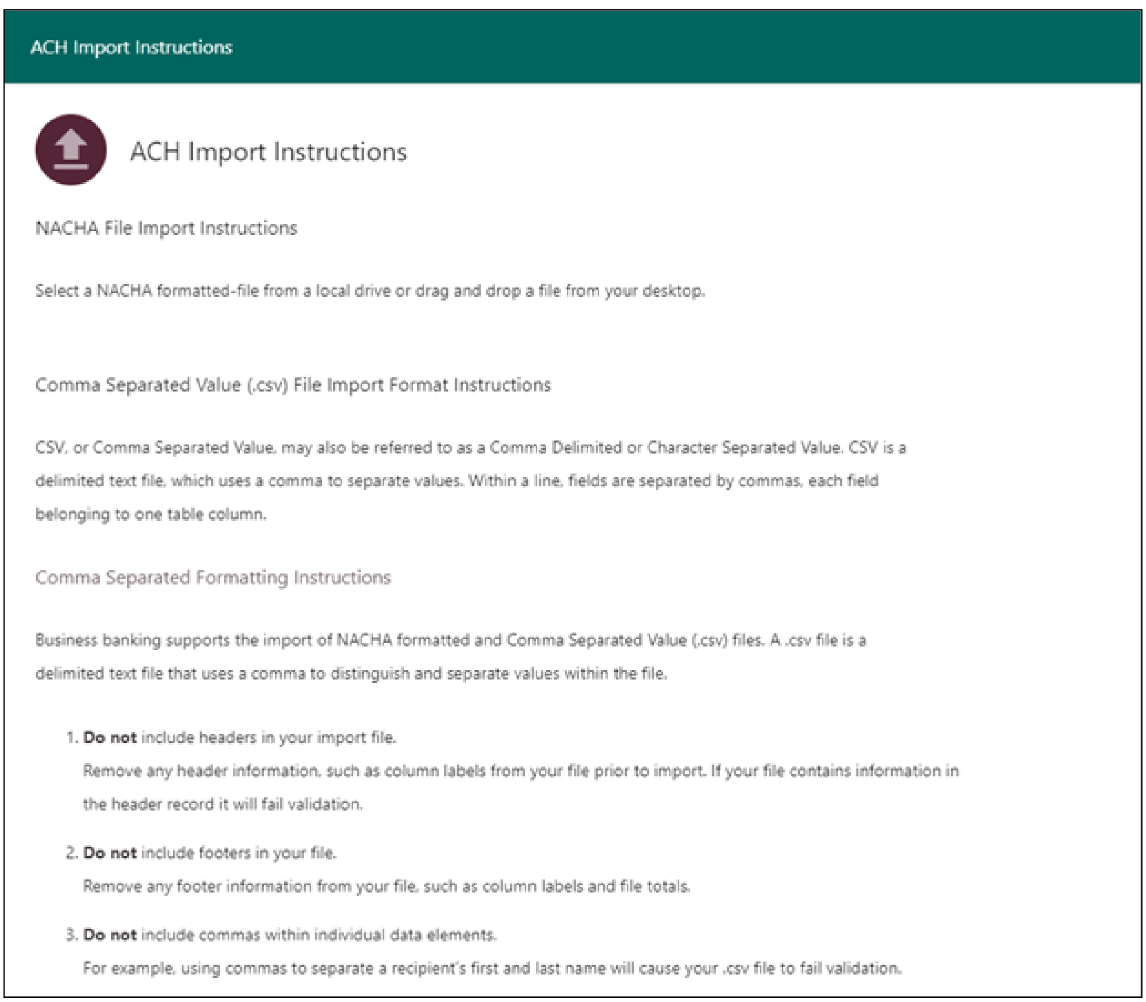
BUSINESS DIGITAL BANKING: HOW TO IMPORT NEW ACH TEMPLATES (CONT.)

4. See below or click **How to import** for detailed ACH Import Instructions*.



5. Select a File, then click **Continue** to complete the import.

*ACH Import Instructions:



ACH Import Instructions

ACH Import Instructions

NACHA File Import Instructions

Select a NACHA formatted-file from a local drive or drag and drop a file from your desktop.

Comma Separated Value (.csv) File Import Format Instructions

CSV, or Comma Separated Value, may also be referred to as a Comma Delimited or Character Separated Value. CSV is a delimited text file, which uses a comma to separate values. Within a line, fields are separated by commas, each field belonging to one table column.

Comma Separated Formatting Instructions

Business banking supports the import of NACHA formatted and Comma Separated Value (.csv) files. A .csv file is a delimited text file that uses a comma to distinguish and separate values within the file.

1. **Do not** include headers in your import file.
   Remove any header information, such as column labels from your file prior to import. If your file contains information in the header record it will fail validation.
2. **Do not** include footers in your file.
   Remove any footer information from your file, such as column labels and file totals.
3. **Do not** include commas within individual data elements.
   For example, using commas to separate a recipient's first and last name will cause your .csv file to fail validation.

BUSINESS DIGITAL BANKING: HOW TO IMPORT NEW ACH TEMPLATES (CONT.)

4. **Always use** comma separators for optional data elements.

   Include a comma separator for each optional field. Include a comma to separate optional fields. Your file may contain a comma at the end of an individual participant record if the last data field doesn't contain any data. If an individual record includes data in each data field, do not include a comma at the end of the record. Using a comma at the end of a record that contains data for all data fields will cause your ACH Import file to fail validation.

Comma Separated File Entry Detail Records

Recipient Name		
Alphameric, Length 22	Required: YES	
FI Routing Number		
Numeric, Length 9	Required: YES	
Identification Number		
Alphameric, Length 15	Required: NO	
Account Number		
Alphameric, Length 17	Required: YES	
Account Type		
Alphameric, Length 1	Required: YES	Accepted Values: "1" for Checking, "2" for Savings and "3" for Loan
Amount		
Numeric, Length 11	Required: YES	Do not include symbols such as "$" in your amount fields but do include a period. If you enter 0.00 in the Amount field, the system will identify the entry as a Prenote.
Addendum		
Alphameric, Length 80	Required: NO	
Payment Type Code		
Alphameric, Length 2	Required: Only for TEL and WEB templates	Accepted Values: "S" for Single and "R" for Recurring

Sample Entries

John Smith,051000017,1234,1425896311,1,450.00,

George Jones,111000614,4321,9965234,3,38.75,,R

Avery Johnson,051000017,999888,1002451,2,0,This is a prenote,S

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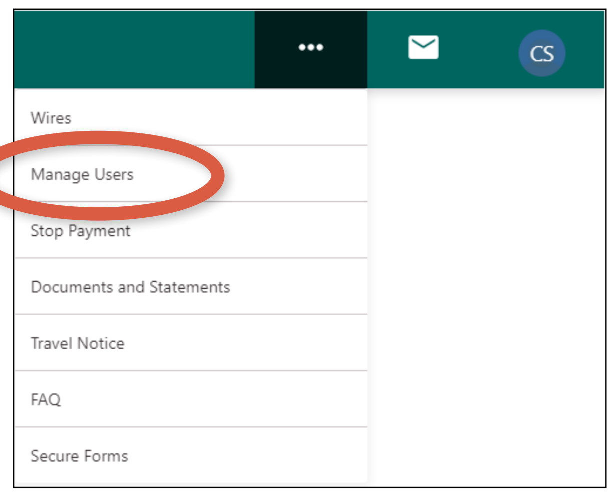
BUSINESS DIGITAL BANKING: HOW TO DEFINE ROLES AND ADD USERS

Follow these steps to define access roles and to add users in Business Digital Banking.

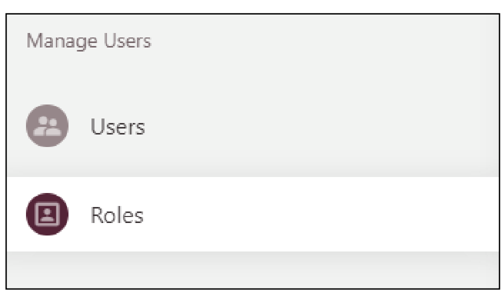
HOW TO DEFINE ROLES

1. Log into Digital Banking and click the three-dot ellipsis (...) to access **More Links.**

2. From the **More Links** dropdown menu, click on **Manage Users.**



3. Click **Roles** to define a new role.



4. Click **Add a New Role.**

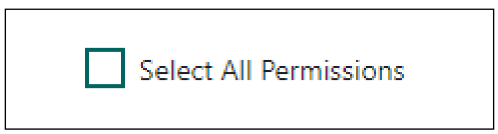
BUSINESS DIGITAL BANKING: HOW TO DEFINE ROLES AND ADD USERS (CONT.)

5. Enter a name for the **New Role.**

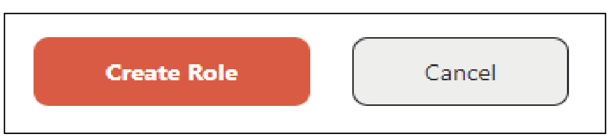
6. Click **Select All Permissions** or choose individual permissions you want the new role to have.

Permissions include:

- Account Access
- External Accounts
- Transfers
- Bill Pay
- Business Remote Deposit
- Business ACH



7. Click **Create Role.**

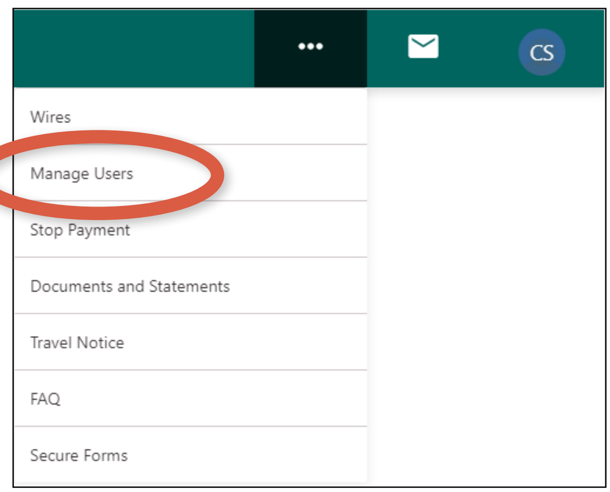


BUSINESS DIGITAL BANKING: HOW TO DEFINE ROLES AND ADD USERS (CONT.)

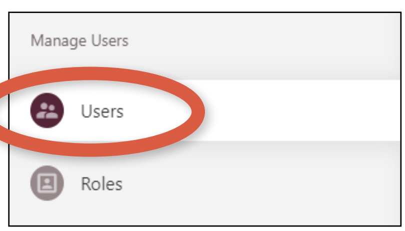
HOW TO ADD USERS

1. Log into Digital Banking and click the three-dot ellipsis (...) to access **More Links.**

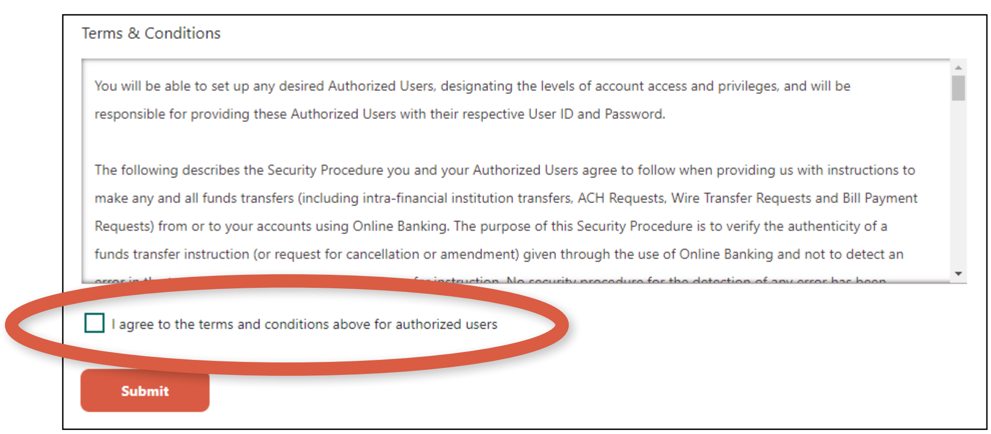
2. From the **More Links** dropdown menu, click on **Manage Users.**



3. Click **Users** to add a new user.

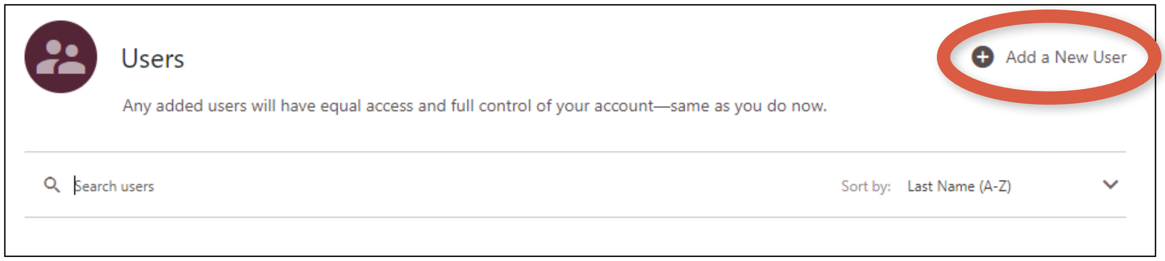


4. Read and agree to the **Terms and Conditions,** then click **Submit.**

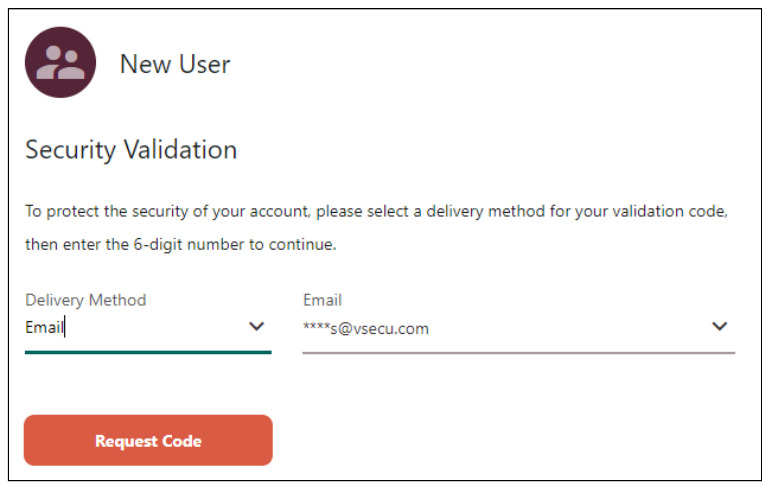


BUSINESS DIGITAL BANKING: HOW TO DEFINE ROLES AND ADD USERS (CONT.)

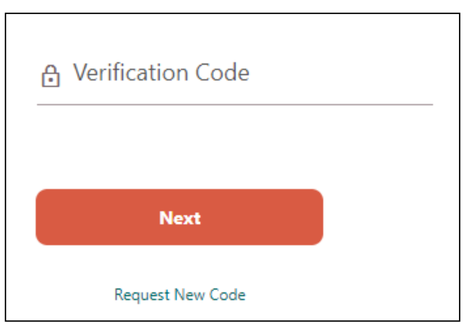
5. Click **Add a New User.**

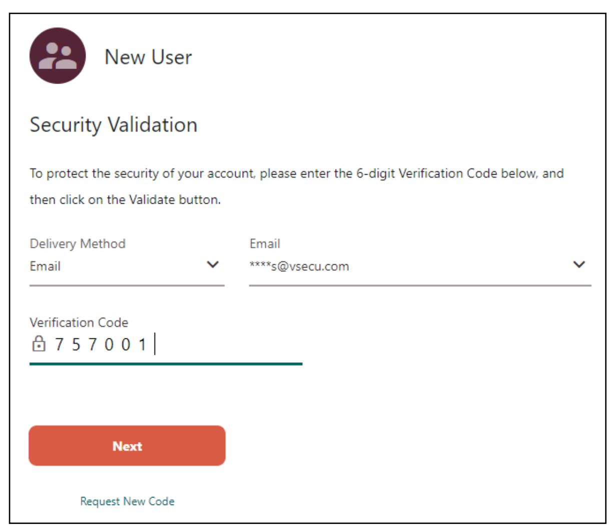


6. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code.**



7. Enter the code you received in the **Verification Code** field and click **Next.**

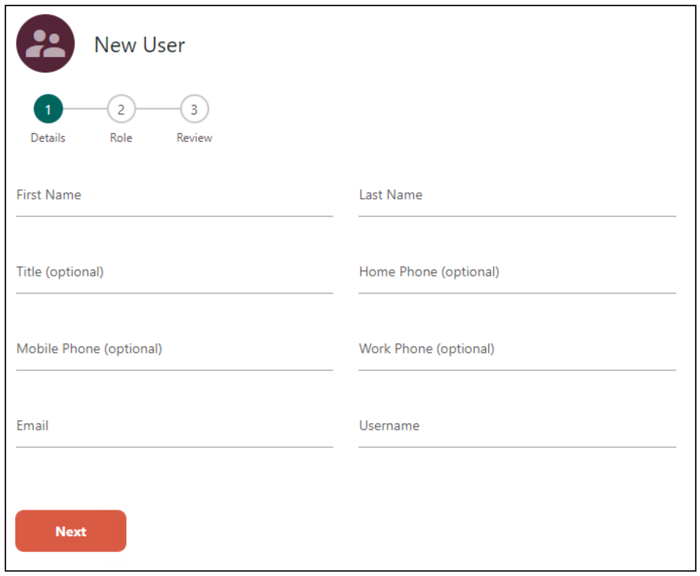




BUSINESS DIGITAL BANKING: HOW TO DEFINE ROLES AND ADD USERS (CONT.)

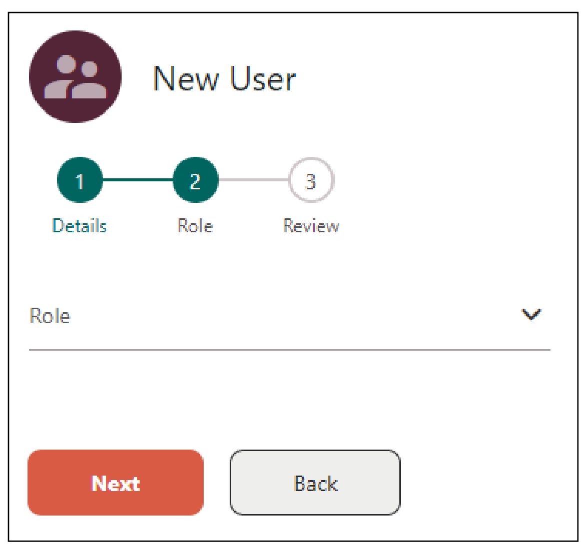
8. Fill in the **New User** details:

- **First Name**
- **Last Name**
- Title (optional)
- Phone (optional)
- **Email**
- **Username**



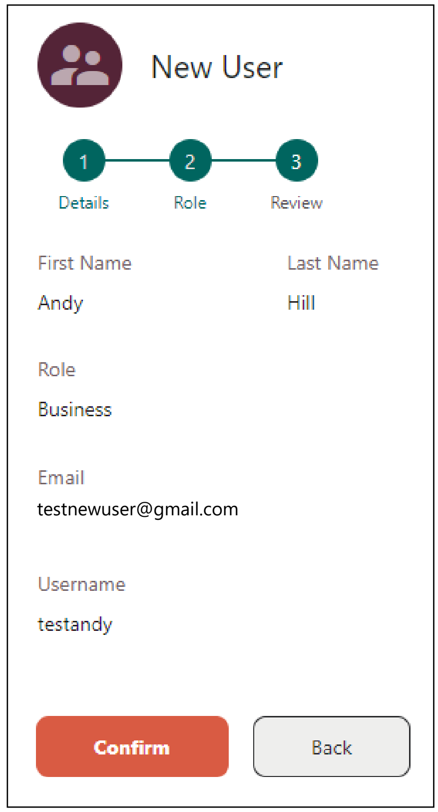
9. Click **Next.**

10. Choose a previously created **Role** from the dropdown menu for the new user, then click **Next.**

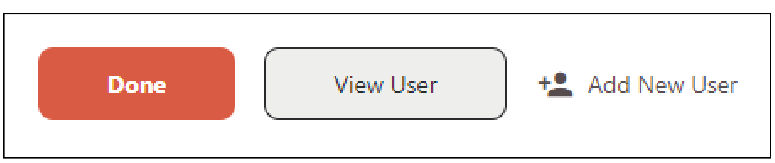


BUSINESS DIGITAL BANKING: HOW TO DEFINE ROLES AND ADD USERS (CONT.)

11. Review **New User** details, then click **Confirm.**



12. Click **Done.**



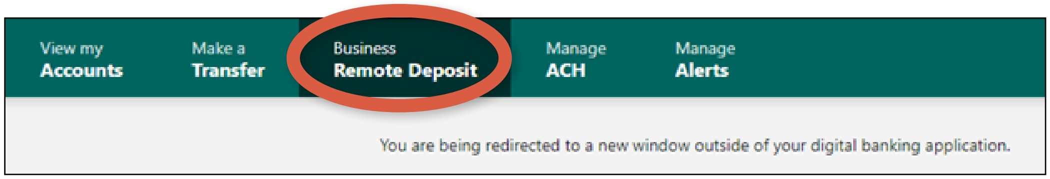
13. Provide the new user with the username you chose and let him or her know that an email with a temporary password will be sent to the email address you listed. The new user should log in within 48 hours of receipt of the temporary password.

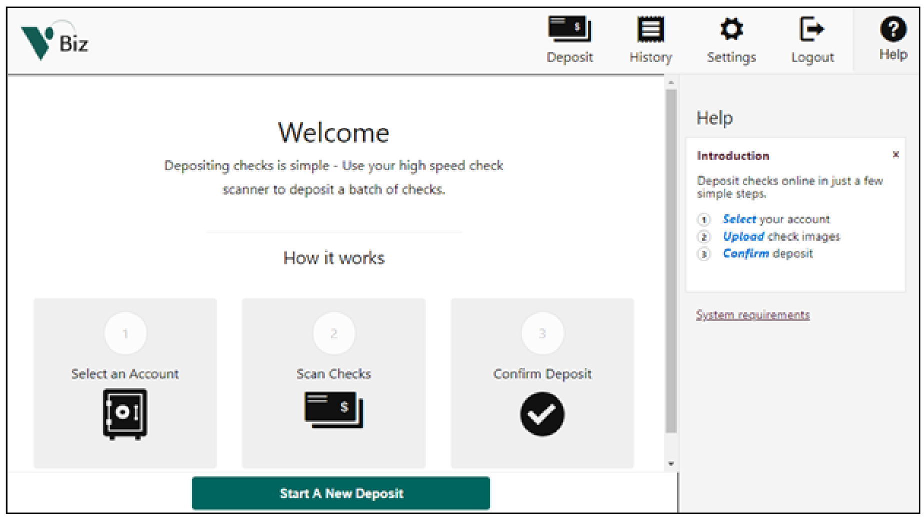
CLICK TO RETURN TO TABLE OF CONTENTS

BUSINESS DIGITAL BANKING: HOW TO USE BUSINESS REMOTE DEPOSIT

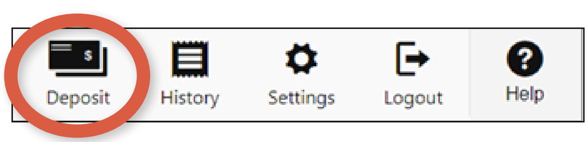
Follow the steps to deposit checks by Business Remote Deposit using your high-speed desktop scanner.

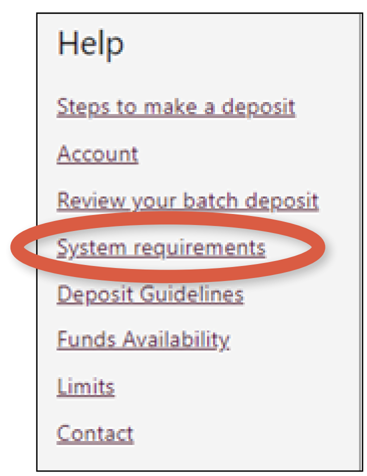
1. Log into Business Digital Banking. click **Business Remote Deposit** and a new window will open.





2. Click **Deposit.** To view **System requirements** including a list of certified scanners, see the **Help** menu at the right of the screen. Click the back arrow in your browser to return to the **Welcome** screen or continue to step 3 below.

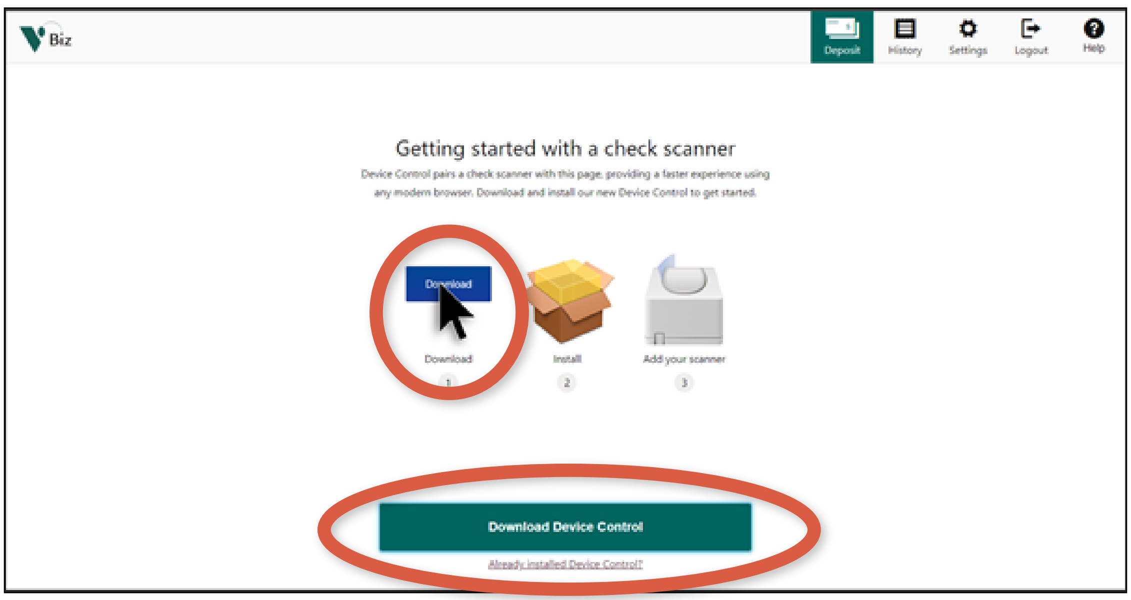


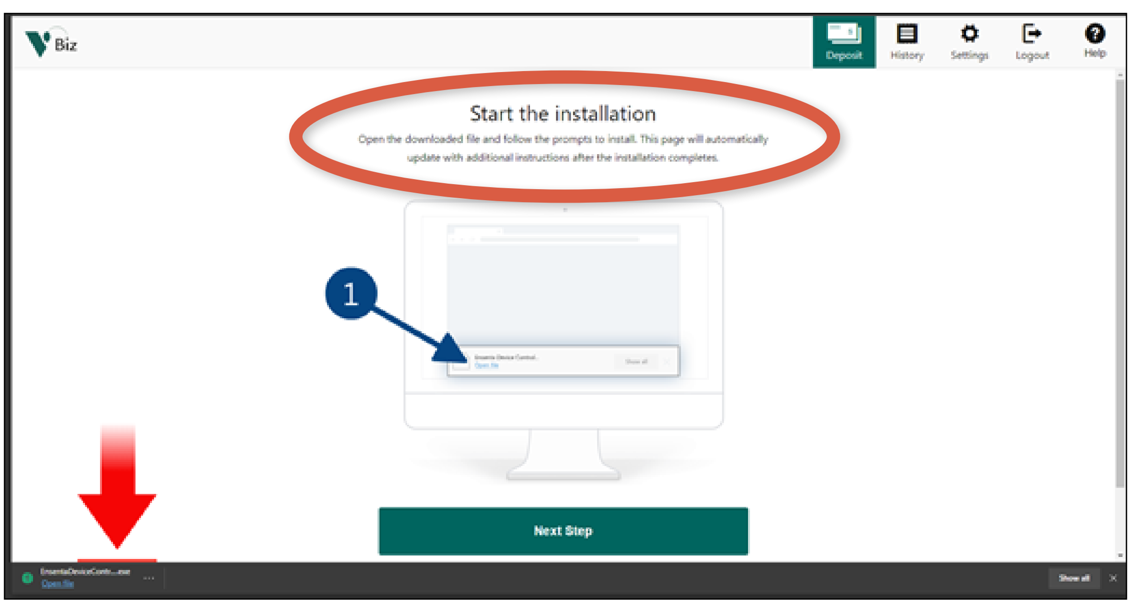


BUSINESS DIGITAL BANKING: HOW TO USE BUSINESS REMOTE DEPOSIT (CONT.)

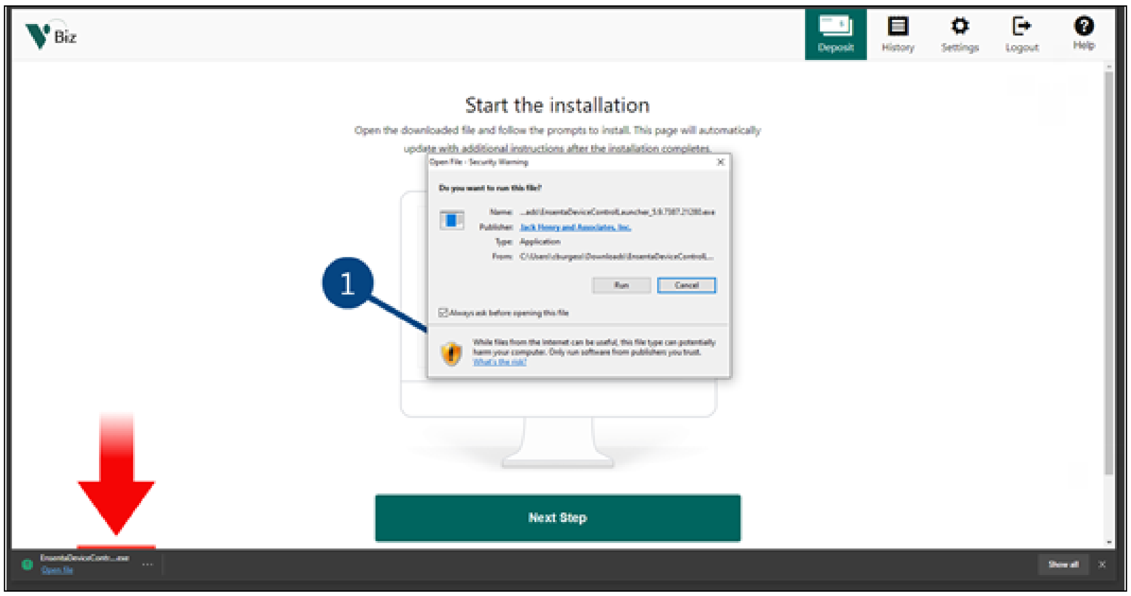
3. Follow the prompts to set up your scanner. You will need to **Download** and **Install** the Device Control, then **Add** your scanner.

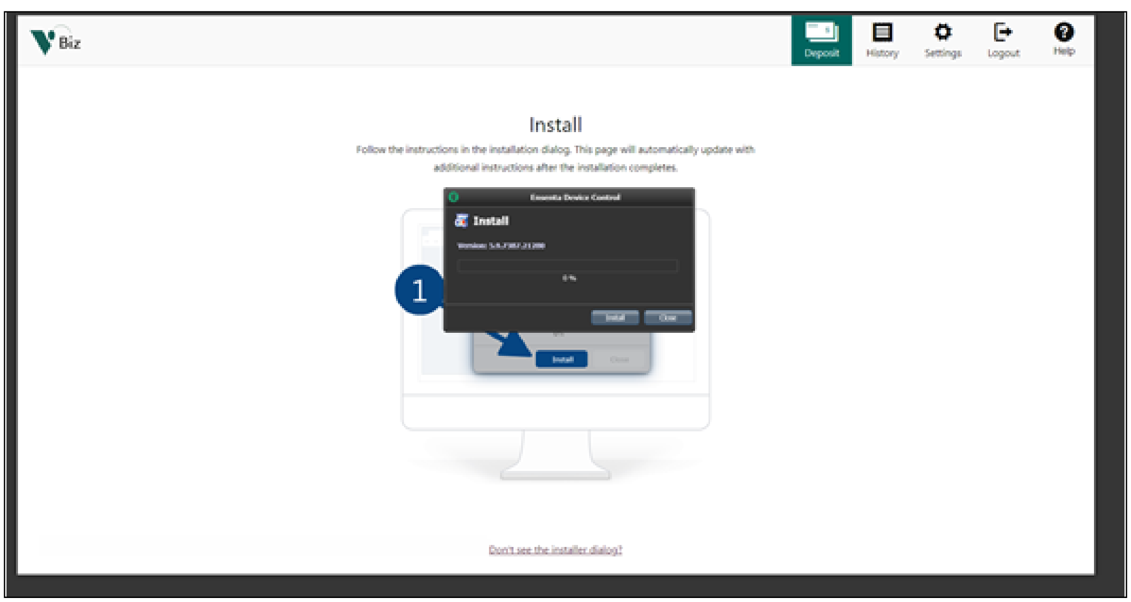
- Screenshots shown below may differ from what you see, depending on your computer, operating system, and internet browser.
- If the Device Control is not available for your scanner, you may request that your device be added by contacting us through secure message in your Digital Banking account or by calling 802-371-5162.





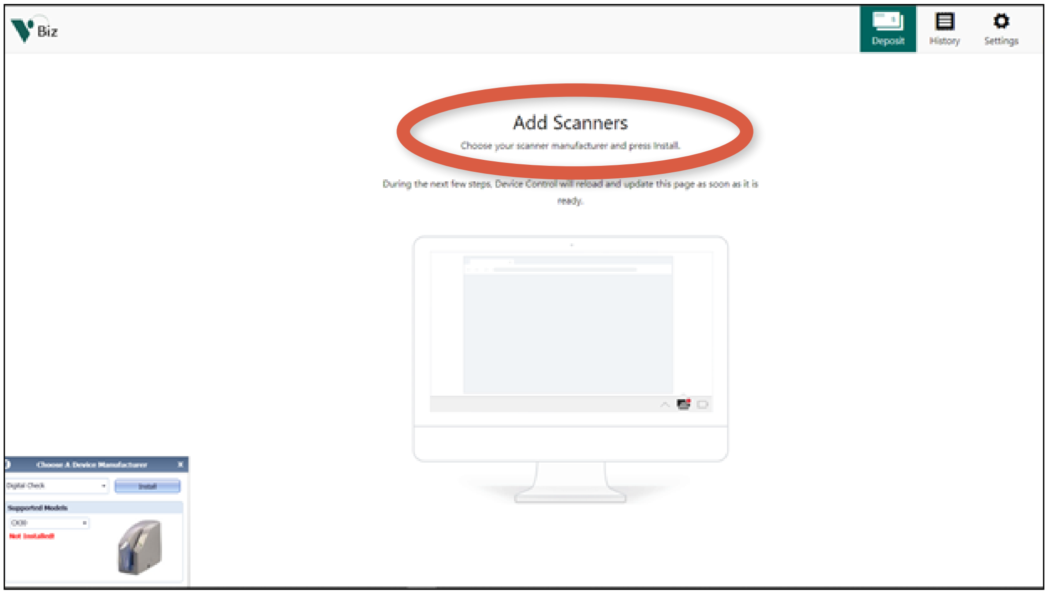
BUSINESS DIGITAL BANKING: HOW TO USE BUSINESS REMOTE DEPOSIT (CONT.)

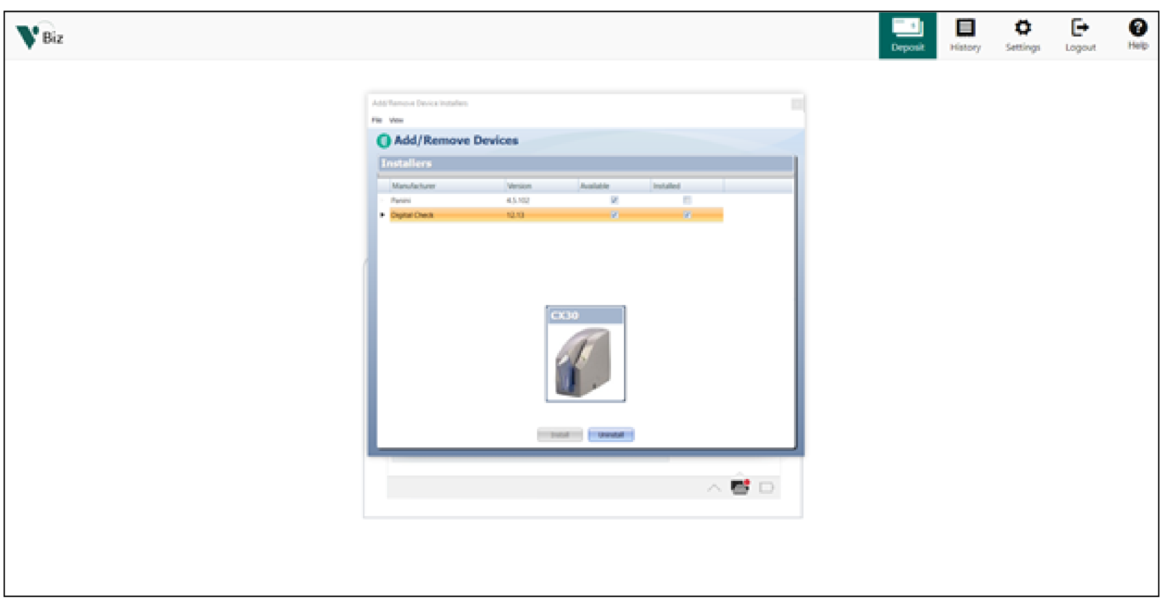




NEFCU + VSECU

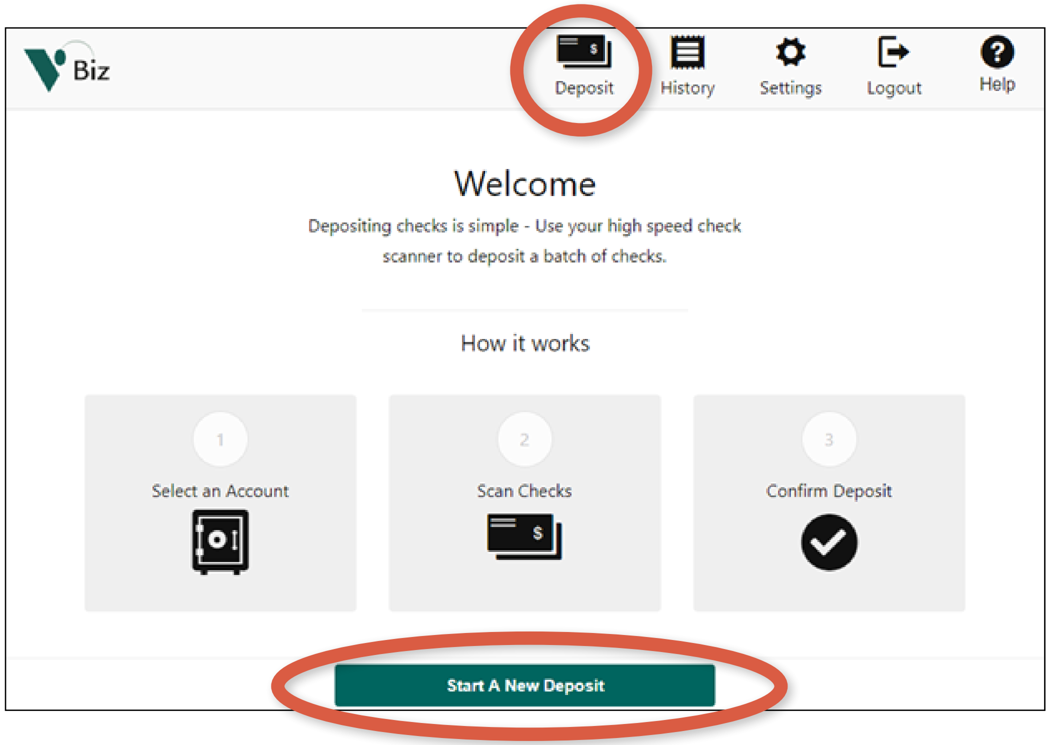
BUSINESS DIGITAL BANKING: HOW TO USE BUSINESS REMOTE DEPOSIT (CONT.)





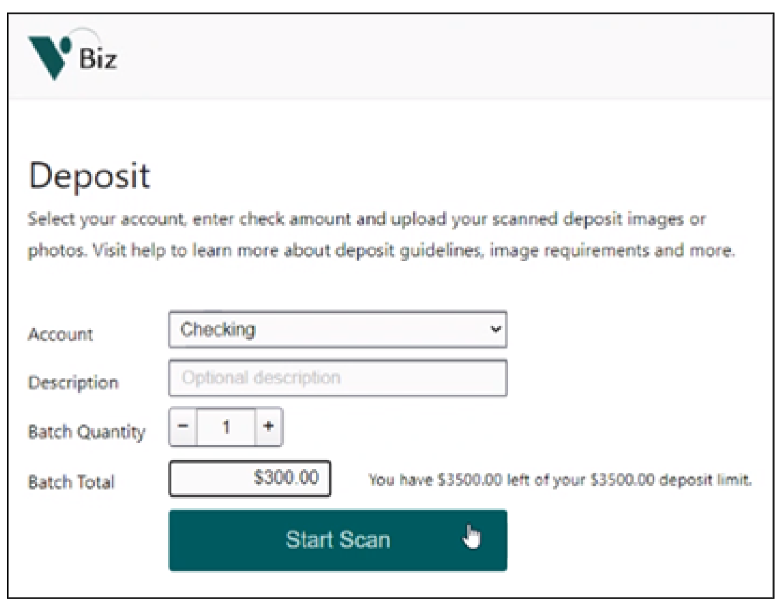
BUSINESS DIGITAL BANKING: HOW TO USE BUSINESS REMOTE DEPOSIT (CONT.)

4. After your setup is complete, click **Deposit** or **Start a New Deposit.**



5. **Select an Account** into which you want to make your deposit from the dropdown menu.

- Enter a **Description** (optional).
- Select the number of checks in your deposit in the **Batch Quantity** field.
- Enter the total amount of your deposit in the **Batch Total** field.



NEFCU + VSECU

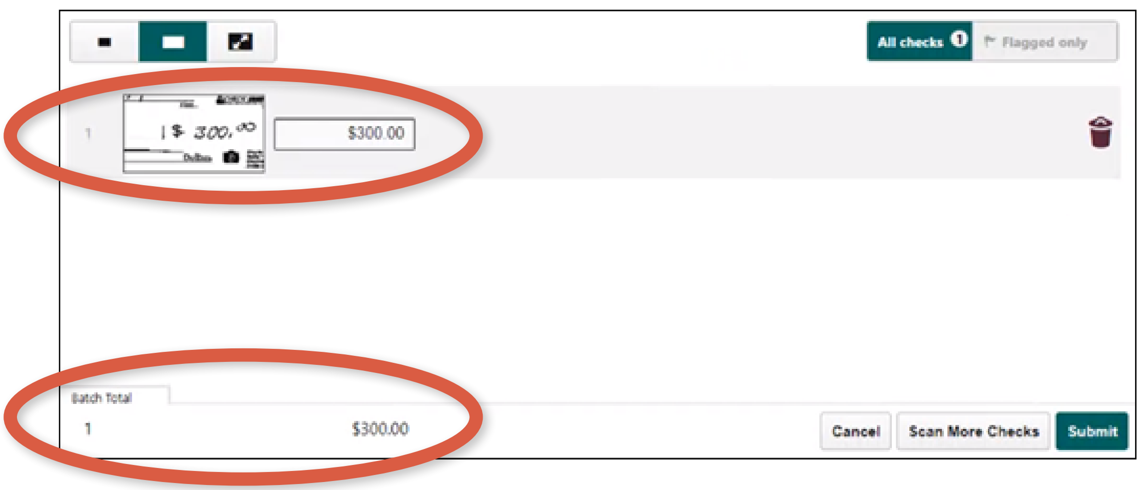
BUSINESS DIGITAL BANKING: HOW TO USE BUSINESS REMOTE DEPOSIT (CONT.)

6. Write “For VSECU Mobile Deposit Only” and sign your name in the endorsement area at the top of the back of the check(s).

7. Place the check(s) in your high-speed desktop scanner, orienting it/them as indicated on the scanner. Click **Start Scan.**

8. After scanning is complete, you will see your check(s) listed.

Please note that the **Batch Total** at the bottom of the screen will need to match the **Batch Quantity** and **Batch Total** amount you entered above before you can submit the deposit.



9. Review the number of checks in your batch deposit at the bottom of the screen under **Batch Total.**

If the total number of checks is incorrect, then review to see if any checks did not scan and **Scan More Checks,** if necessary.

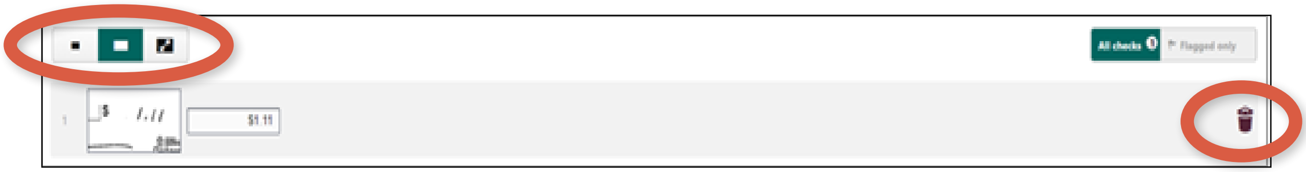
NEFCU + VSECU

BUSINESS DIGITAL BANKING: HOW TO USE BUSINESS REMOTE DEPOSIT (CONT.)

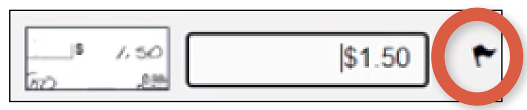
10. Review the deposit amount of your batch deposit at the bottom of the screen under **Batch Total.**

If the total deposit amount is incorrect, review each check image and adjust the amount.

- You may click on the **viewing options** above the check image to adjust size.
- You may click the **trashcan icon** to remove a check from the batch deposit.

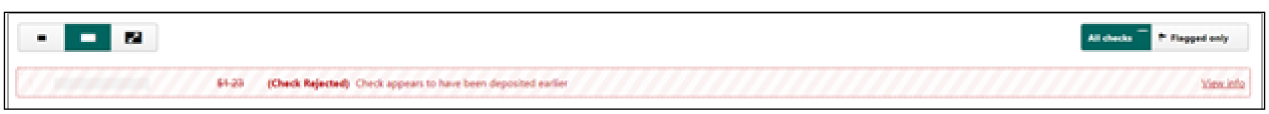


11. A check may be flagged as not appropriate for depositing. For example, a check will be flagged for missing endorsement on the back of the check.



- Click **Flagged only** if you wish to see only checks that have been flagged.
- Click on the flagged check for details. If applicable, remove the check from the batch deposit, fix the flagged issue, then rescan.

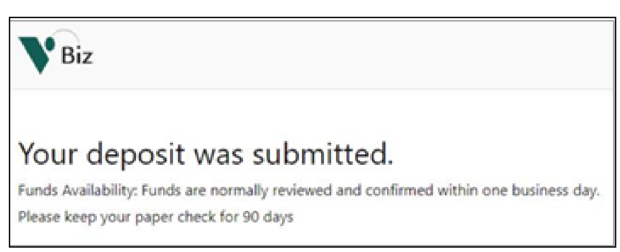
- Please note that a check that the system recognizes as already deposited will be rejected.



12. After corrections have been made and flagged check issues have been resolved, click **Submit.**

You may also **Cancel** the entire deposit or **Scan More Checks** to add to the deposit before submitting.

13. After your remote deposit is complete, keep the physical check(s) for 90 days before shredding the check(s).



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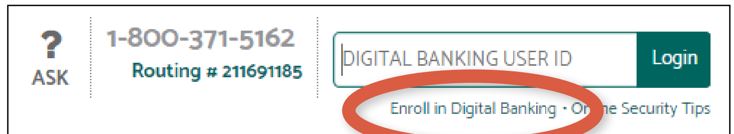
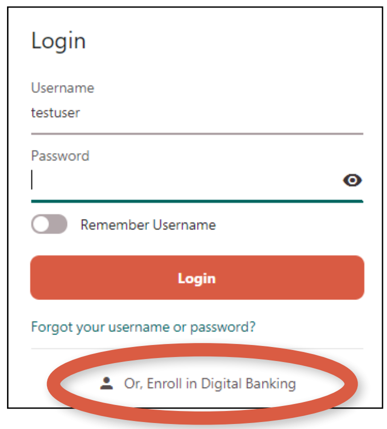
HOW TO ENROLL IN BUSINESS DIGITAL BANKING–NEW BUSINESS USER

Please follow these steps if you are not currently enrolled in Digital Banking.

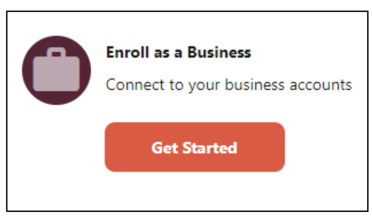
1. Go to www.vsecu.com and click **Enroll in Digital Banking.**



Or, from the **Login** box, click **Or, Enroll in Digital Banking.**

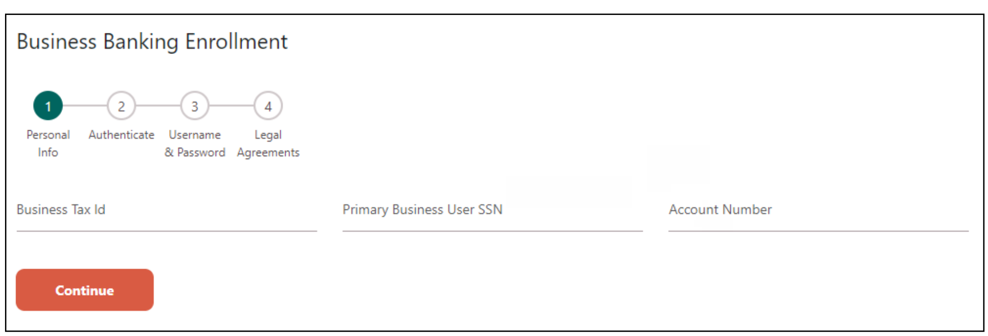


2. Click **Get Started** under **Enroll as a Business.**



3. Fill in the personal information fields:

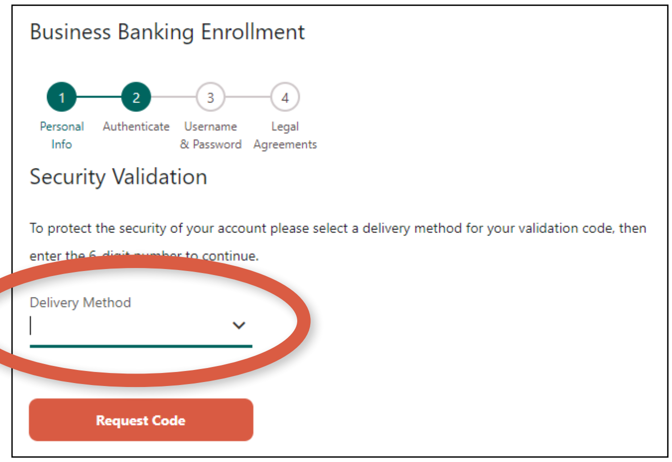
- **Business Tax ID**
- **Primary Business User SSN**
- **Account Number**



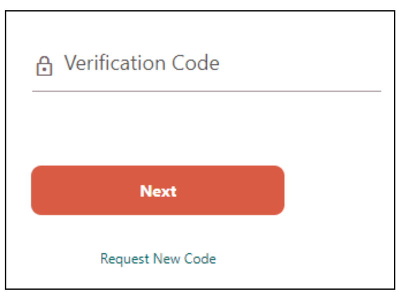
4. Click **Continue.**

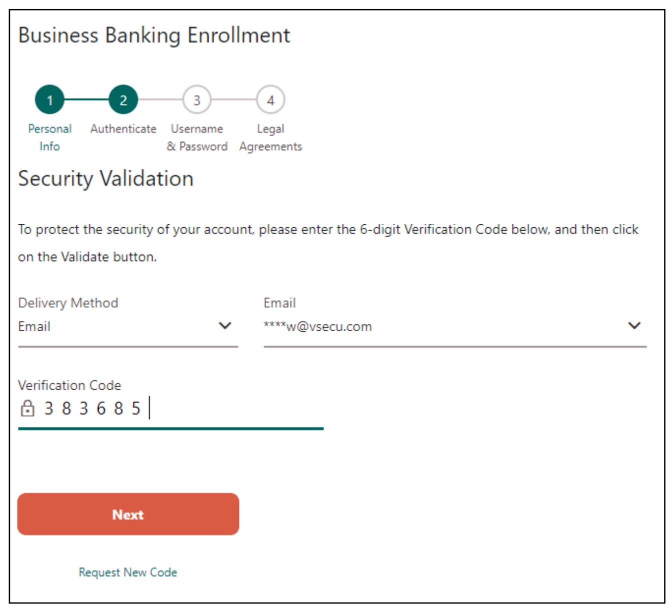
HOW TO ENROLL IN BUSINESS DIGITAL BANKING–NEW BUSINESS USER (CONT.)

5. From the dropdown, choose a **Delivery Method** for your validation code and click **Request Code.**



6. Enter the code you received in the **Verification Code** field and click **Next.**

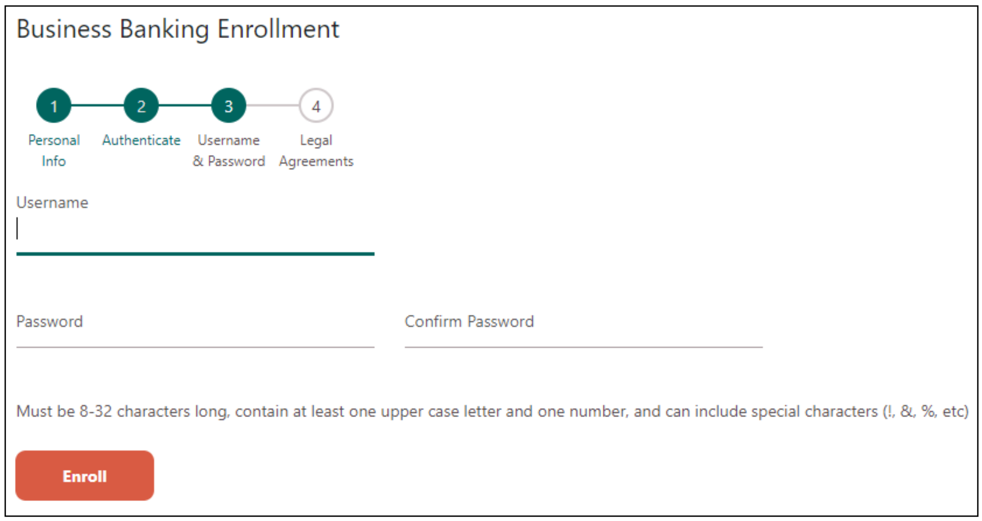




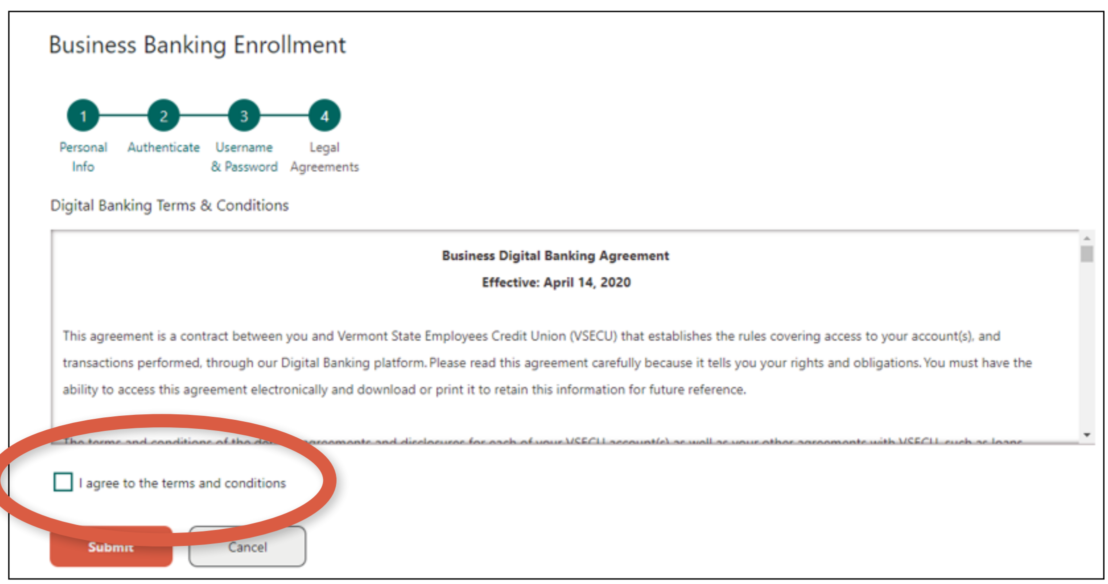
HOW TO ENROLL IN BUSINESS DIGITAL BANKING–NEW BUSINESS USER (CONT.)

7. Enter a **Username** and **Password**, then click **Enroll.**

- Your username must be 8-32 characters long and cannot include special characters (!, $, *, etc.).
- Your password must be 8-32 characters long, contain at least one upper case letter and one number, and can include special characters (!, $, *, etc.).



8. Read and agree to the **Digital Banking Terms & Conditions,** then click **Submit.**



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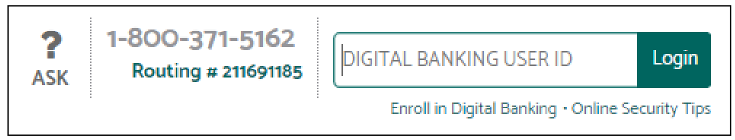
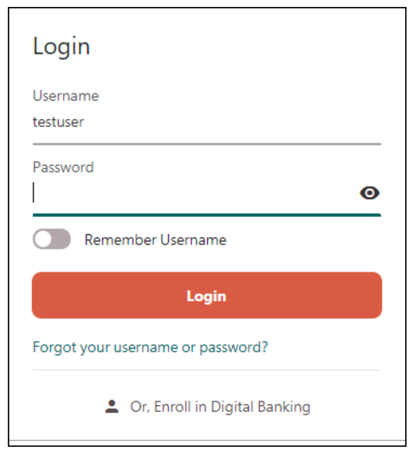
FIRST TIME SIGN-ON FOR EXISTING BUSINESS DIGITAL BANKING USERS

If your business is currently enrolled in Business Digital Banking, please follow these steps to log into our upgraded Business Digital Banking platform for the first time.

1. Go to www.vsecu.com and enter your User ID. Click **Login.**

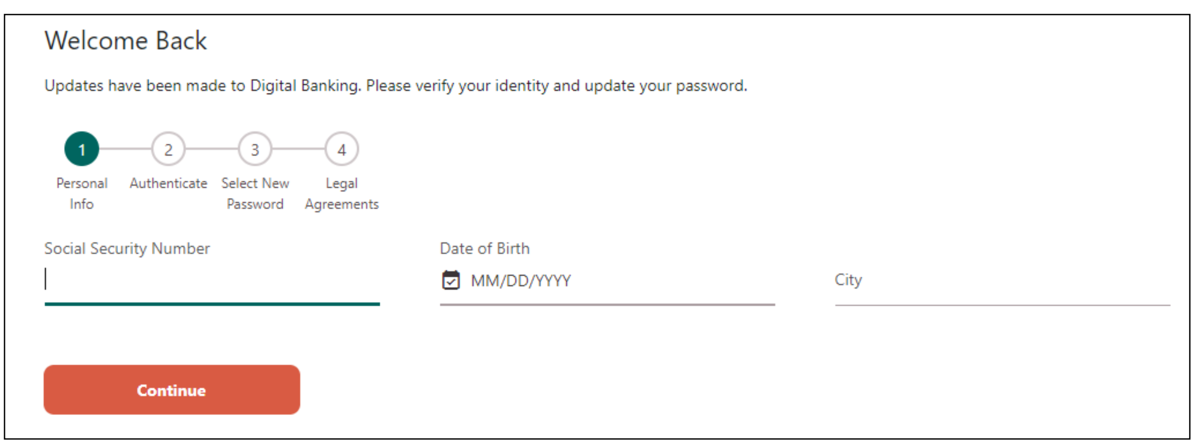


2. At the Login box that appears, enter your Password. Click **Login.**



3. Fill in the personal information fields to verify your identity:

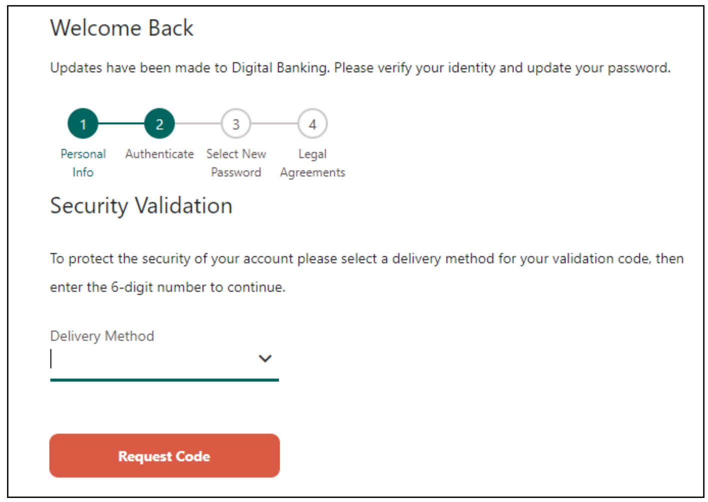
- **Social Security Number**
  - ¤ If you operate your business under an EIN (Employer Identification Number), enter the business's EIN.
  - ¤ If you operate your business under your SSN (Social Security Number), enter your SSN.
- Enter the **Date of Birth** of the primary business owner.
- Enter the **City** of the mailing address on file for your business.



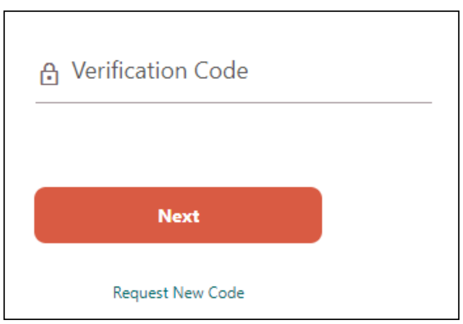
FIRST TIME SIGN-ON FOR EXISTING BUSINESS DIGITAL BANKING USERS (CONT.)

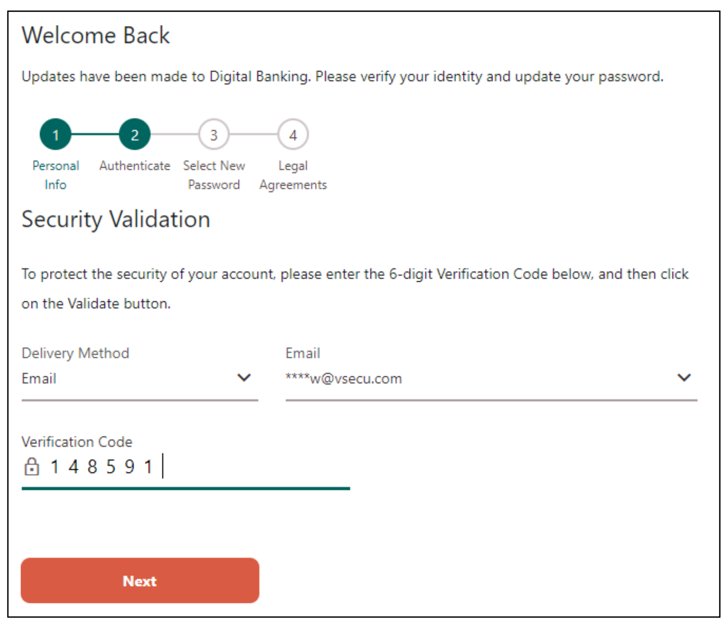
4. Click **Continue.**

5. From the dropdown, choose a **Delivery Method** for your validation code and click **Request Code.**



6. Enter the code you received in the **Verification Code** field and click **Next.**

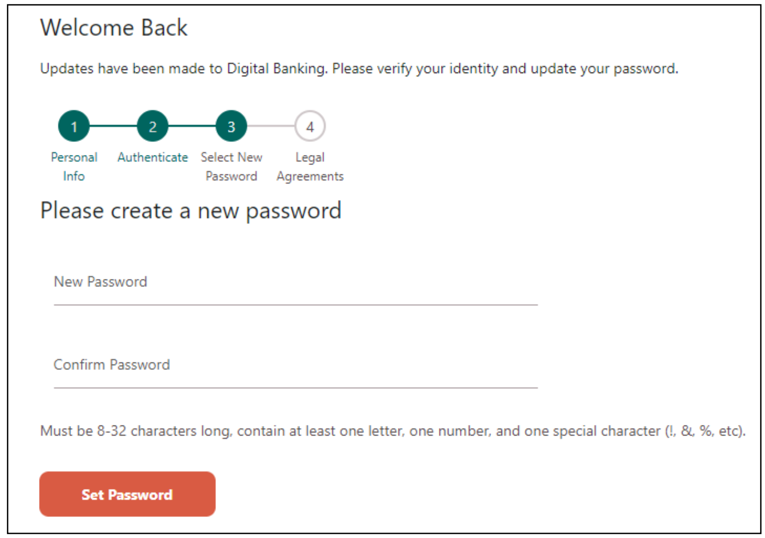




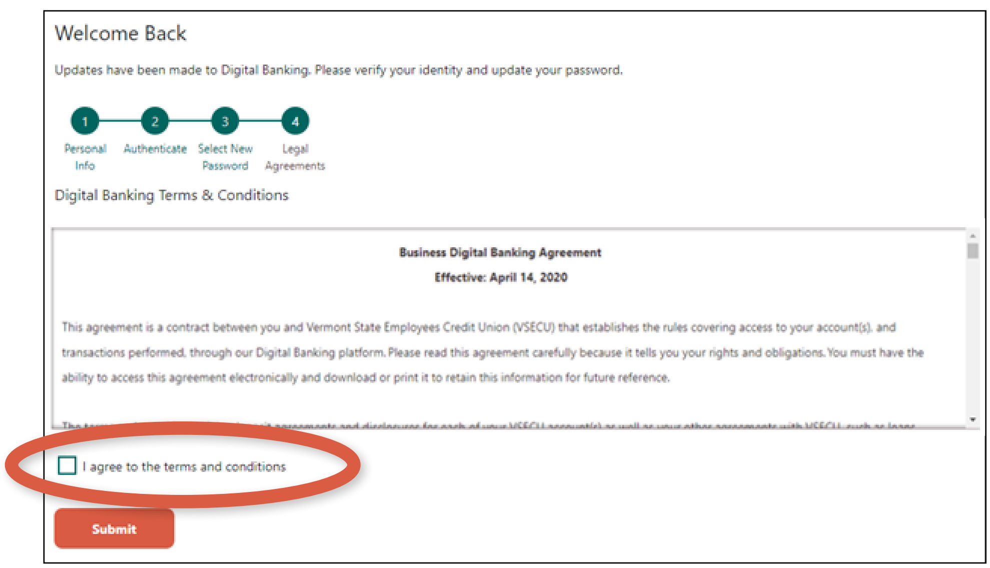
FIRST TIME SIGN-ON FOR EXISTING BUSINESS DIGITAL BANKING USERS (CONT.)

7. Enter a **New Password**, then click **Set Password.**

Your Password must be 8-32 characters long, contain at least one upper case letter and one number, and can include special characters (!, &, %, etc.).



8. Read and agree to the Business Digital Banking Terms & Conditions, then click **Submit.**



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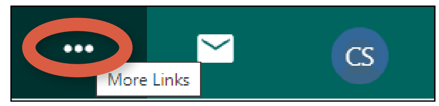
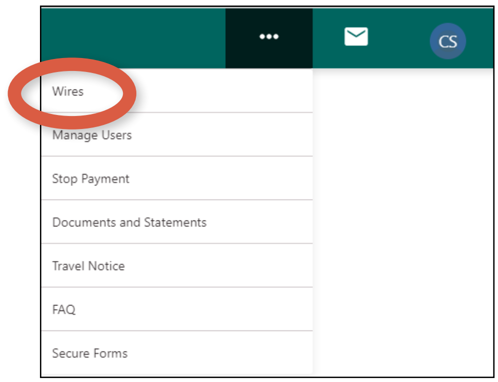
HOW TO MAKE A WIRE TRANSFER

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links.**

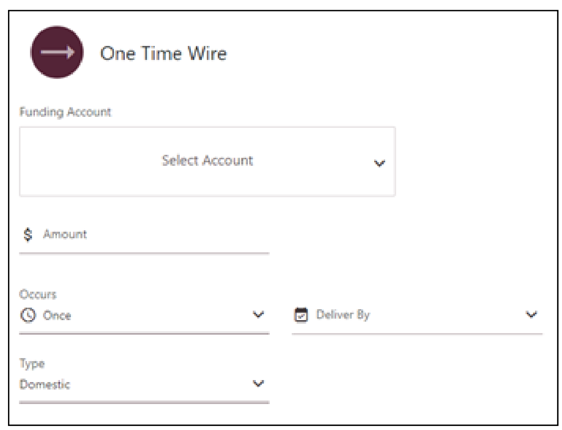


2. From the **More Links** dropdown menu, click on **Wires.**



3. Enter **One Time Wire** details.

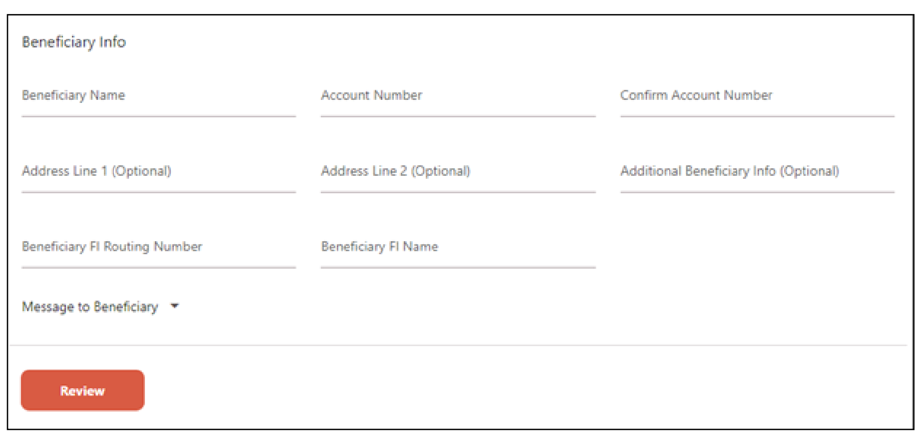
- Select the **Funding Account** from the dropdown menu.
- Enter the **Amount** of the wire transfer.
- The wire transfer **Occurs** once.
- Choose the **Deliver By** date.
- Select the **Type** of wire from the dropdown menu.



4. Enter **One Time Wire** details, continued: Enter **Beneficiary Info.**

Note: The abbreviation FI stands for Financial Institution.

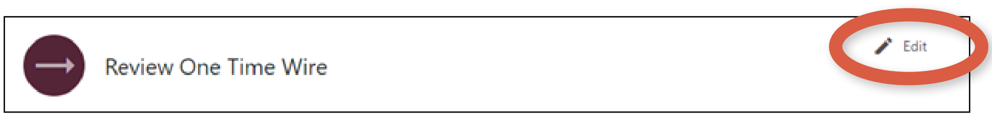
- **Beneficiary Name**
- **Account Number**
- Address (optional)
- **Beneficiary FI Routing Number**
- **Beneficiary FI Name**
- Message to Beneficiary (optional)

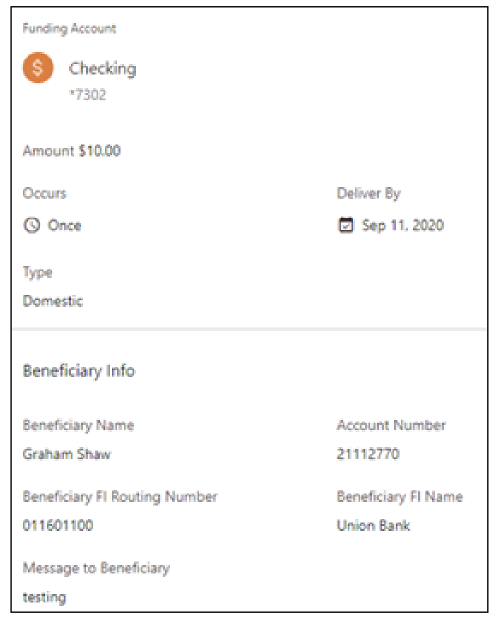


HOW TO MAKE A WIRE TRANSFER (CONT.)

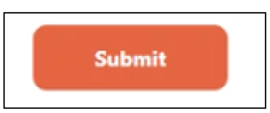
5. Click Review.

6. Review One Time Wire details. Click Edit to make changes.

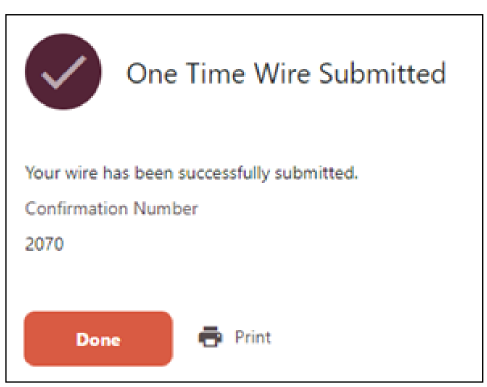




7. Click Submit.



8. Click Print, if desired, then click Done.



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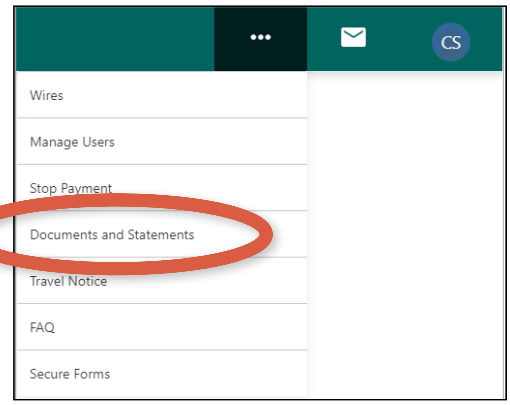
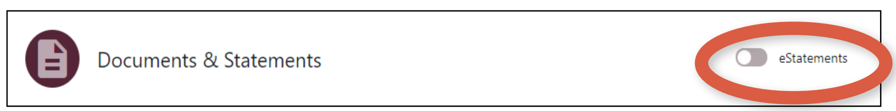
HOW TO ENROLL IN ESTATEMENTS

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links.**

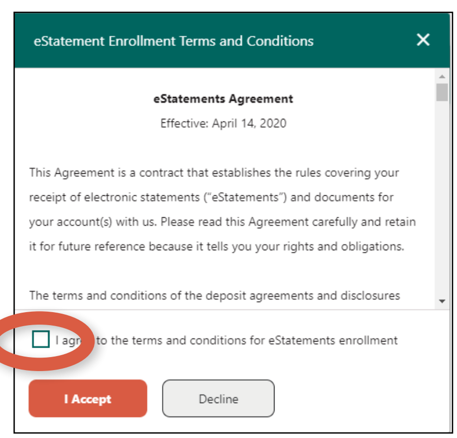
2. From the **More Links** dropdown menu, click on **Documents and Statements.**



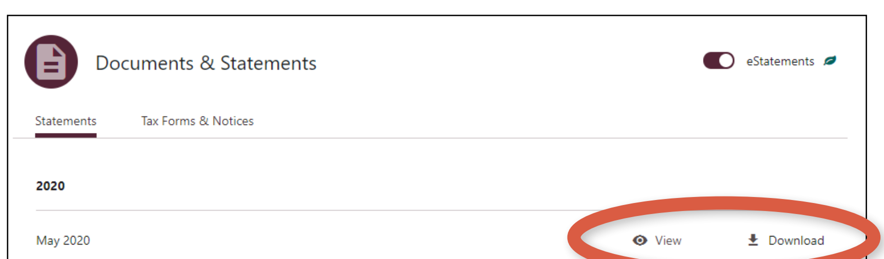
3. You will see a toggle to the right of **eStatements and Documents.** Click on the toggle switch to enroll in eStatements.
<u>Note:</u> If the switch is turned on, then you can unenroll in eStatements by turning the switch off.



4. Read and agree to the **eStatement Enrollment Terms & Conditions,** then click **I Accept.**



5. Now, you may **View** or **Download** available documents and statements.



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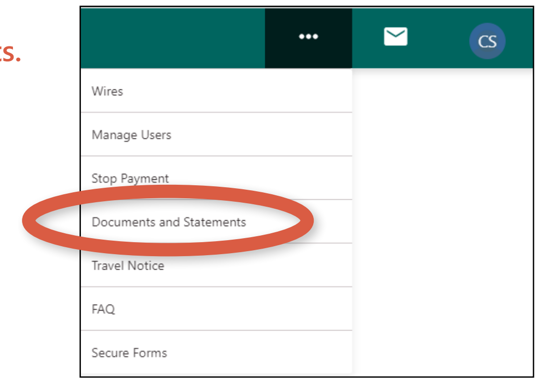
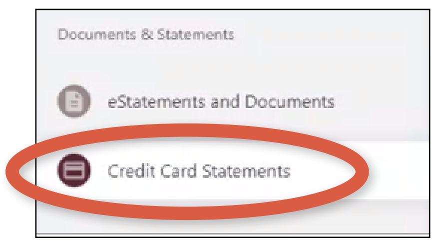
HOW TO ENROLL IN CREDIT CARD ESTATEMENTS

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links.**

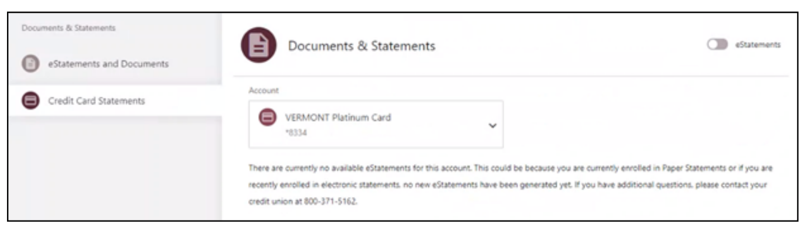
2. From the **More Links** dropdown menu, click on **Documents and Statements.**



3. Click **Credit Card Statements.**

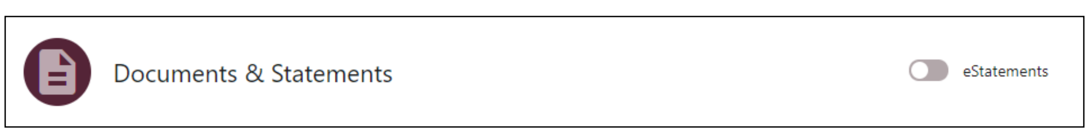


4. Choose the credit card **Account** from the dropdown.



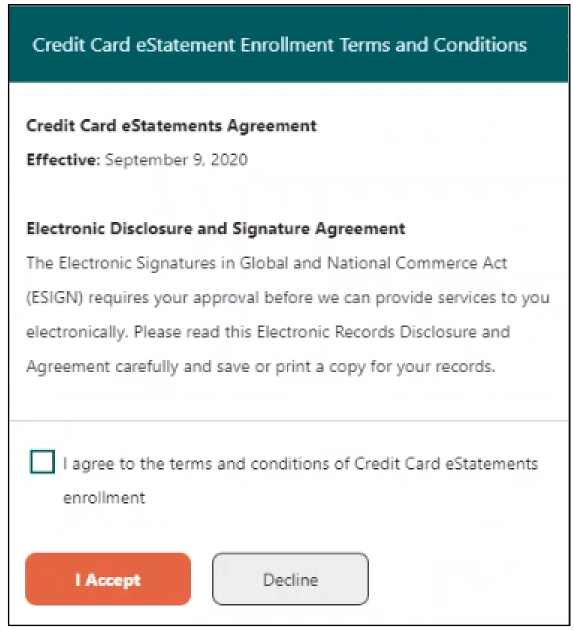
5. To the right of Documents & Statements, you will see a toggle switch. Click on the switch to enroll in Credit Card eStatements.

Note: If the switch is turned on, then you can unenroll in eStatements by turning the switch off.

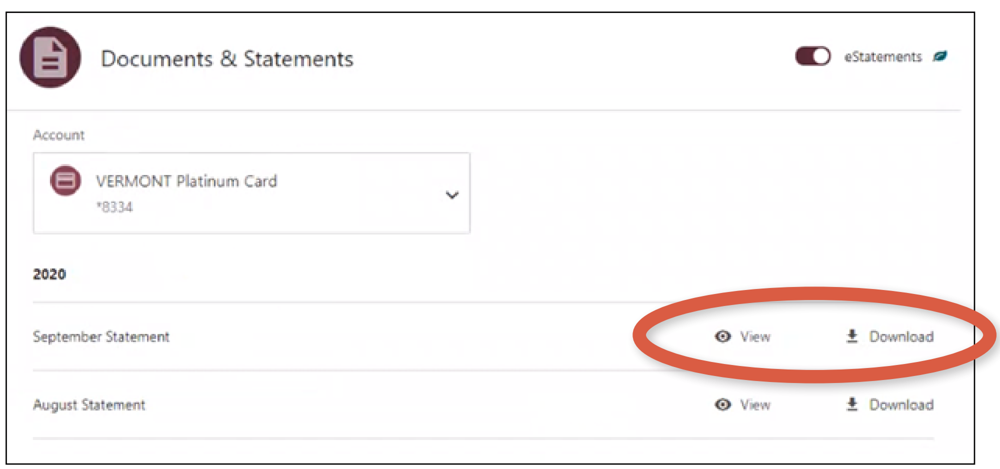


HOW TO ENROLL IN CREDIT CARD ESTATEMENTS (CONT.)

6. Read and agree to the Credit Card eStatement Enrollment Terms & Conditions, then click **I Accept.**



7. Now you may **View** or **Download** available statements.



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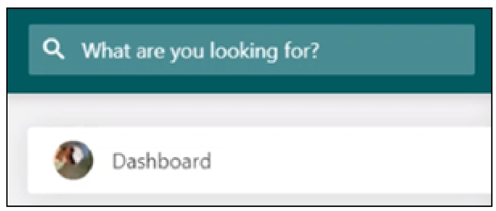
NEFCU + VSECU

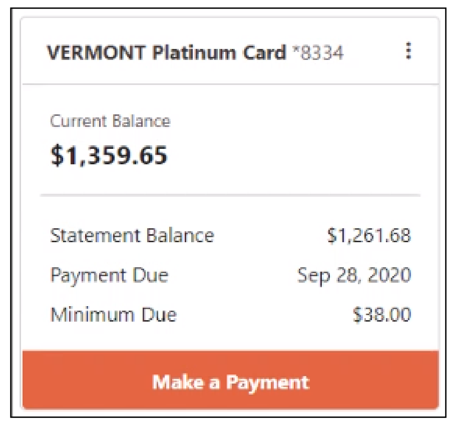
HOW TO SET CREDIT CARD CONTROLS AND ALERTS

Follow the steps to set credit card controls and manage alerts for your credit card.

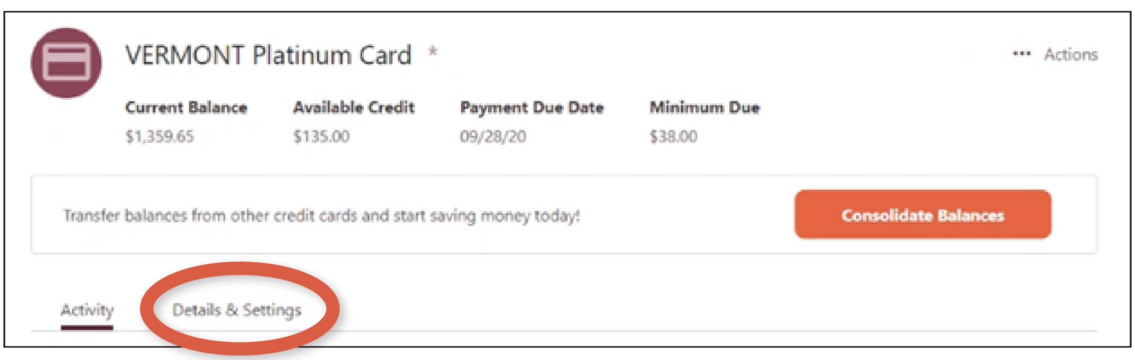
HOW TO SET CREDIT CARD CONTROLS

1. Log into Digital Banking and click on your credit card tile from the dashboard.



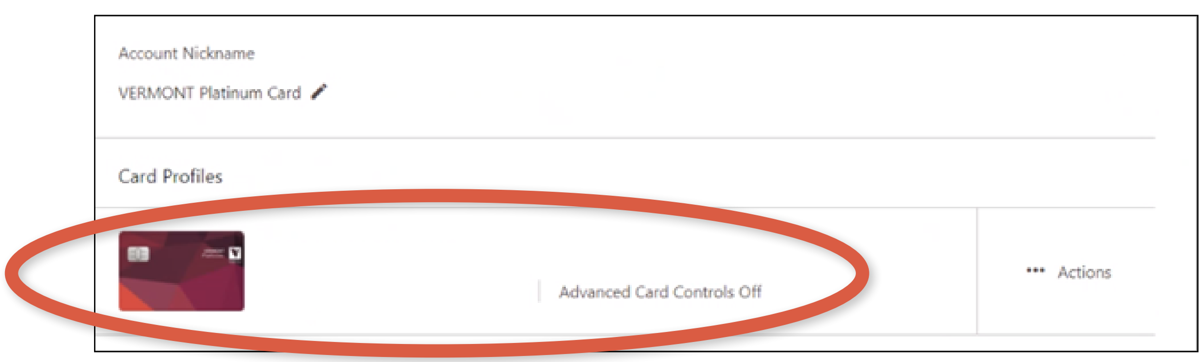


2. Click **Details & Settings.**



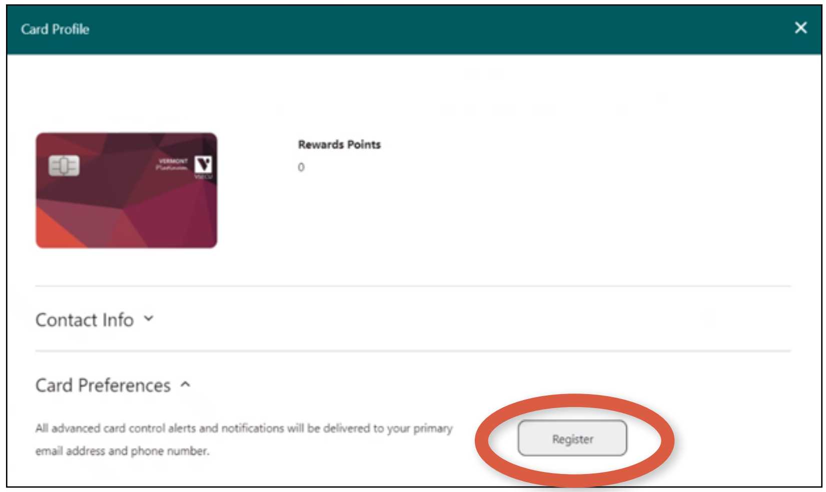
3. Click on the **Card Profile.**

Note: The name of the primary owner of the credit card account will display in the card profile.



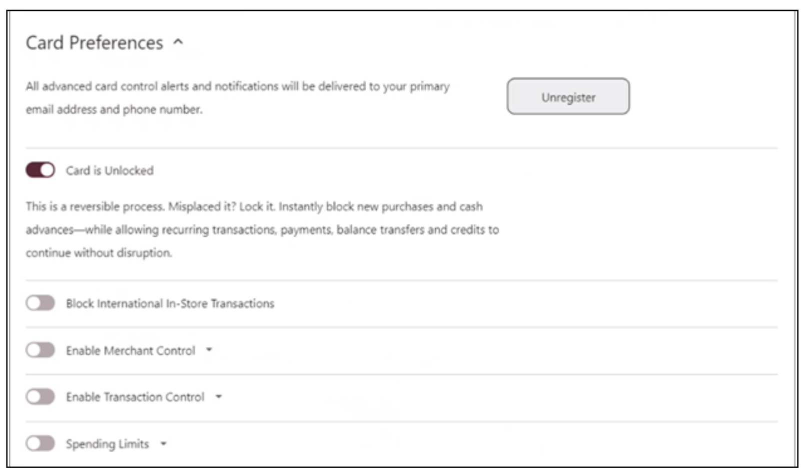
HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

4. Click Register under Card Preferences.



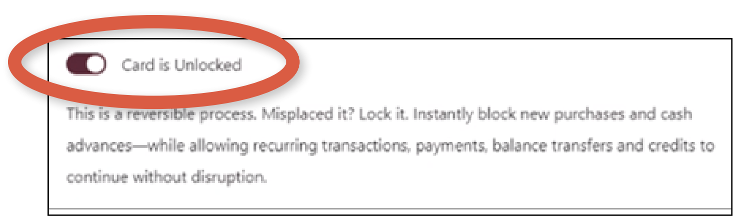
5. Once you Register, you will have access to both Credit Card Controls (i.e. Card Preferences) and Credit Card Alerts.

See below information on How to Manage Credit Card Alerts.



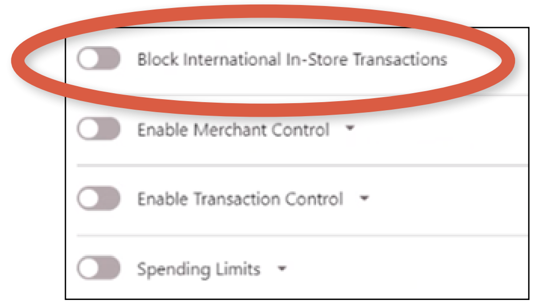
6. Click the toggle switch to lock your credit card. Click the switch again to unlock.

- The Card is Unlocked when the circle is to the right.
- The Card is Locked when the circle is to the left.



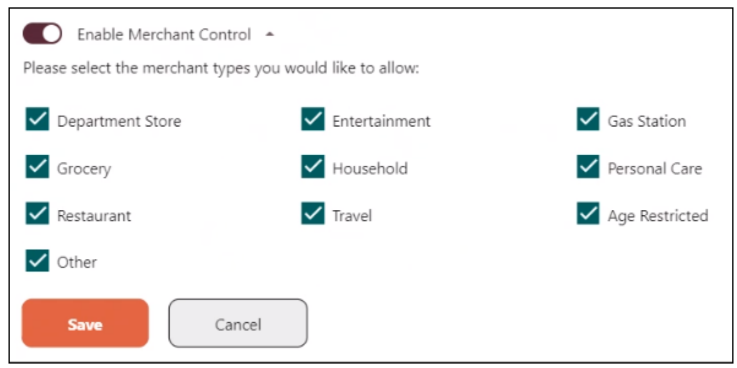
HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

7. Click the toggle switch to **Block International In-Store Transactions.** Click the switch again to unblock.



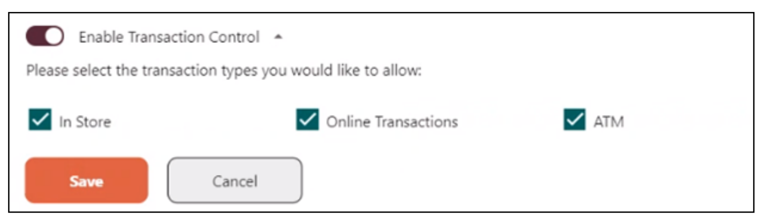
8. Click the toggle switch to **Enable Merchant Control.**

- Select the merchant types you would like to allow.
- Click **Save.**



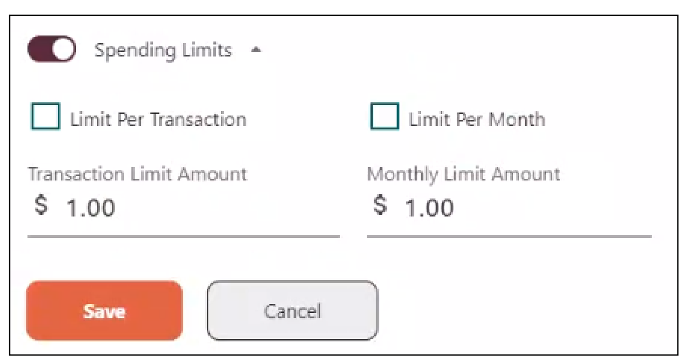
9. Click the toggle switch to **Enable Transaction Control.**

- Select the transaction types you would like to allow.
- Click **Save.**



10. Click the toggle switch to enable and set **Spending Limits.** You may choose one or both of the available spending limits.

- Click the **Limit Per Transacton** box and enter a **Transaction Limit Amount.**
- Click the **Limit Per Month** box and enter a **Monthly Limit Amount.**
- Click **Save.**

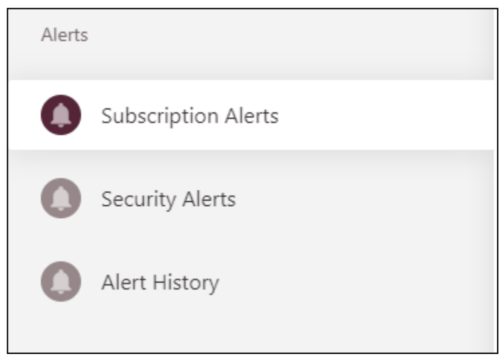


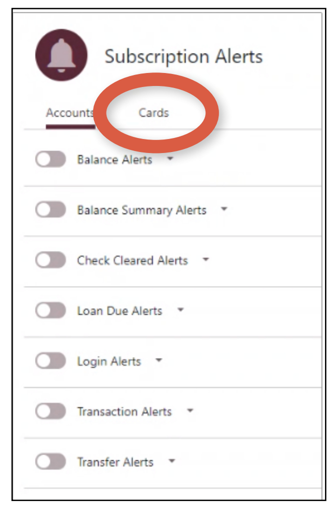
HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

HOW TO MANAGE CREDIT CARD ALERTS

1. Log into Digital Banking and click **Manage Alerts.**

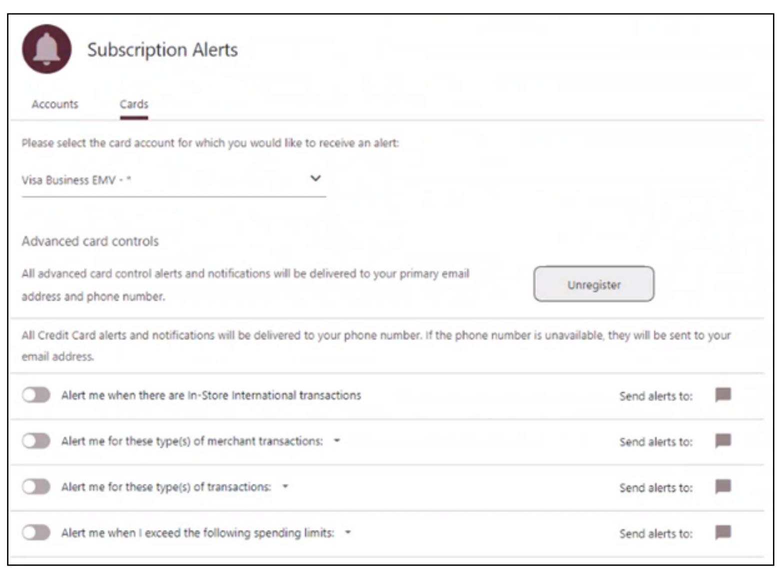
2. From **Subscription Alerts,** click **Cards.**





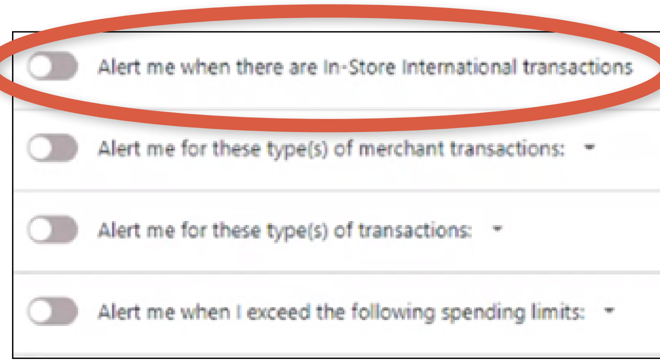
3. Click **Register** if you haven't already registered while setting up Credit Card Controls.

   Once you Register, you will have access to both Card Alerts and Credit Card Controls (i.e. Card Preferences). See above for information on **How to Set Credit Card Controls.**



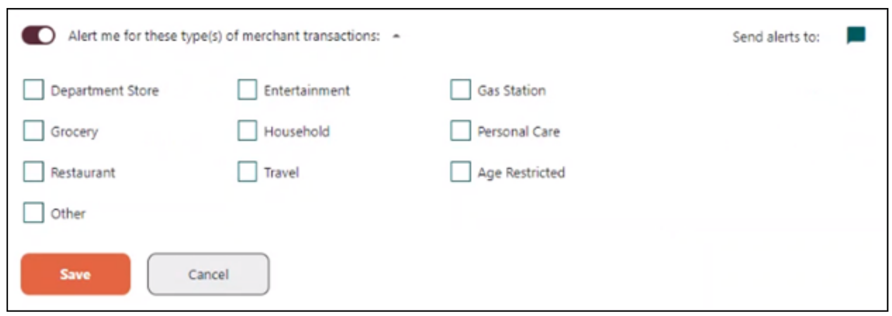
HOW TO SET CREDIT CARD CONTROLS AND ALERTS (CONT.)

4. Click the toggle switch to turn on Alert me when there are In-Store International Transactions. Click the toggle switch to turn off the alert.



5. Click the toggle switch to turn on Alert me for these type(s) of merchant transactions. Click the switch again to turn off the alert.

- Select the type(s) of merchant transactions for which you would like an alert.
- Click Save.

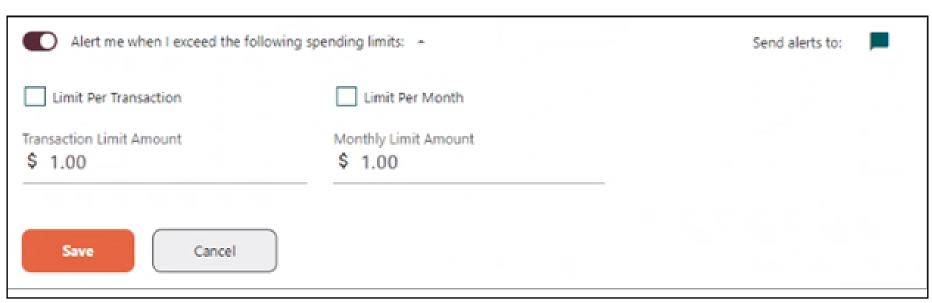


6. Click the toggle switch to turn on Alert me for these type(s) of transactions. Click the switch again to turn off the alert.

- Select the type(s) of transactions for which you would like an alert.
- Click Save.

7. Click the toggle switch to turn on Alert me when I exceed the following spending limits: Click the switch again to turn off the alert. You may choose one or both of the available spending limits.

- Click the Limit Per Transacton box and enter a Transaction Limit Amount.
- Click the Limit Per Month box and enter a Monthly Limit Amount.
- Click Save.



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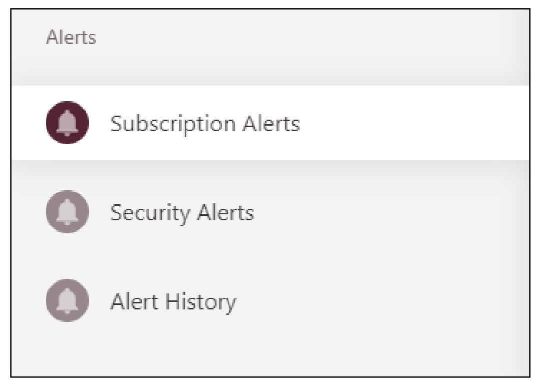
HOW TO MANAGE ALERTS

Follow the steps to set up and manage alerts.

1. Log into Digital Banking and click **Manage Alerts.**

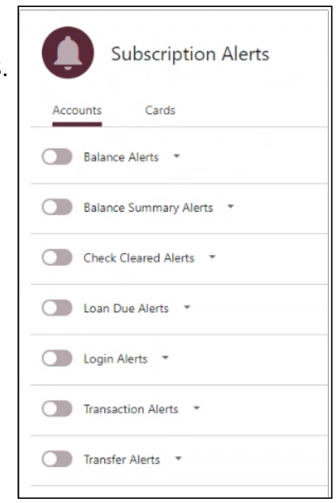
2. From here, you can manage **Subscription Alerts** and **Security Alerts**, and view **Alert History.**



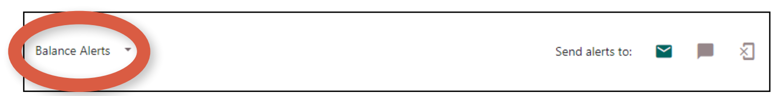
HOW TO MANAGE ALERTS (CONT.)

MANAGE SUBSCRIPTION ALERTS

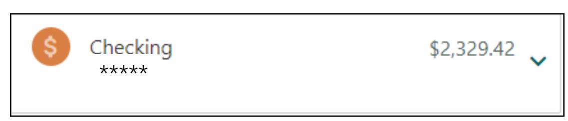
3. From **Subscription Alerts,** click on **Accounts, Cards,** or **Bill Pay** to manage applicable alerts.
(See related guide for information on how to set up credit card controls and alerts.)



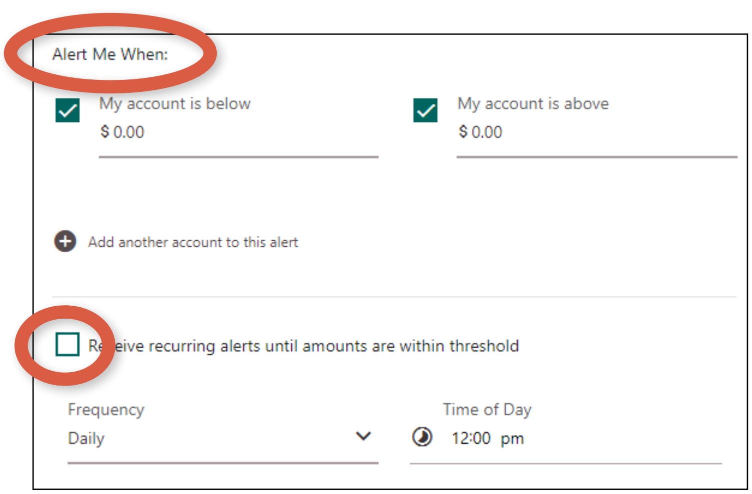
4. Click the alert you want to receive to set the alert details.



- Choose the account for which you want to recieve the alert from the account dropdown.



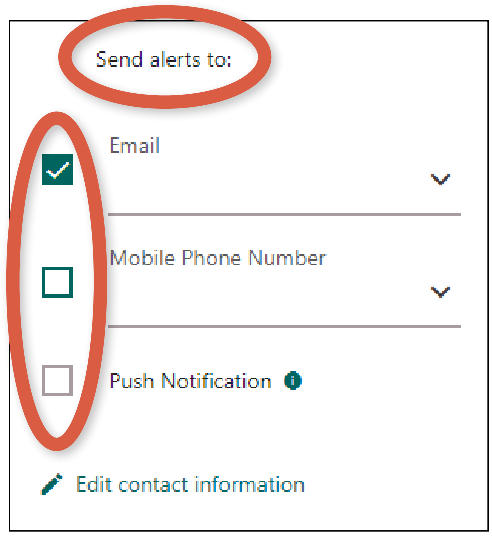
- Enter the alert details.



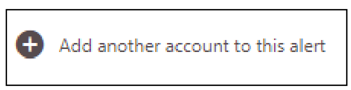
HOW TO MANAGE ALERTS (CONT.)

Choose the ways in which you want to receive the alert:
Email, Mobile Phone Number, and/or **Push Notification.**

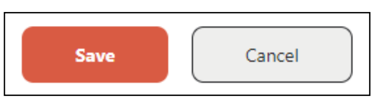
Push notifications can only be enabled if you have the mobile app downloaded to your mobile device.



5. You may **Add another account to this alert.**

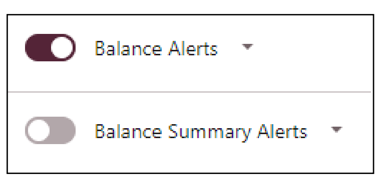


6. Click **Save.**



7. Click the toggle switch to turn the alert on or off.

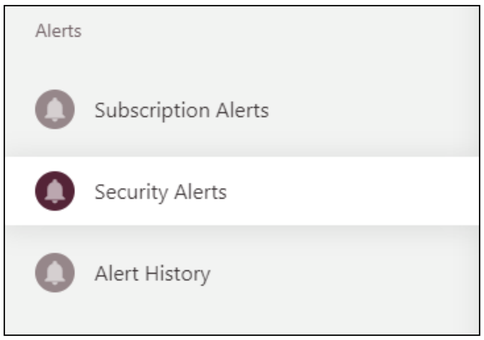
- The alert is on when the circle is to the right.
- The alert is off when the circle is to the left.



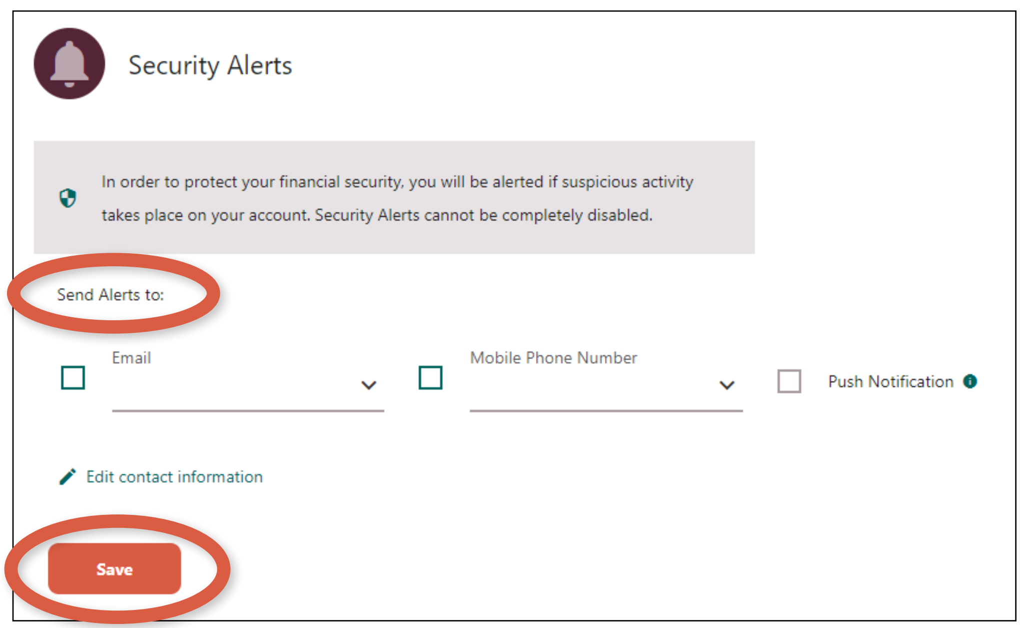
HOW TO MANAGE ALERTS (CONT.)

MANAGE SECURITY ALERTS

8. Click on **Security Alerts.**



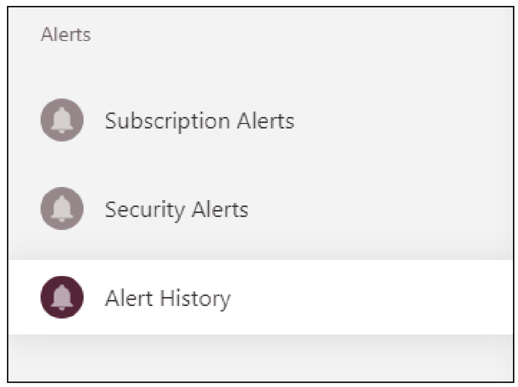
9. Choose at least one **Send Alerts to** destination and click **Save.**



HOW TO MANAGE ALERTS (CONT.)

VIEW ALERT HISTORY

10. Click on Alert History to view alert history details.



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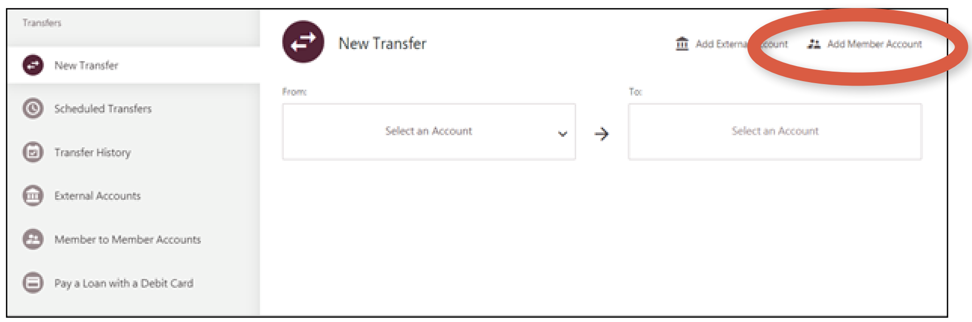
HOW TO ADD ANOTHER MEMBER ACCOUNT

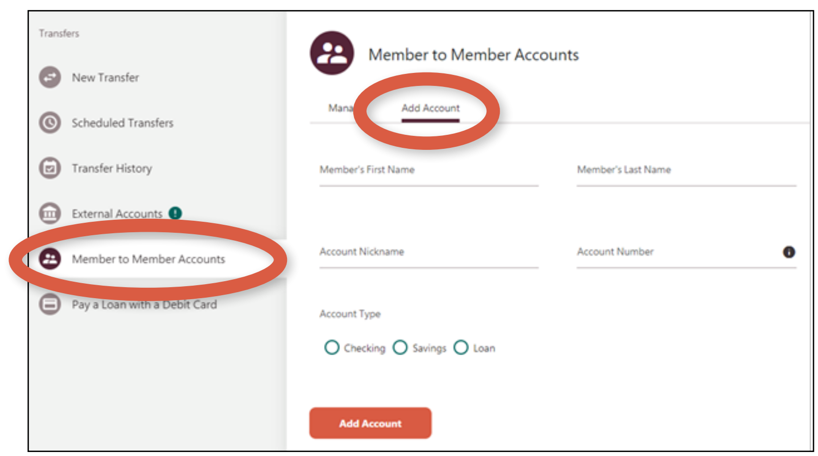
Follow these steps to link an account of another member to your account.

1. Log into Digital Banking and click Make a Transfer.

2. From New Transfer, click Add Member Account.

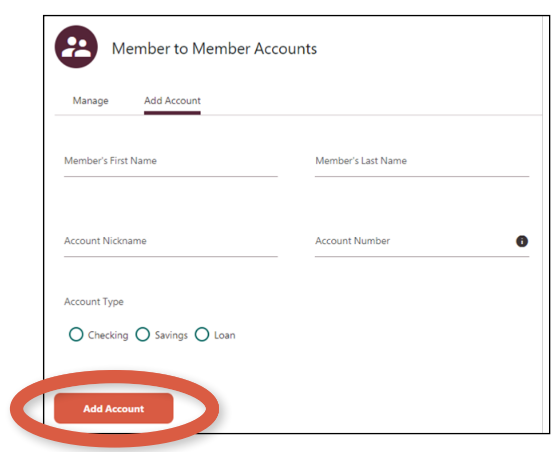


Alternatively, from Member to Member Accounts, click Add Account.



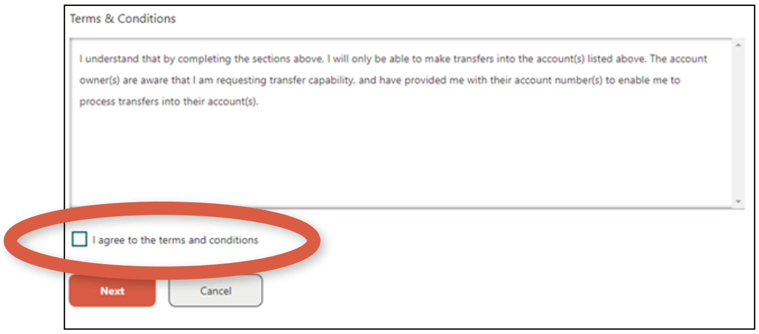
3. Enter details to add a Member to Member Account.

- Enter the Member's First Name and the Member's Last Name.
- Enter an Account Nickname and the Account Number.
- Select Account Type.
- Click Add Account.

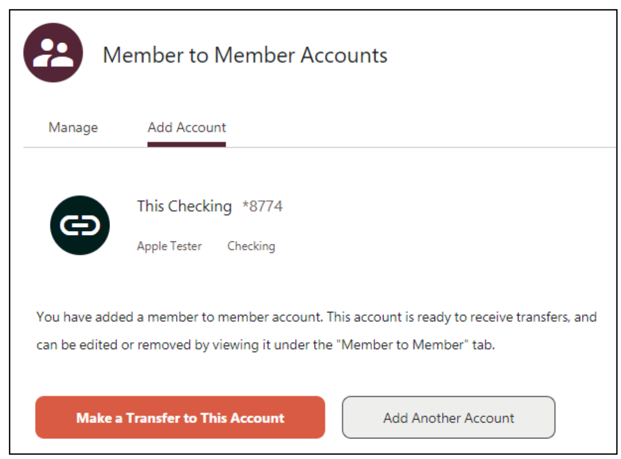


HOW TO ADD ANOTHER MEMBER ACCOUNT (CONT.)

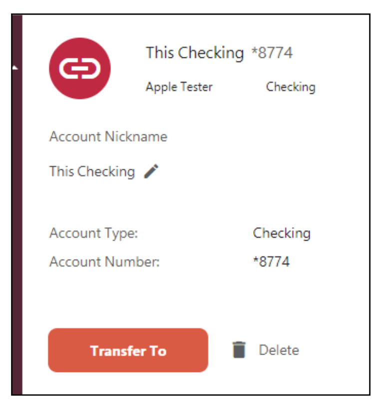
4. Read and agree to the Terms & Conditions, then click Next.



5. Once the account has been added, you may choose to Make a Transfer to this Account or Add Another Account.



6. From Member to Member Accounts, click the account to initiate a Transfer To the account or to Delete the account.



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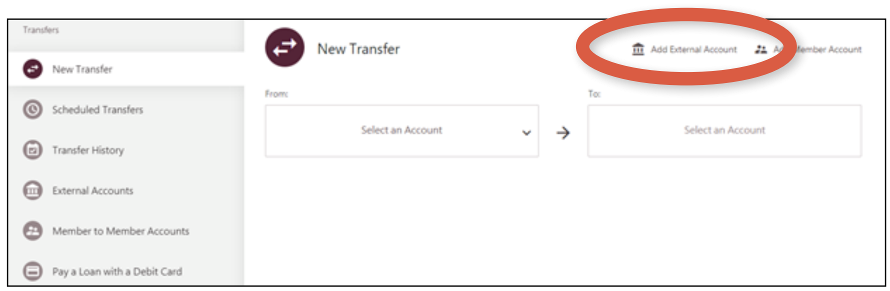
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION MANUALLY

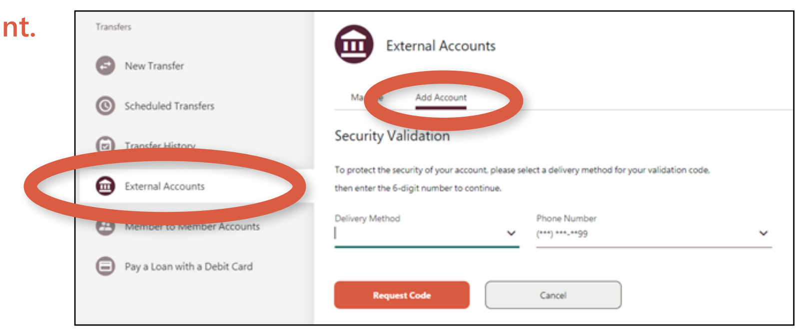
If a connection to your account isn't possible using Instant Account Verification as described in the **How to Add an Account from Another Institution by Instant Account Verification** guide, follow the steps to link an account of yours from another institution to your account using trial deposits..

1. Log into Digital Banking and click **Make a Transfer.**

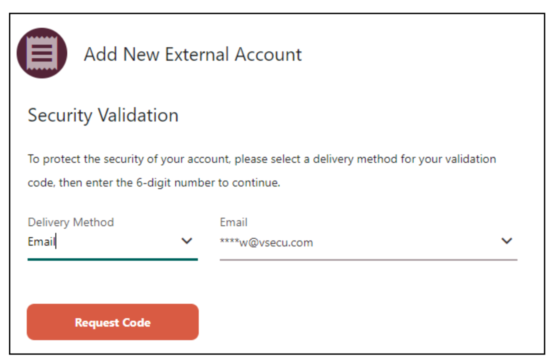
2. From New Transfer, click **Add External Account.**



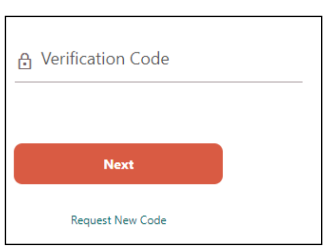
Alternatively, from **External Accounts,** click **Add Account.**



3. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code.**

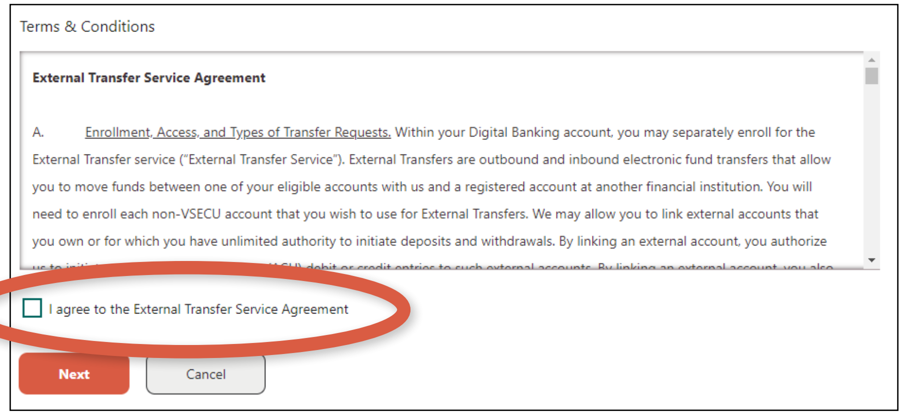


4. Enter the code you received in the **Verification Code** field and click **Next.**

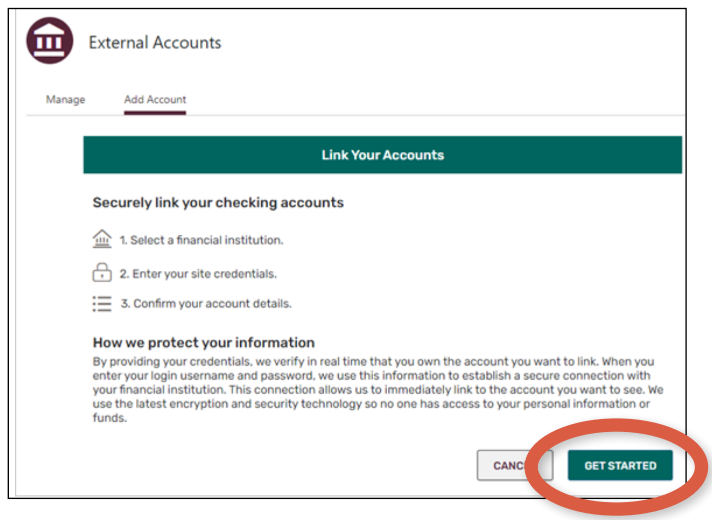


HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION MANUALLY (CONT.)

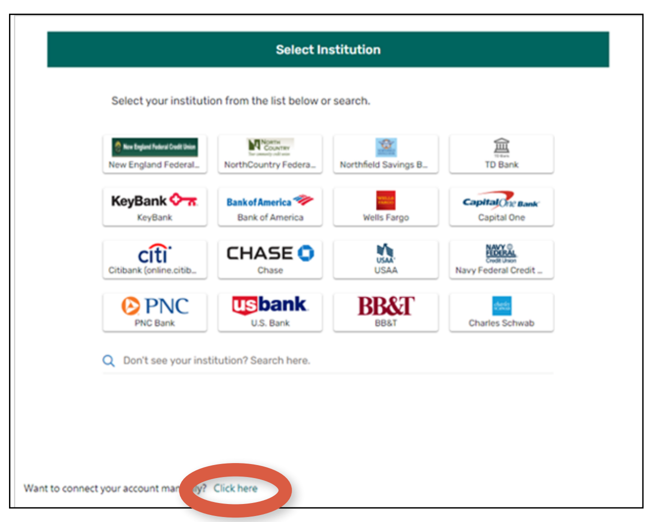
5. Read and agree to the **External Transfer Service Agreement,** then click **Next.**



6. Click **Get Started** to Link Your Accounts.

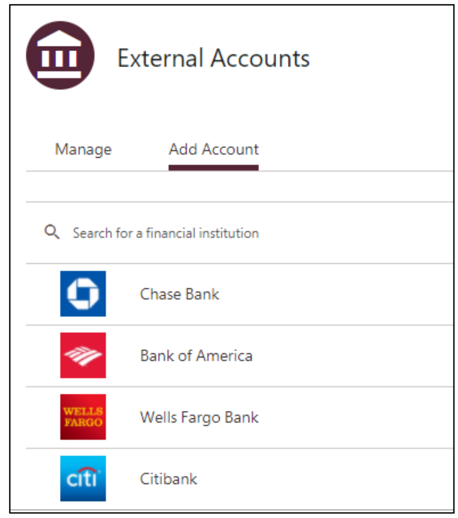


7. At the bottom of the Select Institution screen, click **Click here** to connect your account manually.



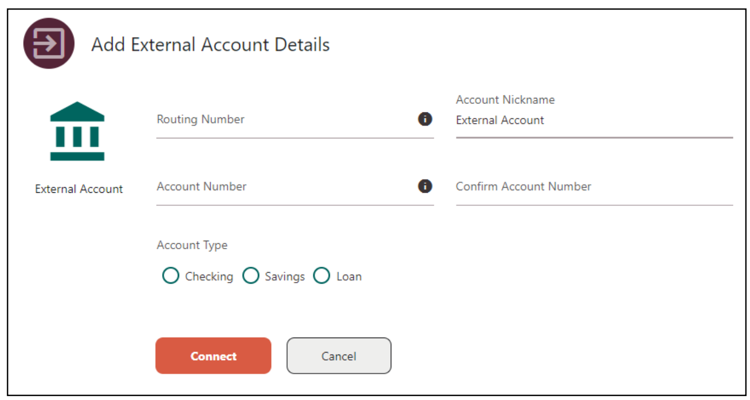
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION MANUALLY (CONT.)

8. Search for your financial institution or select it from the list. Click **I can't locate my financial institution** if you can't find your financial institution using the search function.



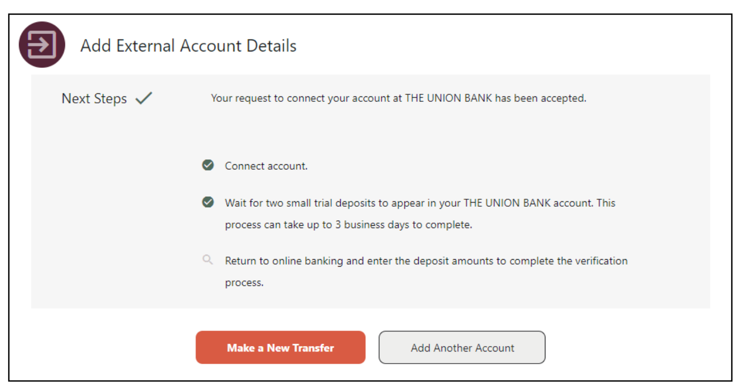
9. Add External Account Details.

- Enter the **Routing Number** of your financial institution.
- Edit or enter an **Account Nickname.**
- Enter and confirm your **Account Number.**
- Select **Account Type.**
- Click **Connect.**



10. Check your external account for two small trial deposits (which may take up to three business days to show), then return to Digital Banking and enter the deposit amounts to complete the verification process.

- Log in to Digital Banking. Click **Make a New Transfer,** then select **External Accounts.**
- Click **Verify** next to the external account you would like to verify.
- Enter the two small trial deposit amounts in the **Deposit Amount 1** and **Deposit Amount 2** fields.
- Click **Verify Account.**



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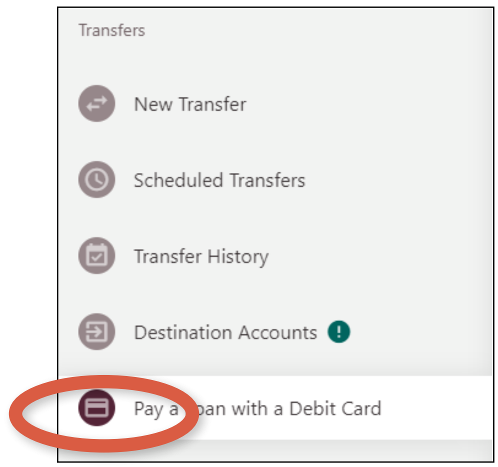
HOW TO PAY A LOAN WITH A DEBIT CARD

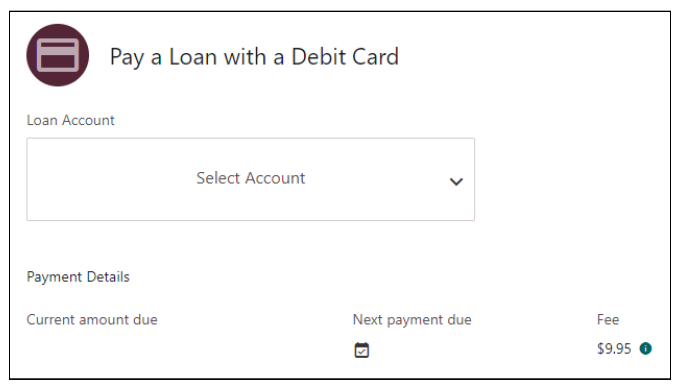
Follow the steps to pay your loan with your debit card from another financial institution.

1. Log into Digital Banking and click **Make a Transfer.**

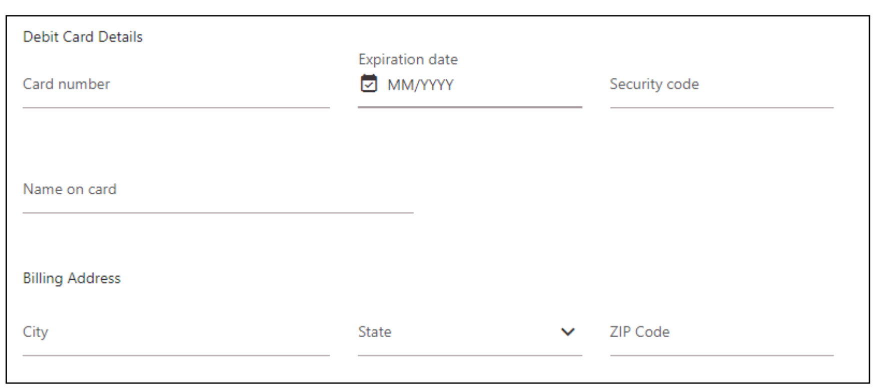
2. From the Transfers menu, select **Pay a Loan with a Debit Card.**



3. Select the loan or credit account from the dropdown menu. Once selected, your **Payment Details** will show.

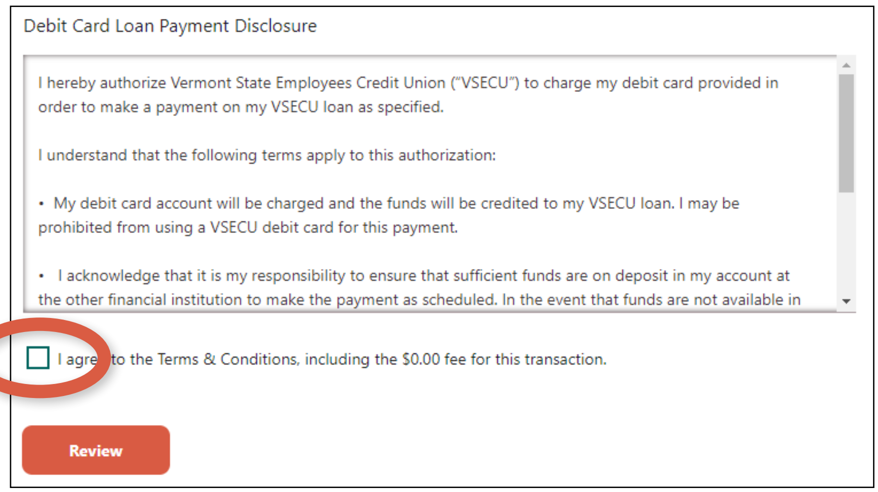


4. Enter your **Debit Card Details.**

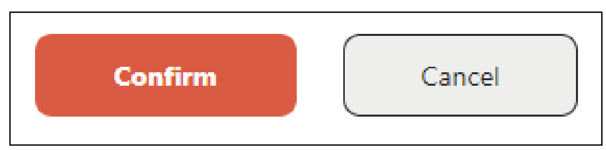


HOW TO PAY A LOAN WITH A DEBIT CARD (CONT.)

5. Read and agree to the **Debit Card Loan Payment Disclosure,** then click **Review.**



6. Verify your payment and debit card details, then click **Confirm.**

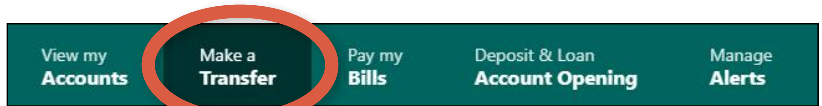


[CLICK TO RETURN TO TABLE OF CONTENTS]

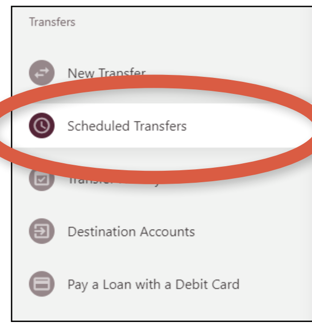
HOW TO CHANGE OR CANCEL A RECURRING TRANSFER

Follow these steps to change or cancel a scheduled recurring transfer from one deposit account to another.

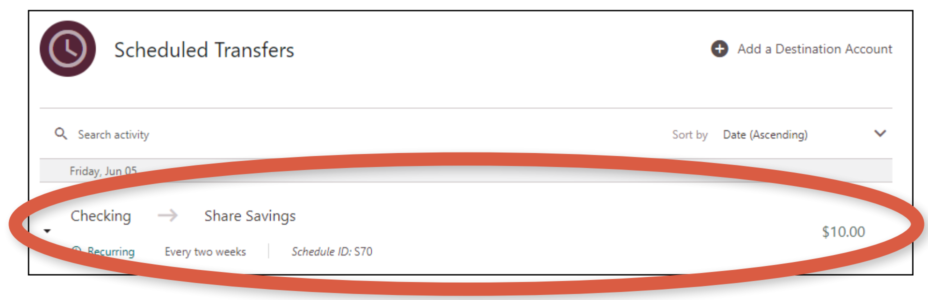
1. Log into Digital Banking and click Make a Transfer.



2. Click on Scheduled Transfers in the Transfers menu.



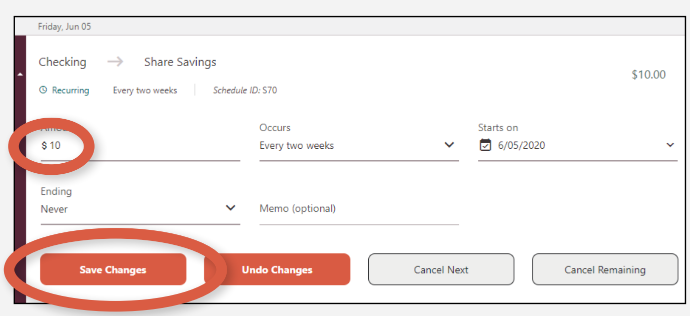
3. To see transfer details, click on the specific scheduled transfer you would like to change or cancel.



4. CHANGE RECURRING TRANSFER

You may change the Amount, a *future* Starts on date, and Memo from this screen. Click Save Changes.

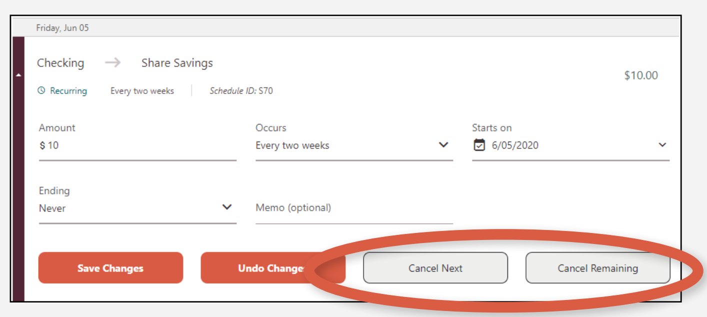
For any other changes, follow the steps to the right to cancel the transfer, then set up a new scheduled transfer with the desired details.



5. CANCEL RECURRING TRANSFER

Click Cancel Next or Cancel Remaining.

- Cancel Next will only cancel the next transfer but the schedule will continue.
- Cancel Remaining will cancel all remaining transfers and delete the schedule.



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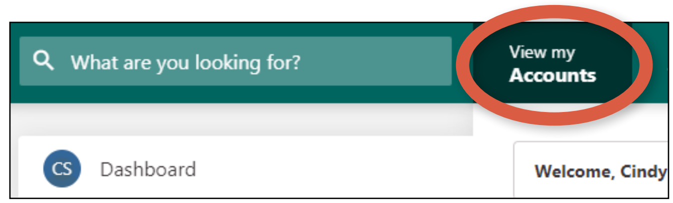
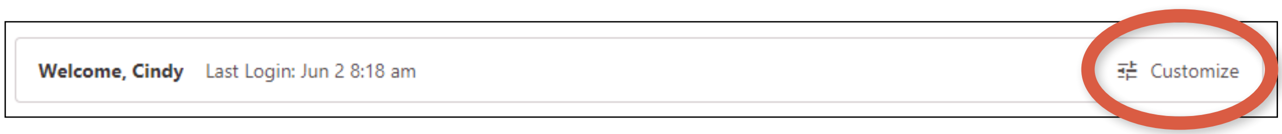
HOW TO CUSTOMIZE YOUR DASHBOARD

Your dashboard is the first screen you see when you log into Digital Banking. You may also click on **View My Accounts** to return to your dashboard. You can customize your dashboard by following these steps to hide, view, or reorder accounts, choose which tiles of information you want to see, and select accounts to display in recent transactions.

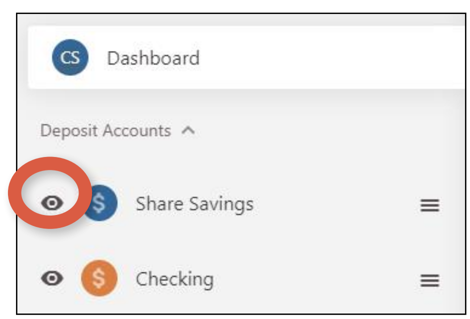


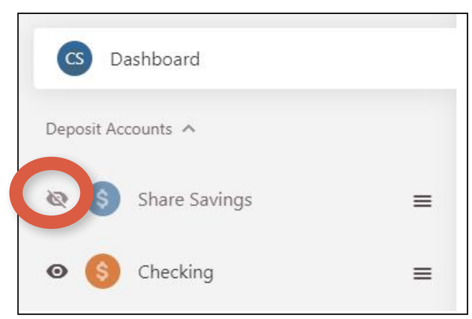
HOW TO HIDE OR VIEW ACCOUNTS

1. Log into Digital Banking and click **Customize** to the right of the welcome message.

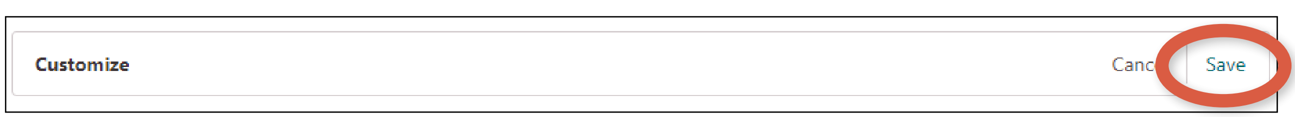


2. After clicking **Customize**, you will see an **eye icon** to the left of each account.
   - Click the **eye icon** to hide the account from your dashboard.
   - Click the **eye icon with a slash through it** to see the account in your dashboard.





3. Click **Save.**



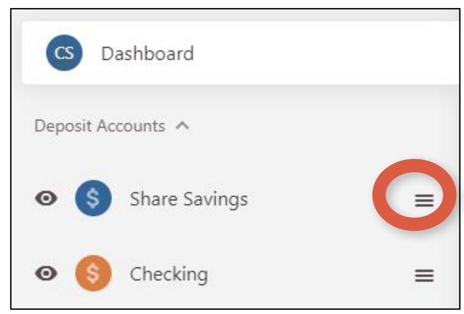
HOW TO CUSTOMIZE YOUR DASHBOARD (CONT.)

HOW TO REORDER ACCOUNTS

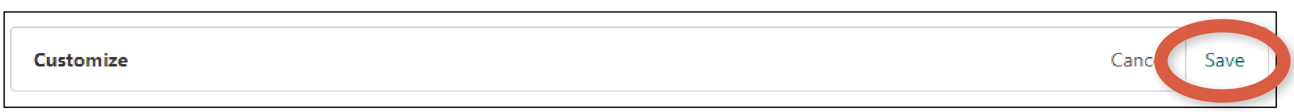
1. Log into Digital Banking and click **Customize** to the right of the welcome message.

2. After clicking **Customize**, you will see **three stacked lines** to the right of each account.

- Click and hold the **stacked lines** next to an account you want to move.
- Drag the account to the desired location in the list of accounts and release.



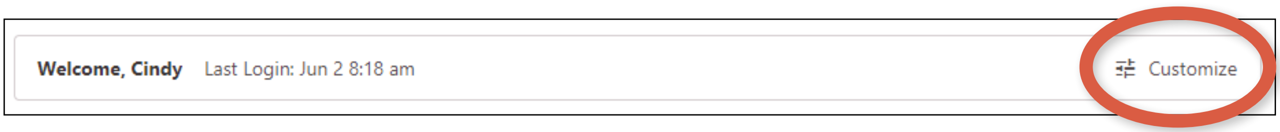
3. Click **Save.**



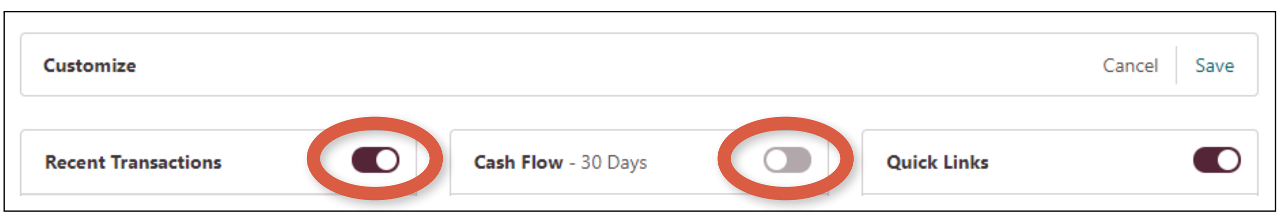
HOW TO CUSTOMIZE YOUR DASHBOARD (CONT.)

HOW TO TURN TILES ON/OFF

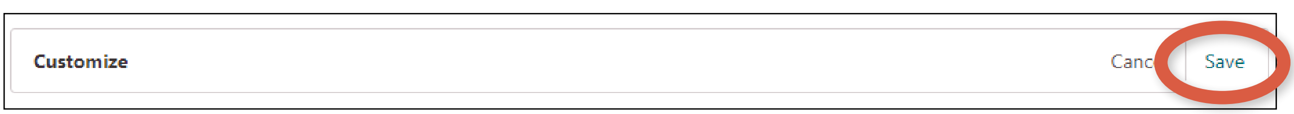
1. Log into Digital Banking and click **Customize** to the right of the welcome message.



2. After clicking **Customize**, you will see several tiles, each with a **toggle switch** to the right of the tile's heading. Click on the switch to select or deselect each tile. Click **Save**.
   - The tile is selected to show in your dashboard when the circle is to the right.
   - The tile is unselected and will not show in your dashboard when the circle is to the left.



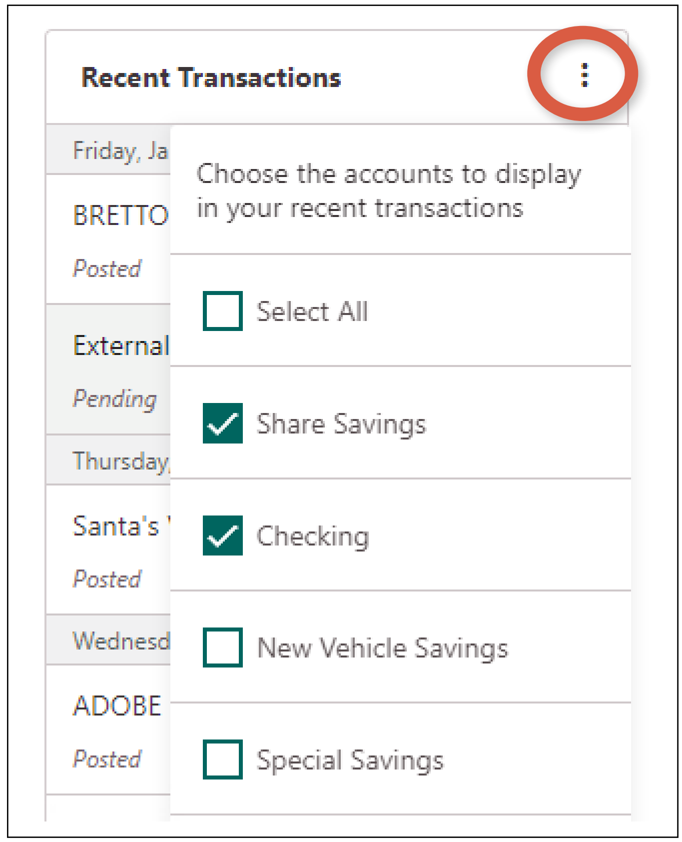
3. Click **Save.**



HOW TO CUSTOMIZE YOUR DASHBOARD (CONT.)

HOW TO DISPLAY ACCOUNTS IN RECENT TRANSACTIONS

1. Log into Digital Banking. From your dashboard, click on the vertical **three-dot ellipsis (⋮)** at the top right of the **Recent Transactions** tile.
2. Choose the accounts for which you want to see recent transactions.
3. Click the **three-dot ellipsis** again to save your selections and close the dropdown menu.



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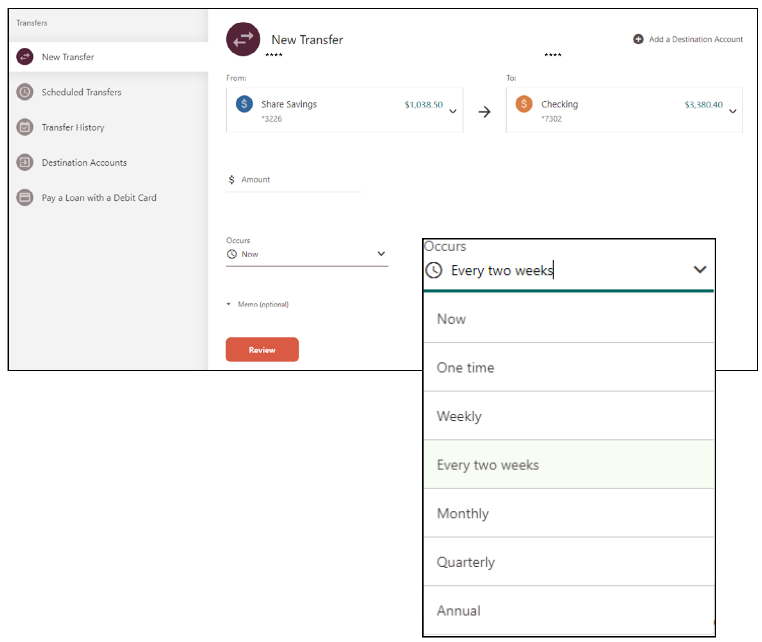
HOW TO MAKE A TRANSFER TO A DEPOSIT ACCOUNT

Follow these steps to transfer money from one deposit account to another.

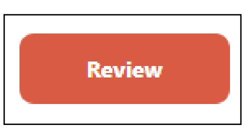
1. Log into Digital Banking and click **Make a Transfer.**

2. This brings you to **New Transfer** in the **Transfers** menu.

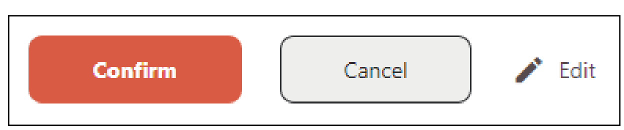
- Select the **From** deposit account from the dropdown menu.
- Select the **To** deposit account from the dropdown menu.
- Enter the **Amount** of the transfer.
- Choose how often the transfer **Occurs.** If applicable, select the date **When** the transfer occurs.
- Enter a **Memo** if desired.



3. Click **Review.**

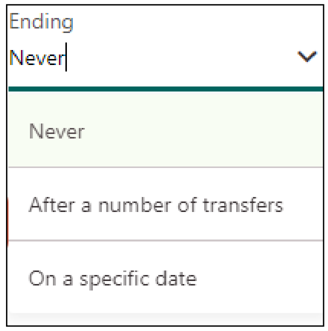


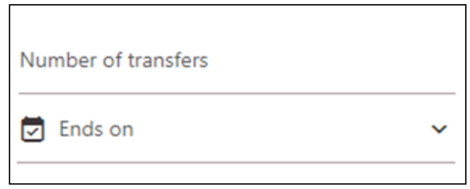
4. Click **Confirm.** You may also cancel or edit the transfer.



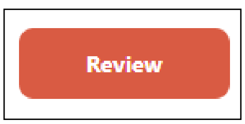
HOW TO MAKE A TRANSFER TO A DEPOSIT ACCOUNT (CONT.)

5. Choose an **Ending** of either **Never,** after a specified **number of transfers,** or a specific **Ends on** date.

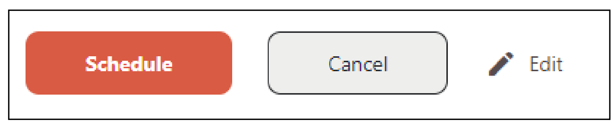




6. Click **Review.**



7. Click **Schedule.** You may also cancel or edit the recurring transfer.



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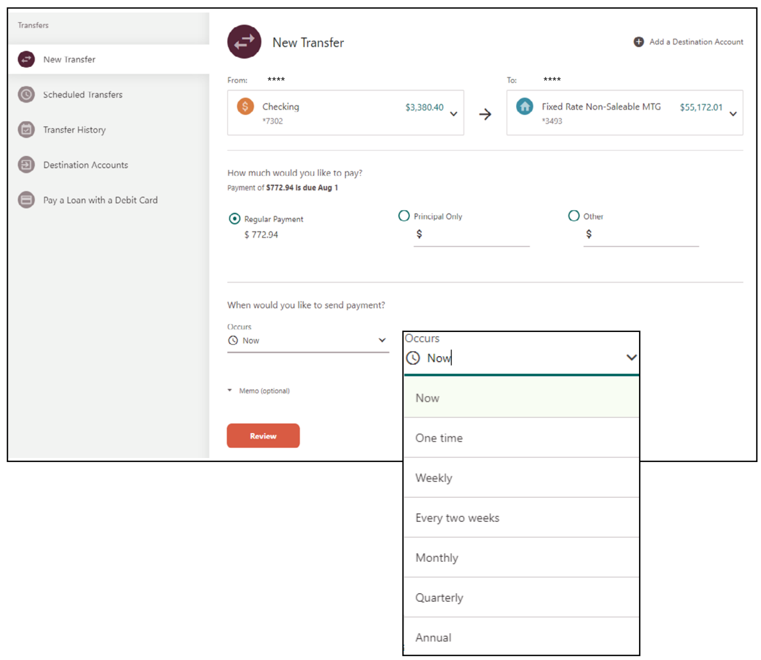
HOW TO MAKE A TRANSFER TO A LOAN OR CREDIT ACCOUNT

Follow these steps to transfer money from a deposit account to a loan or credit account.

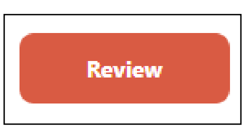
1. Log into Digital Banking and click Make a Transfer.

2. This brings you to New Transfer in the Transfers menu.

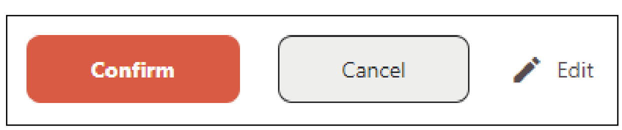
- Select the From deposit account from the dropdown menu.
- Select the To loan or credit account from the dropdown menu.
- Choose the type of payment and, if applicable, enter How much would you like to pay?
  - ¤ Note that payment options will differ according to the type of loan or credit amount.
- Choose how often the transfer Occurs in the When would you like to send payment? field.
  - ¤ If applicable, select the date When the transfer will occur.
- Enter a Memo if desired.



3. Click Review.



4. Click Confirm. You may also cancel or edit the transfer.



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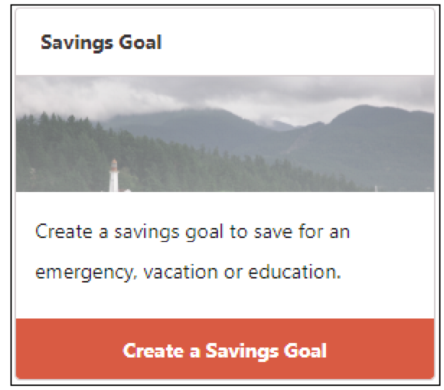
HOW TO SET UP A SAVINGS GOAL

Follow these steps to set up a savings goal.

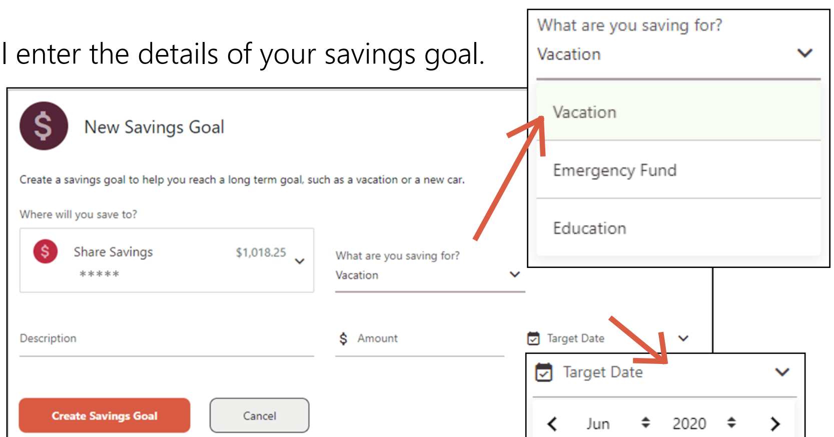
1. Log into Digital Banking. The **Savings Goal** tile can be found in your dashboard. Click **Create a Savings Goal.**

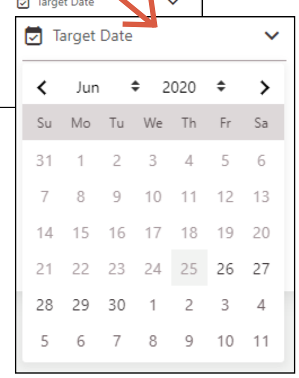
If you don't have the **Savings Goal** tile in your dashboard, please see the **How to Customize Your Dashboard** guide to review how to turn tiles on/off.



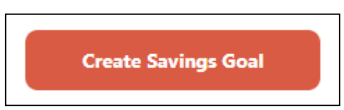
2. This brings you to **New Savings Goal**, where you will enter the details of your savings goal.

- Select the appropriate account under the **Where will you save to?** dropdown menu.
- Select an option under in the **What are you saving for?** dropdown menu.
- Enter a **Description** of your savings goal.
- Enter the **Amount** of your savings goal.
- Choose a **Target Date** for when you wish to complete your savings goal.

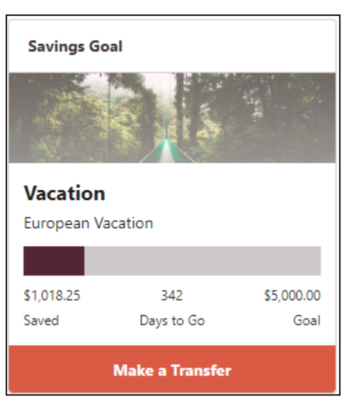




3. Click **Create Savings Goal.**
You may also cancel the savings goal.



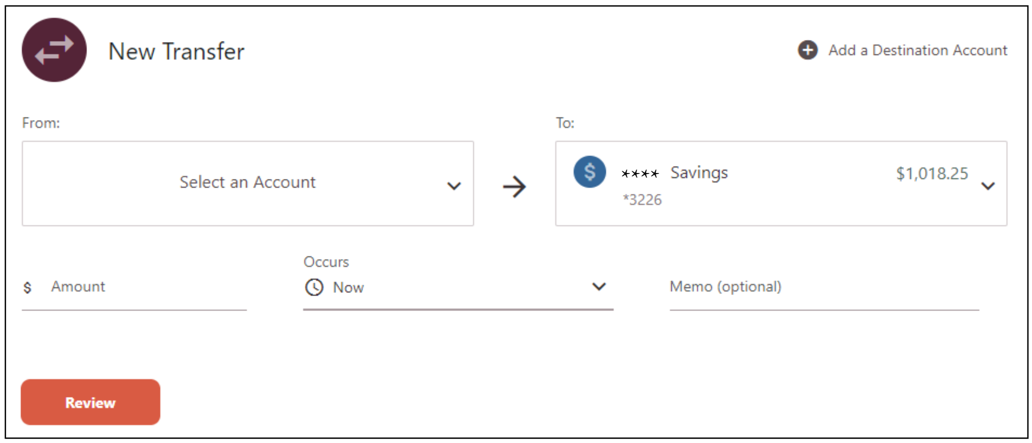
4. The **Savings Goal** you created can now be seen in your dashboard as its own tile.



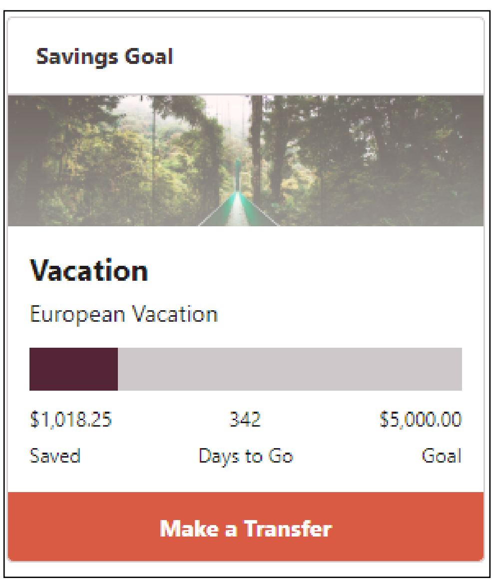
HOW TO SET UP A SAVINGS GOAL (CONT.)

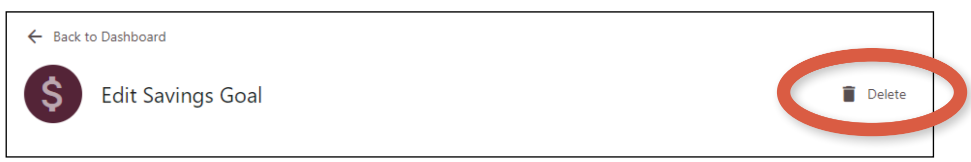
5. Click on Make a Transer to add to your savings goal account.

Please see the How to Make a Transfer to a Deposit Account guide to review the steps for transferring money from one deposit account to another.



6. Click on the Savings Goal tile in your dashboard to edit the details of, or delete, your savings goal.





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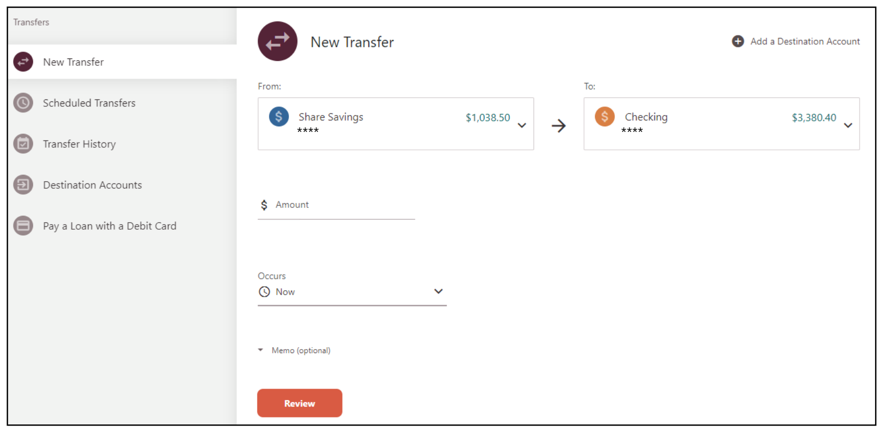
HOW TO SET UP A RECURRING TRANSFER

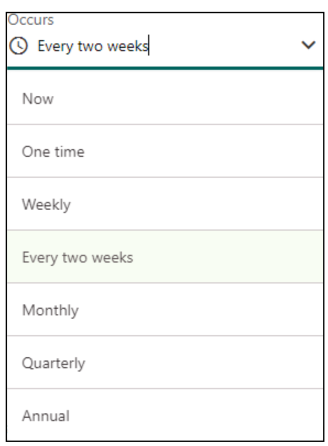
Follow the steps to initiate a recurring transfer from one deposit account to another.

1. Log into Digital Banking and click **Make a Transfer.**

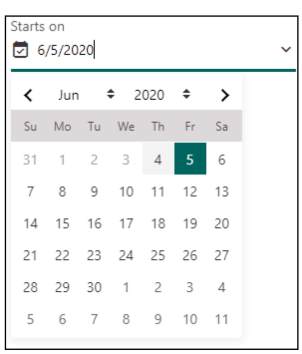
2. This brings you to **New Transfer** in the **Transfers** menu.
   - Select the **From** deposit account from the dropdown menu.
   - Select the **To** deposit account from the dropdown menu.
   - Enter the **Amount** of the transfer.



3. Choose how often the transfer **Occurs.**

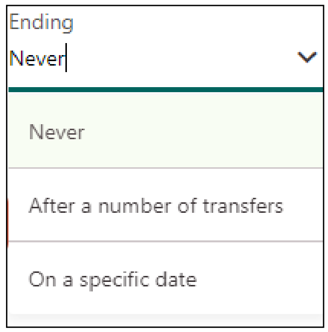


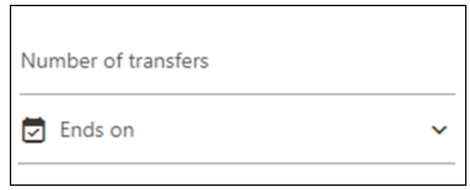
4. Choose the **Starts on** date.



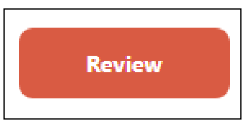
HOW TO SET UP A RECURRING TRANSFER (CONT.)

5. Choose an Ending of either Never, after a specified number of transfers, or a specific Ends on date.

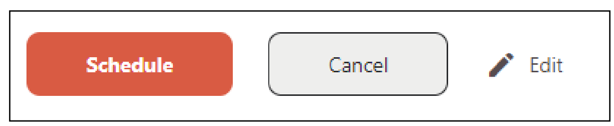




6. Click Review.



7. Click Schedule. You may also cancel or edit the recurring transfer.



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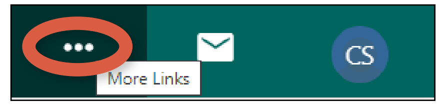
NEFCU + VSECU

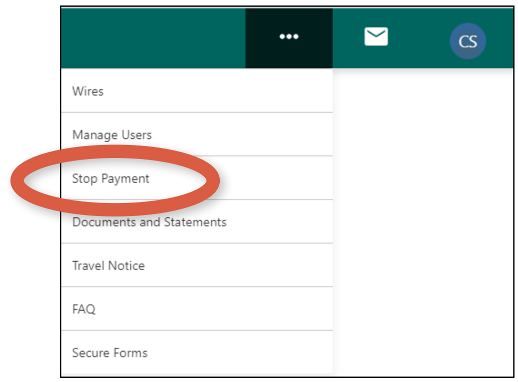
HOW TO SUBMIT A STOP PAYMENT ON A CHECK

Follow these steps to submit a stop payment order on a paper check.

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links.**

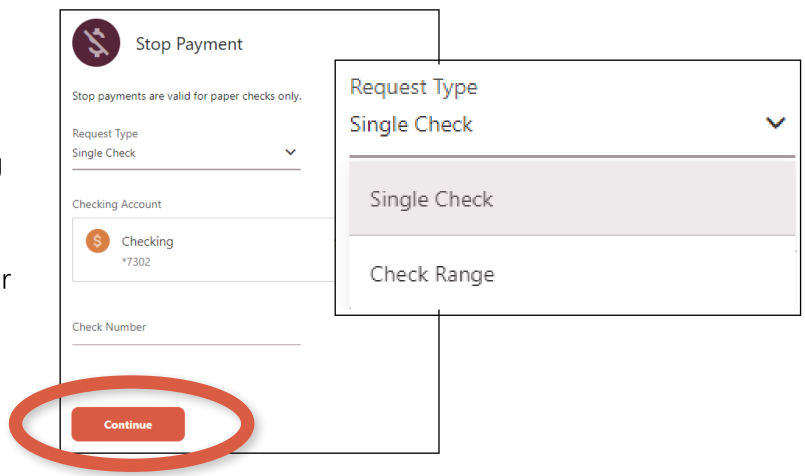


2. From the **More Links** dropdown menu, click on **Stop Payment.**



3. This brings you to the **Stop Payment** details page.

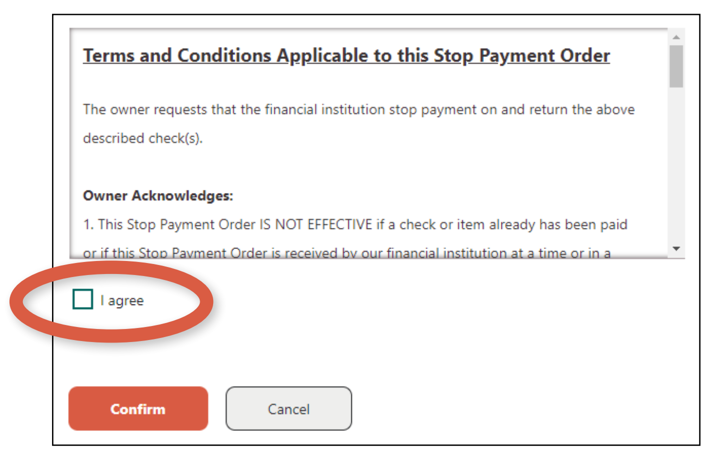
- Choose the **Request Type** from the dropdown menu: Single Check or Check Range.
- Choose the **Account** for which you are submitting the stop payment.
- Enter the **Check Number** for a Single Check stop payment, or the starting and ending check number for a Check Range.
- Click **Continue.**



4. Read and agree to the **Terms and Conditions Applicable to this Stop Payment Order,** then click **Confirm.**

- Note: Refer to the current [Rate and Fee Disclosure] for the stop payment fee.

I agree to pay a fee for this Stop Payment Order as specified in your current Rate and Fee Disclosures.



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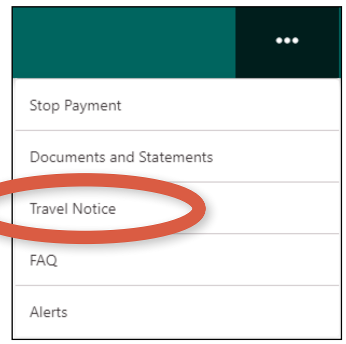
HOW TO SET A TRAVEL NOTICE

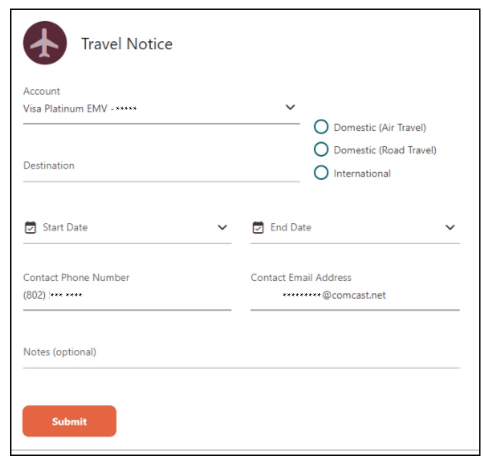
Follow the steps to set a travel notice on the cards you'll be using during your trip.

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links.**

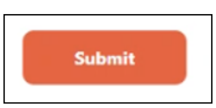
2. From the **More Links** dropdown menu, click **Travel Notice.**



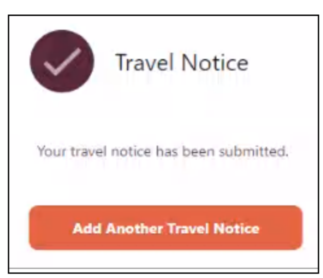
3. This brings you to the **Travel Notice** details screen.
   - Choose the card **Account** from the dropdown.
   - Click the radio button for the type of travel: Domestic (Air Travel), Domestic (Road Travel), or International
   - Enter your **Destination.**
   - **Contact Phone Number** and **Contact Email Address** are listed.
   - Choose a **Start Date** and an **End Date.**
   - Enter **Notes** (optional).



4. Click **Submit.**



5. Your travel notice for the selected card has been submitted. Click **Add Another Travel Notice** for additional cards.



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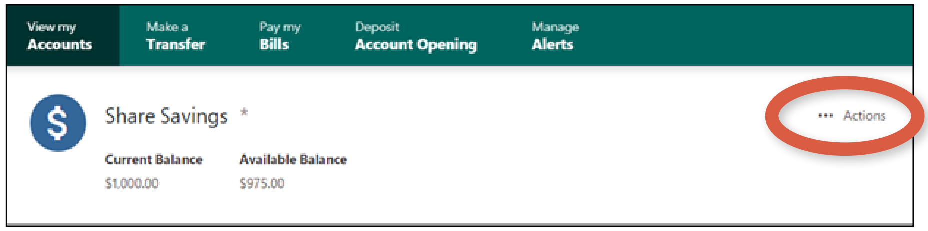
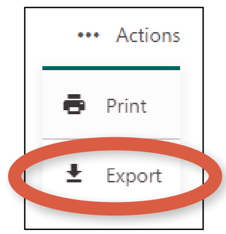
HOW TO USE WEB CONNECT

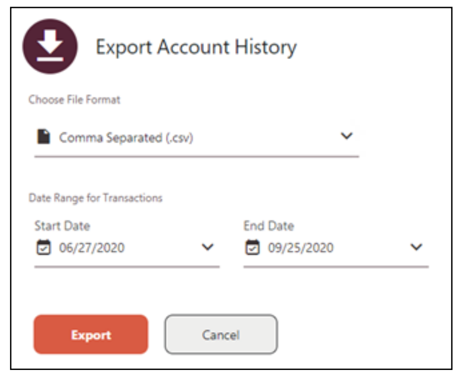
Follow these steps to export transaction data from your Digital Banking account to Quicken or QuickBooks.

1. Login to Digital Banking and, from your Dashboard, click on the **Deposit Account** you want to connect.

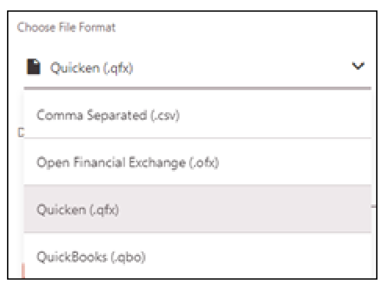


2. Click **Actions,** then select **Export** from the dropdown menu to open the **Export Account History** page.

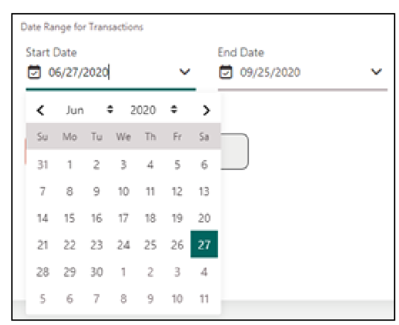




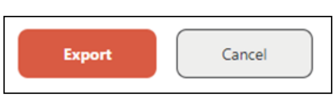
3. **Choose File Format** appropriate for your export.



4. Click the **Start Date** and **End Date** fields to select the **Date Range for Transactions** that you want to export.



5. Click **Export.**



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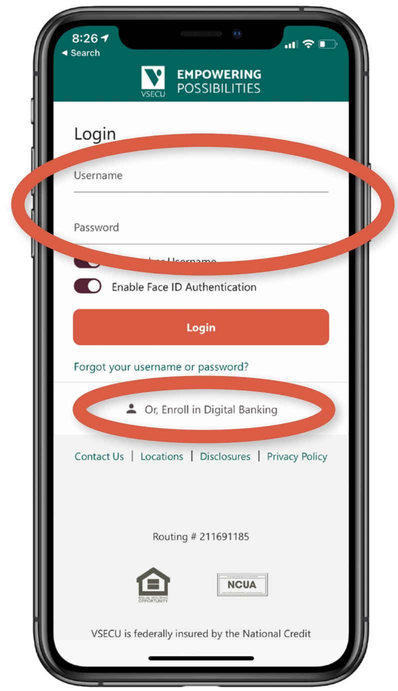
MOBILE DIGITAL BANKING OVERVIEW

Follow these steps to access and navigate Digital Banking via the Mobile Application.

1. Download the Mobile App from your phone's app store.

2. Log in using your Digital Banking username and password.

- If necessary, click **Forgot your username or password?** to retrieve your username or reset your password.
- If you're not enrolled in Digital Banking, click **Or, Enroll in Digital Banking** and follow the steps to enroll.
- See related Digital Banking guides for more information on enrollment and updating login credentials.

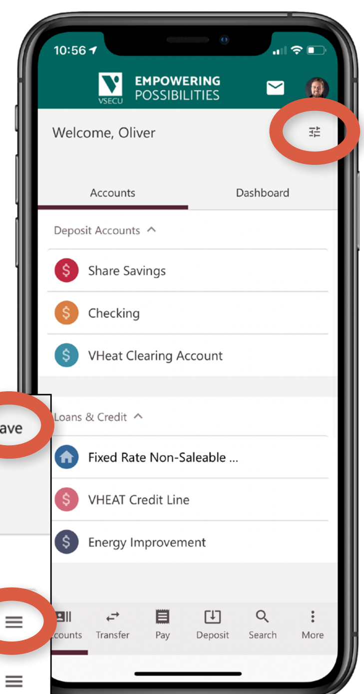


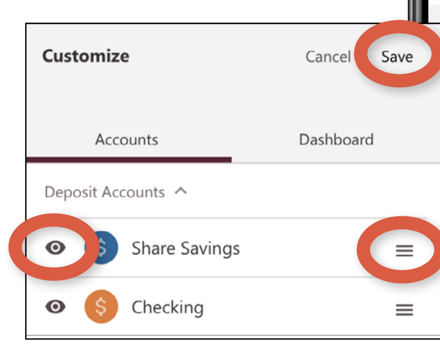
3. After logging in to the mobile app, the **Accounts** tab is the default landing screen, where you can view and customize acounts.

- Click an account to view the account's activity, details, and settings.
- You may swipe from one account to the next or click the back arrow to return to the list of accounts.

4. Click the symbol to the right of the welcome message to customize what you see on the **Accounts** tab.

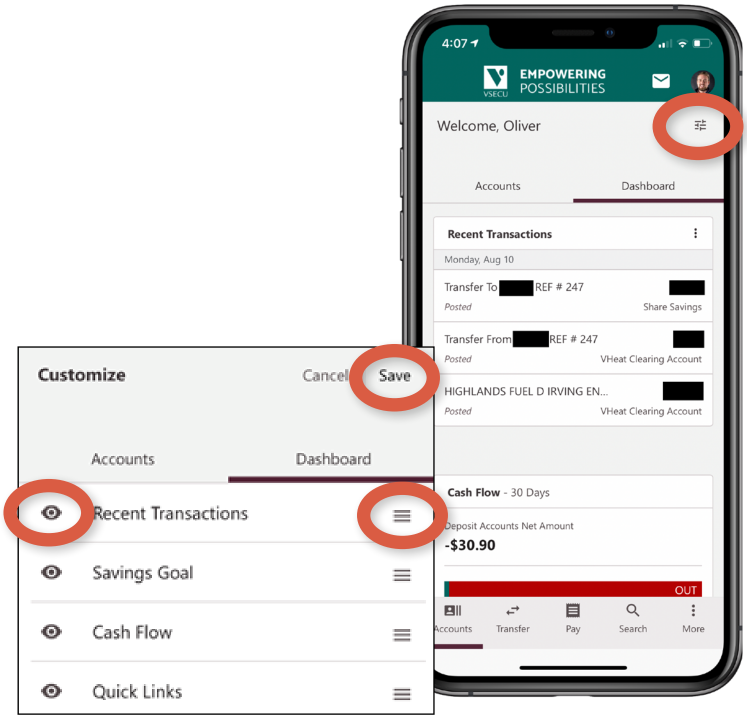
- Click the **eye icon** to hide the account from your list of accounts.
  - ¤ Click the **eye with a slash through it** to see the account in your list of accounts.
- Click and hold the **three lines** to drag the account to the desired location in your list of accounts and release.
- Click **Save.**





5. Click the **Dashboard** tab to view and customize tiles.

- Recent Transactions
- Savings Goal
- Cash Flow
- Quick Links

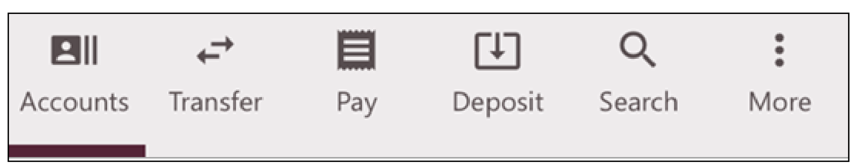


6. Click the **symbol to the right of the welcome message** to customize what you see on the Dashboard tab.

- Click the **eye icon** to hide the tile from your dashboard.
  - Click the **eye with a slash through it** to see the tile in your dashboard.
- Click and hold the **three lines** to drag the tile to the desired location in your list of tiles and release.
- Click **Save.**

7. Using the options at the bottom of the screen, you may click to go to:

- View your **Accounts.**
- Initiate a **Transfer** between accounts.
- **Pay** bills using Bill Pay.
- Make a mobile check **Deposit.**
- Enter keywords to **Search.**
- Access **More** options:
  - Deposit & Loan Account Opening
  - Wires
  - Manage Users
  - Stop Payment
  - Documents and Statements
  - Travel Notice
  - FAQ
  - Manage Alerts
  - Secure Forms



8. See related Digital Banking Guides for more information about functions and options, including how to use Mobile Deposit.

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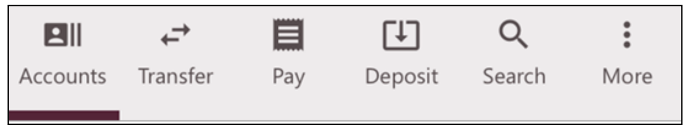
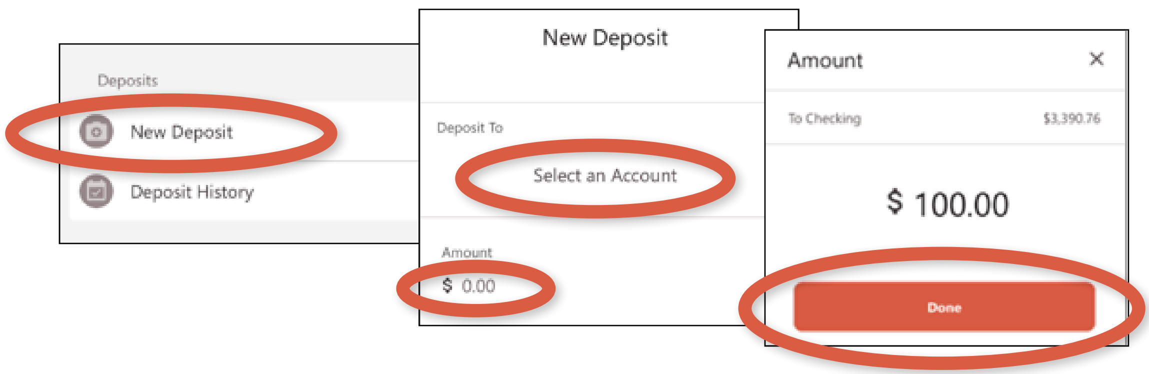
HOW TO USE MOBILE DEPOSIT

Follow these steps to deposit a check using Mobile Deposit on the Mobile App.

1. Login to your Mobile App and click **Deposit** at the bottom of the screen.

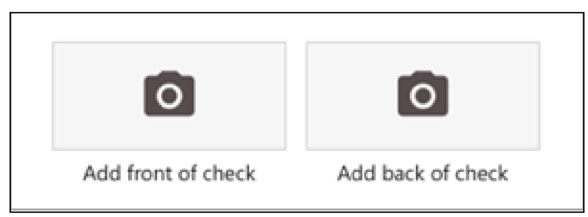


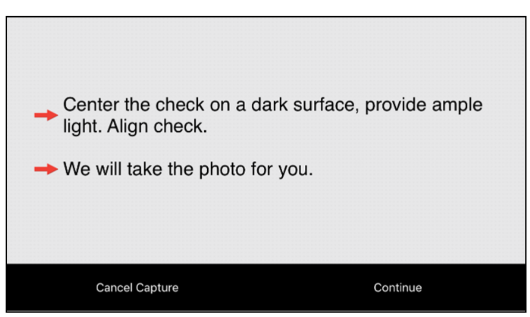
2. Click **New Deposit.** Select the account into which you want to make the deposit and enter the amount of the check. Click **Done.**



3. Click **Add Front of Check** to take a photo of the front of the check.

- Place the check on a dark surface with sufficient lighting and center the check within the rectangle on the screen.
- The app will attempt to take the photo automatically. If auto capture is unsuccessful, take the photo manually by touching the screen.
- You may be prompted to take another photo of the check if important information is missing, incorrect, or unclear.





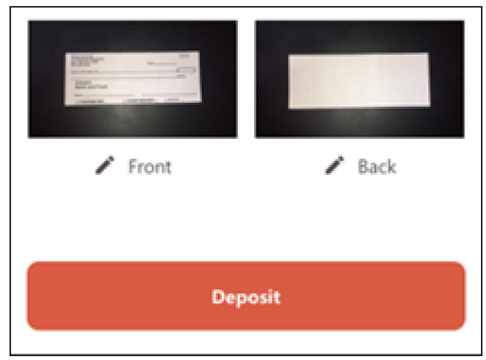
HOW TO USE MOBILE DEPOSIT (CONT.)

4. Click **Add back of check** and follow the same process to take a photo of the back of the check.

Before taking the photo, in the endorsement area at the top of the back of the check, write "For VSECU Mobile Deposit Only," sign your name, and write teh deposit account number.

5. You may click the edit pencil to retake a photo, if necessary. Once you have successfully taken photos of the front and back of the check, click **Deposit.**

- Note: Check images shown below are for demonstration purposes only.
- After mobile deposit, keep the physical check for 90 days before shredding the check.



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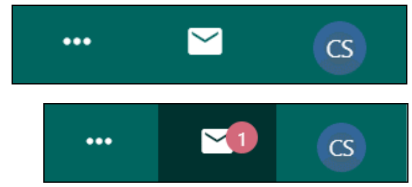
NEFCU + VSECU

HOW TO ACCESS THE MESSAGE CENTER

Follow these steps to access the Message Center, where you can view and create secure messages.

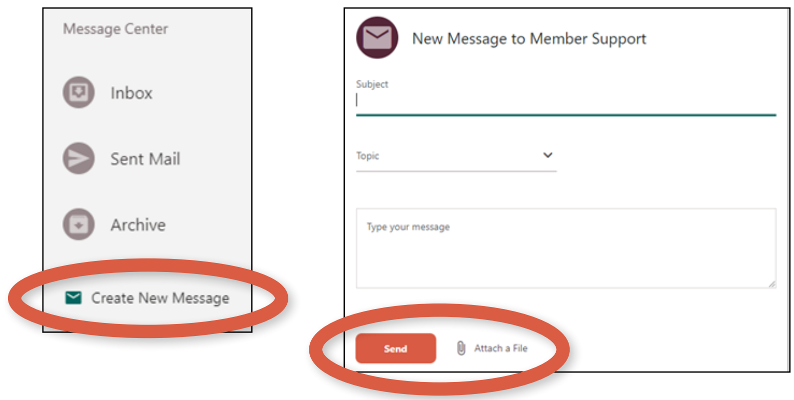
1. Login to Digital Banking and click the **envelope icon** to access the Message Center.

You will see an indicator next to the envelope icon when you have new messages.

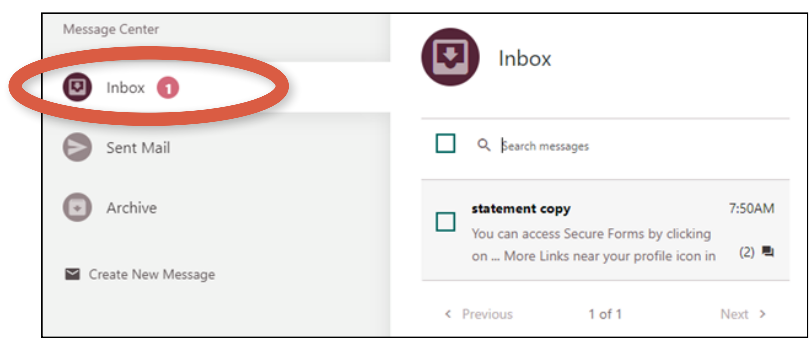


2. Click **Create a New Message** to send a new message to Member Support.

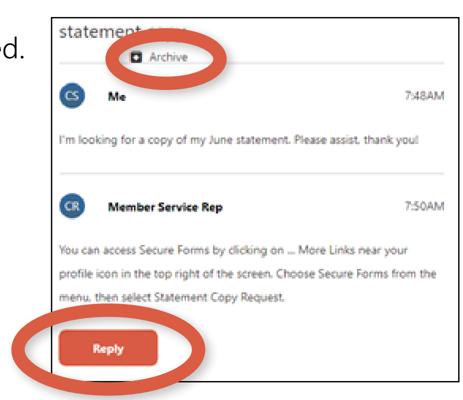
- Enter a **Subject.**
- Choose a **Topic.**
- **Type your message.**
- **Attach a File,** if desired.
- Click **Send.**



3. Search and view new secure messages in your **Inbox.**

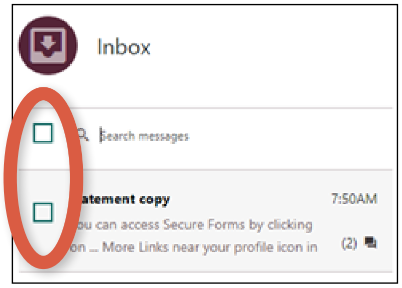


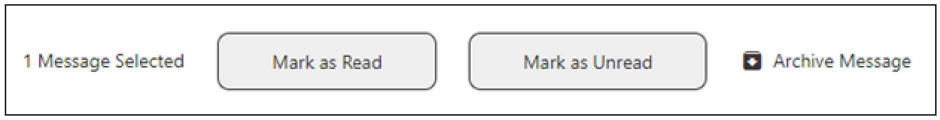
4. Click the message to read, then **Reply** or **Archive,** if desired.



HOW TO ACCESS THE MESSAGE CENTER (CONT.)

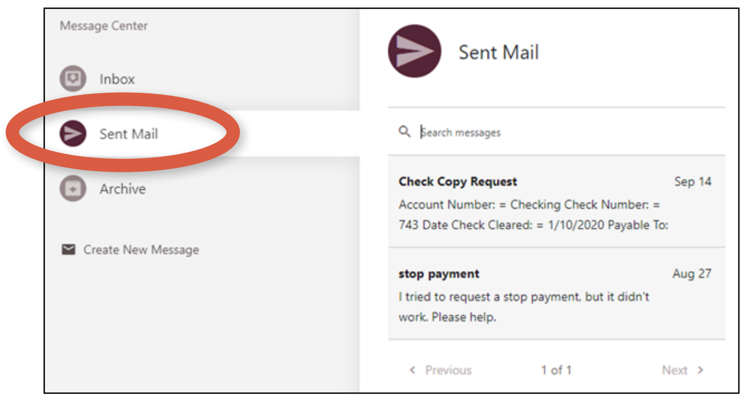
5. You may also click the box to select the message(s) and open a "Message Selected" menu at the bottom of the page. You may **Mark as Read, Mark as Unread,** or **Archive Message.**



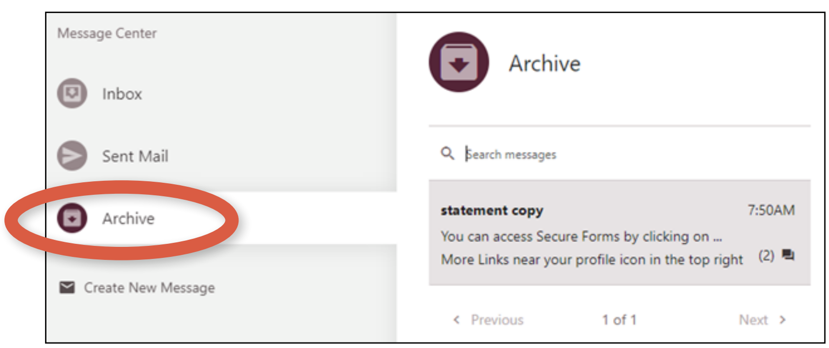


6. Click **Sent Mail** to search and view messages you have sent through the Message Center.

Note: Message threads you have archived will not show here, but can be found in your Archive (see below).



7. Click **Archive** to search and view archived messages.



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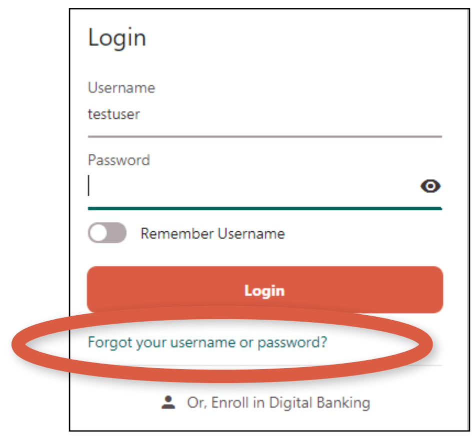
HOW TO UPDATE YOUR USERNAME OR PASSWORD

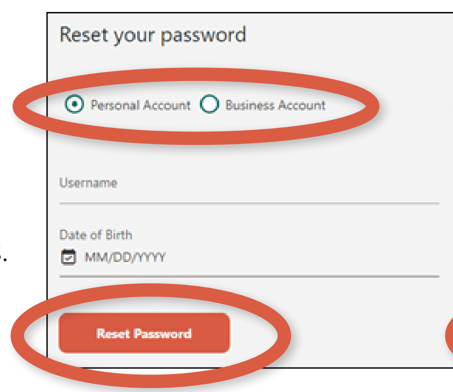
Follow the steps to update your Digital Banking username or password, either because you have forgotten them or because you simply want to change them for security reasons.

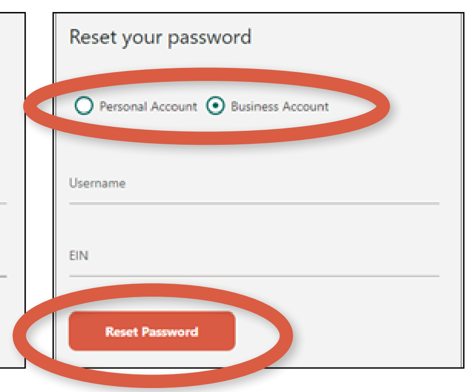
HOW TO RESET PASSWORD OR RETRIEVE USERNAME

1. If you have forgotten your username or your password, click on **Forgot your username or password?**

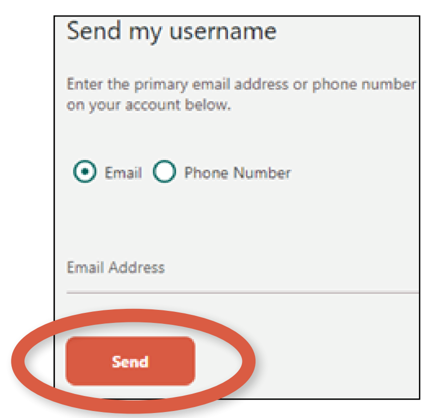


2. If you have forgotten your password, select **Personal Account** or **Business Account.**
   - Personal: Enter **Username** and **Date of Birth.**
   - Business: Enter **Username** and **EIN.**
   - Click **Reset Password** and follow the prompts.





3. If you have forgotten your username, enter either your primary **Email Address** or **Phone Number.**
   - Click **Send** to have your username sent to you.
   - Note: Once you receive your username, you may go through the Reset Password process if you have also forgotten your password.

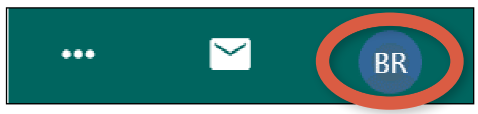


HOW TO UPDATE YOUR USERNAME OR PASSWORD (CONT.)

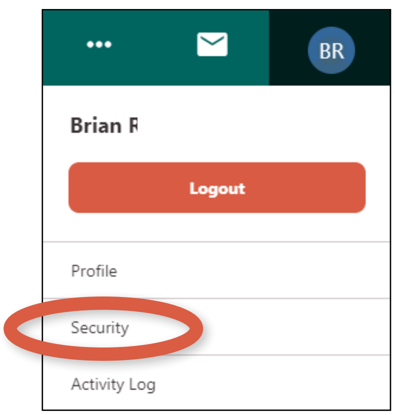
HOW TO CHANGE YOUR USERNAME OR PASSWORD

1. If you know your username and password but wish to change either one or both, log into Digital Banking.

2. Click your profile icon to access user settings



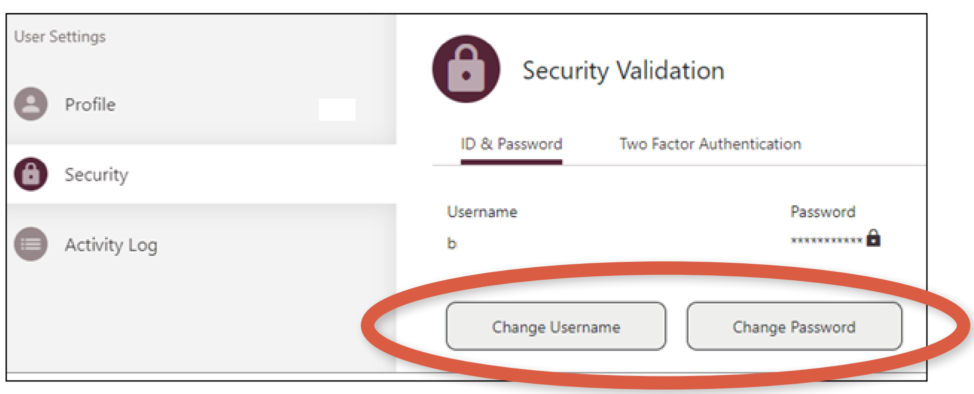
3. Click **Security.**



4. At the **ID & Password** tab, select **Change Username** or **Change Password** and follow the prompts.

Username and password criteria:

- **Username:** Must be 8-32 characters long and cannot include special characters (!, $, *, etc.)
- **Password:** Must be 8-32 characters long, contain at least one upper case letter and one number, and can include special characters (!, &, %, etc.).



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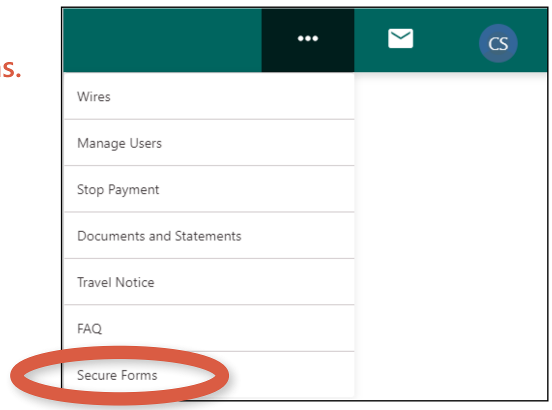
HOW TO ACCESS SECURE FORMS

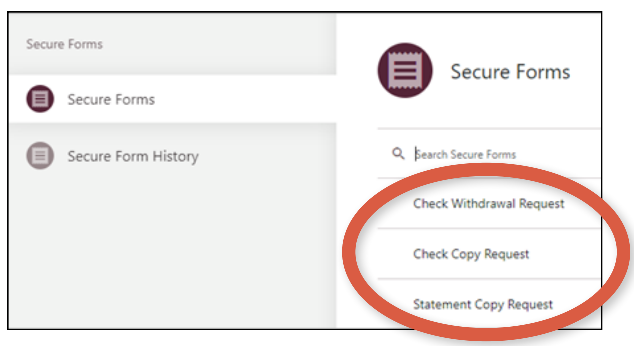
Follow the steps to access secure forms for requests such as a check withdrawal, check copy, or statement copy.

1. Log into Digital Banking and click the **three-dot ellipsis (...)** to access **More Links.**

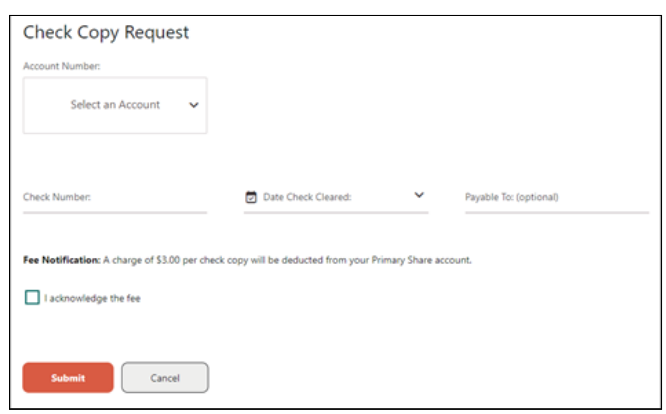
2. Click **Secure Forms.**



3. Click on the request you would like to make.

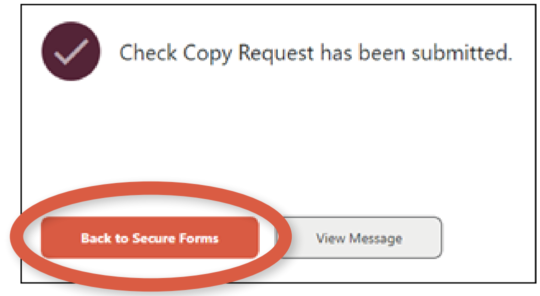


4. For each request, fill in the applicable fields, acknowledge the fee, and click **Submit** to send your request as a secure message.



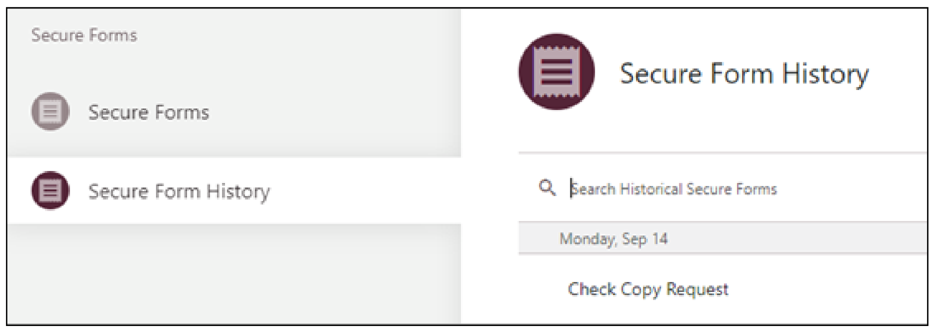
HOW TO ACCESS SECURE FORMS (CONT.)

5. Click **Back to Secure Forms** to submit another request. You may also click **View Message** to view the secure message that was generated by the request in your Message Center.

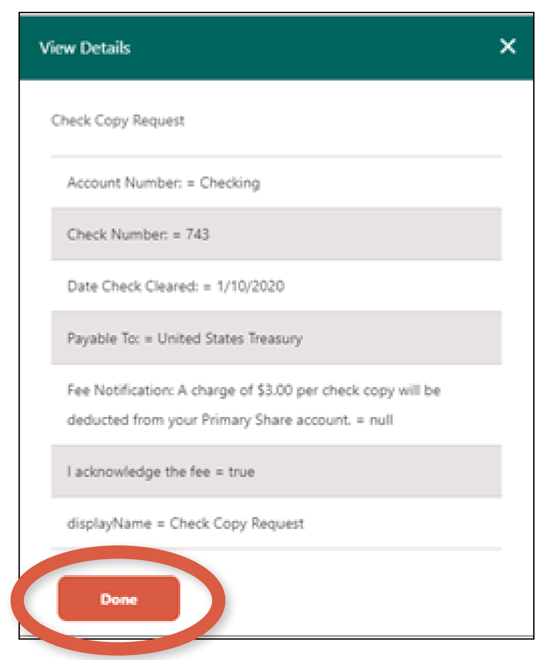


If you wish to view the message again later, click the **envelope icon** to access the Message Center at any time.

6. Click **Secure Form History** to search and view submitted requests.



7. Click on the request you would like to view. View Details, then click **Done.**



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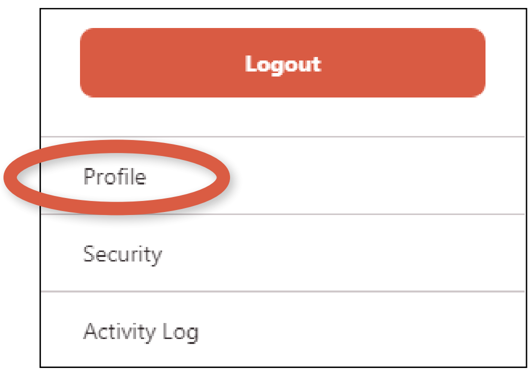
HOW TO UPDATE AND VERIFY YOUR CONTACT INFORMATION

Follow the steps to update and verify your contact information in Digital Banking.

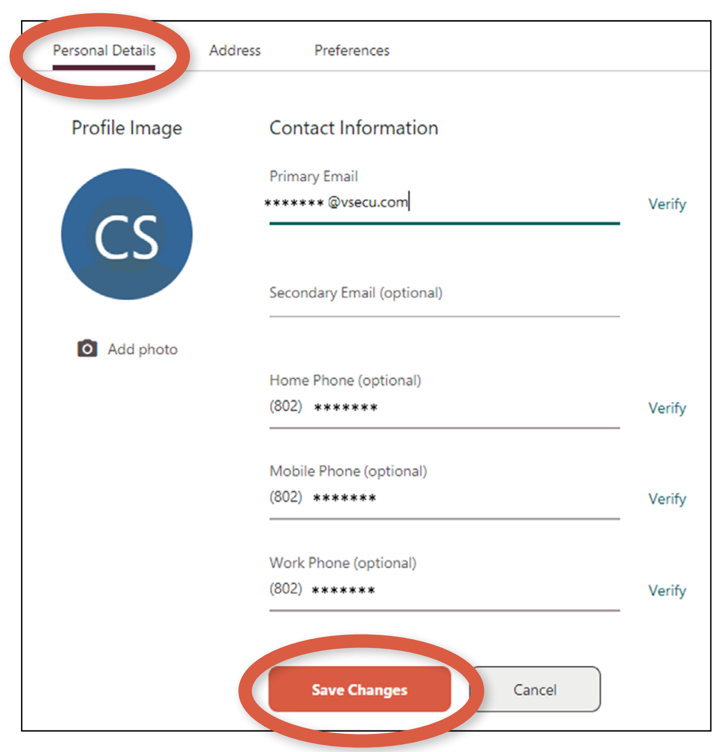
1. Log into Digital Banking and click on your **profile icon** to access user settings.

2. Click **Profile.**



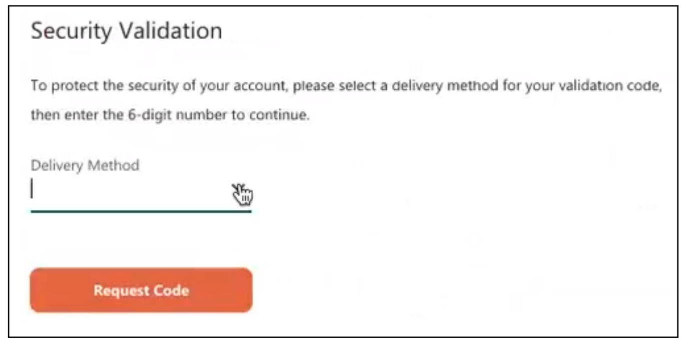
3. Review your **Contact Information** under the **Personal Details** tab. If any information is missing or incorrect, click in the email or phone field(s) to update your contact information. You may also update your primary address under the **Address** tab.

- If no changes are necessary, skip to step 6 below.
- If you add or update any information, click **Save Changes.**

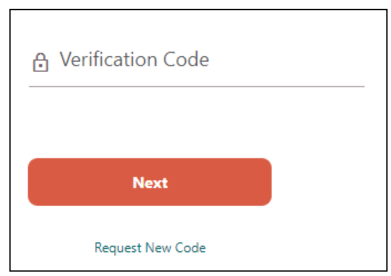


HOW TO UPDATE AND VERIFY YOUR CONTACT INFORMATION (CONT.)

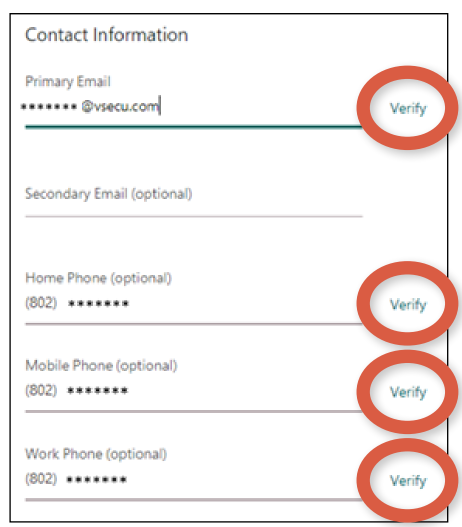
4. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code.**



5. Enter the code you received in the **Verification Code** field and click **Next.**



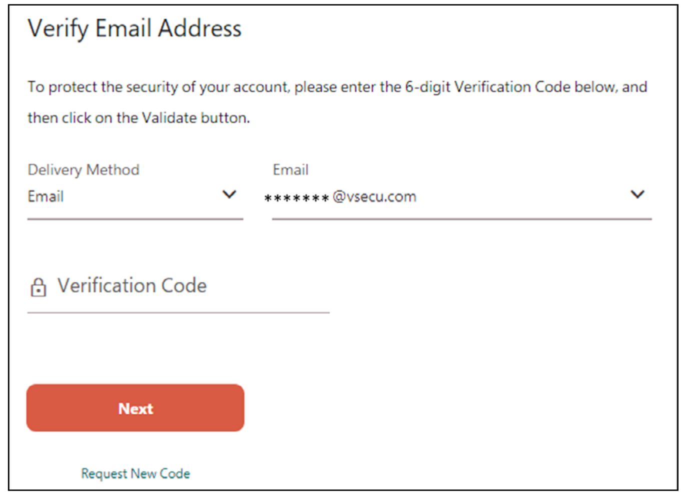
6. After making any updates, click **Verify** next to each applicable field.



HOW TO UPDATE AND VERIFY YOUR CONTACT INFORMATION (CONT.)

7. A verification code will be delivered to the specific email address or phone number that you verify.

Enter the code you received in the **Verification Code** field and click **Next.**



8. Repeat steps 6 and 7 until you have verified all your contact information.

Any time you need to make changes to your contact information, please follow these steps to update and verify your information

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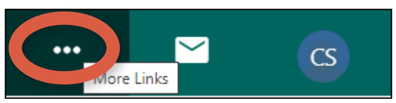
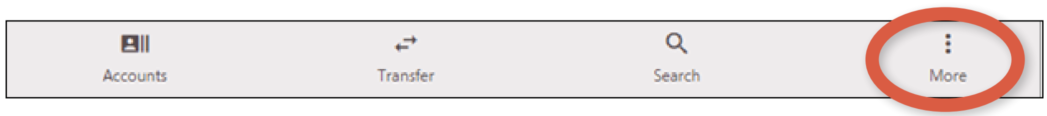
BUSINESS DIGITAL BANKING: HOW TO ENROLL IN BUSINESS BILL PAY

Follow these steps to enroll in Business Bill Pay.

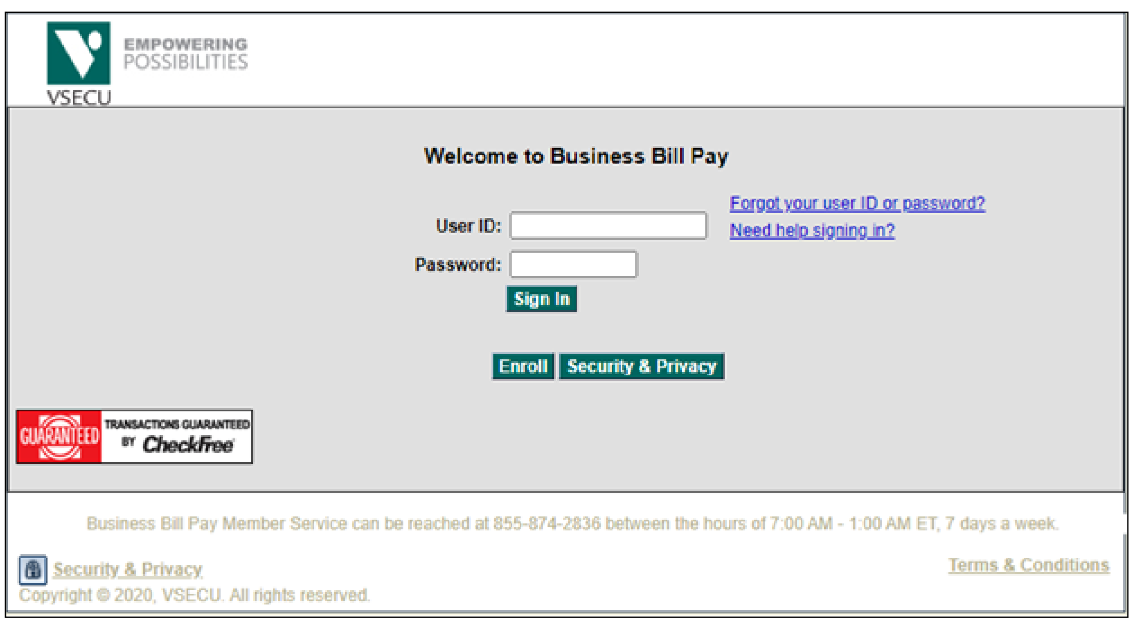
1. Log into Business Digital Banking and click **Business Bill Pay.**

Depending on the size of your screen, you may need to click the three-dot ellipsis to access **More Links.** Choose Business Bill Pay.



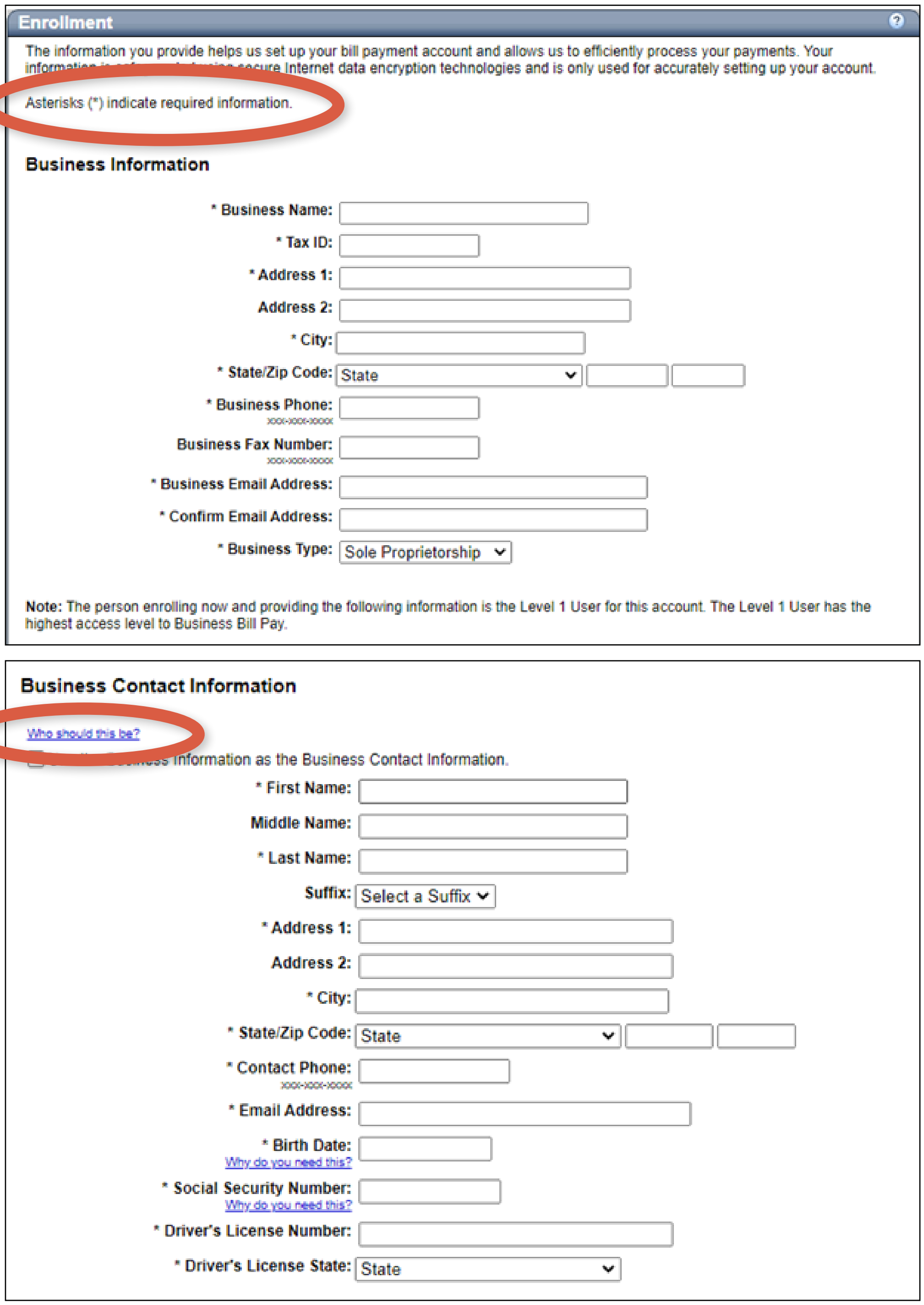


2. "Welcome to Business Bill Pay" will open in a new page. Click **Enroll.**



BUSINESS DIGITAL BANKING: HOW TO ENROLL IN BUSINESS BILL PAY (CONT.)

3. Follow the instructions for enrollment. You may click on the help links for more information to assist in completing the required fields.



Enrollment

The information you provide helps us set up your bill payment account and allows us to efficiently process your payments. Your information is safeguarded using secure Internet data encryption technologies and is only used for accurately setting up your account.

Asterisks (*) indicate required information.

Business Information

* Business Name:
* Tax ID:
* Address 1:
Address 2:
* City:
* State/Zip Code: State
* Business Phone: xxx-xxx-xxxx
Business Fax Number: xxx-xxx-xxxx
* Business Email Address:
* Confirm Email Address:
* Business Type: Sole Proprietorship

Note: The person enrolling now and providing the following information is the Level 1 User for this account. The Level 1 User has the highest access level to Business Bill Pay.

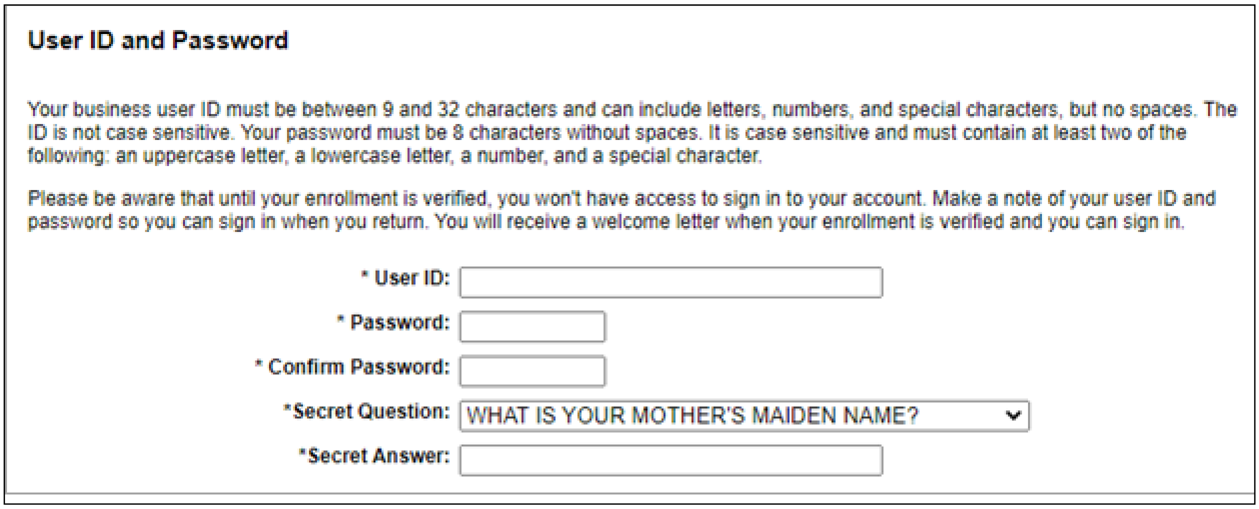
Business Contact Information

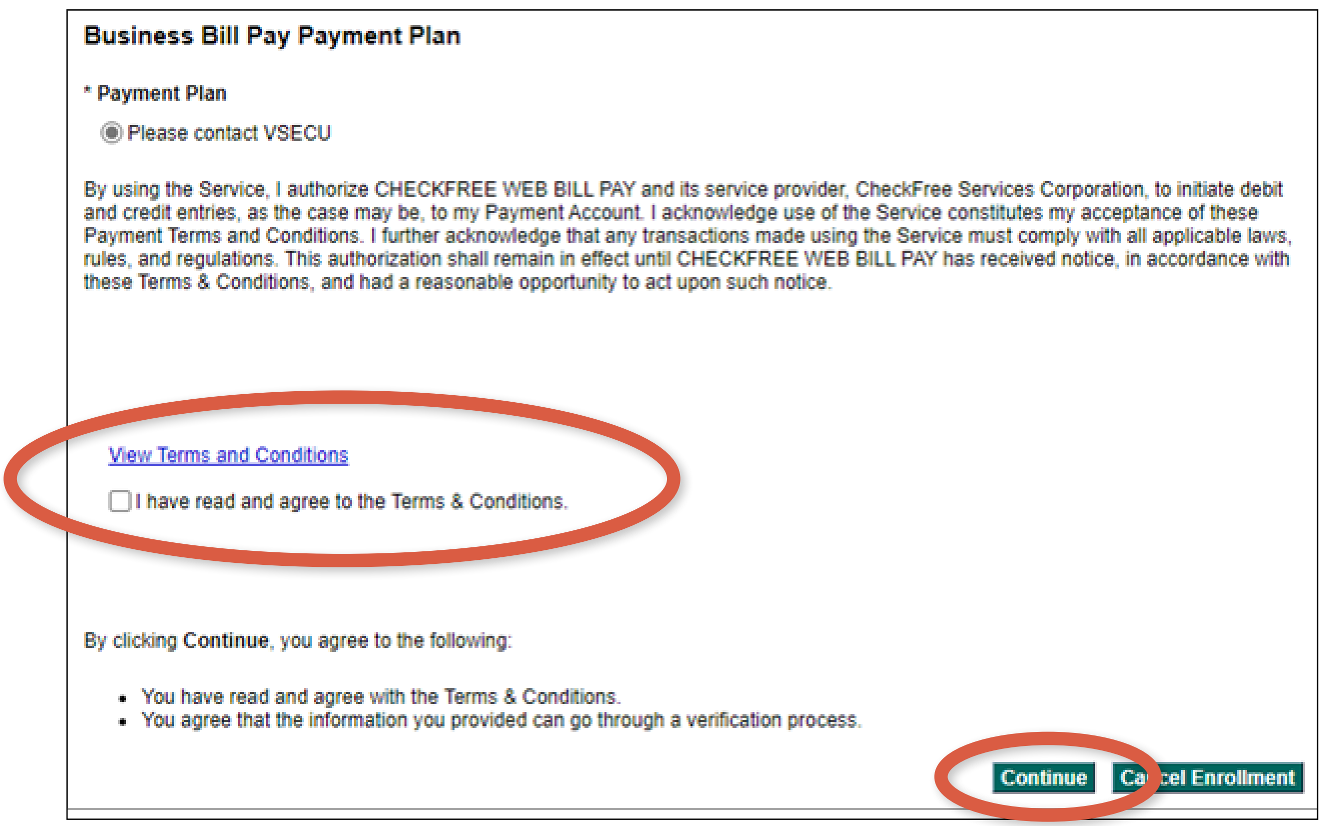
Who should this be?

Use the Business Information as the Business Contact Information.

* First Name:
Middle Name:
* Last Name:
Suffix: Select a Suffix
* Address 1:
Address 2:
* City:
* State/Zip Code: State
* Contact Phone: xxx-xxx-xxxx
* Email Address:
* Birth Date: Why do you need this?
* Social Security Number: Why do you need this?
* Driver's License Number:
* Driver's License State: State

BUSINESS DIGITAL BANKING: HOW TO ENROLL IN BUSINESS BILL PAY (CONT.)





4. View and agree to the terms and conditions and click **Continue.** On the next screen, confirm the information you provided and follow any final instructions.

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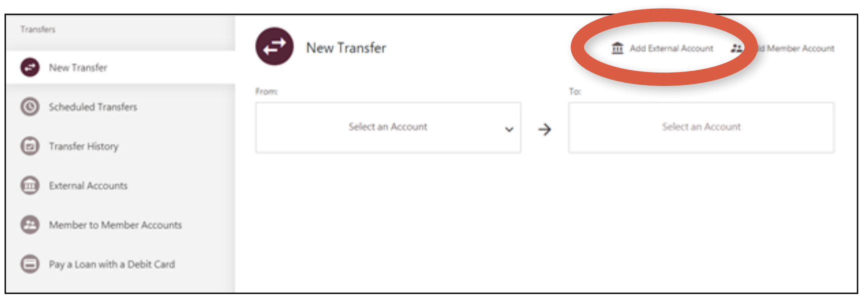
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION

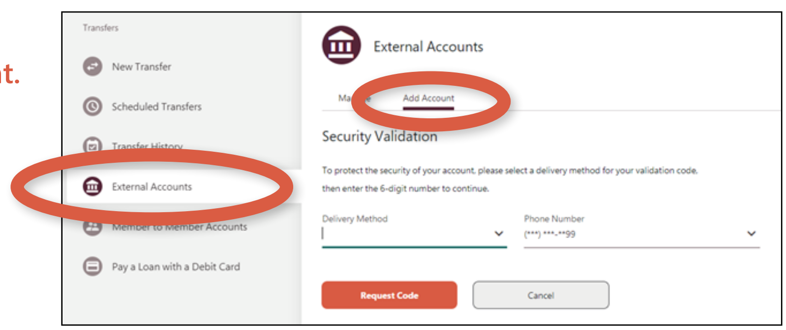
Follow the steps to link an account of yours from another institution to your account by entering your online banking credentials for that institution. If a connection isn't possible by Instant Account Verification, see the **How to Add an Account from Another Institution Manually** guide for steps to link your account using trial deposits.

1. Log into Digital Banking and click **Make a Transfer.**

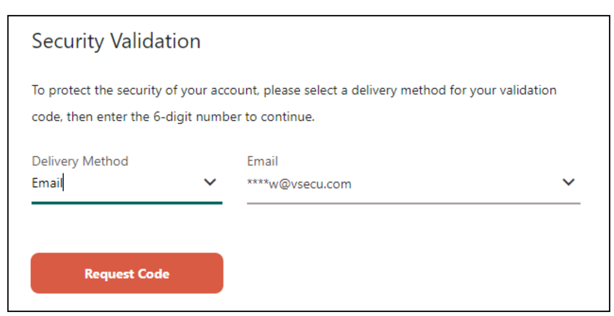
2. From New Transfer, click **Add External Account.**



Alternatively, from **External Accounts,** click **Add Account.**

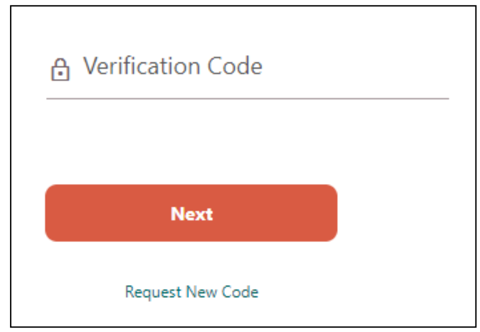


3. From the dropdown menu, choose a **Delivery Method** for your validation code and click **Request Code.**

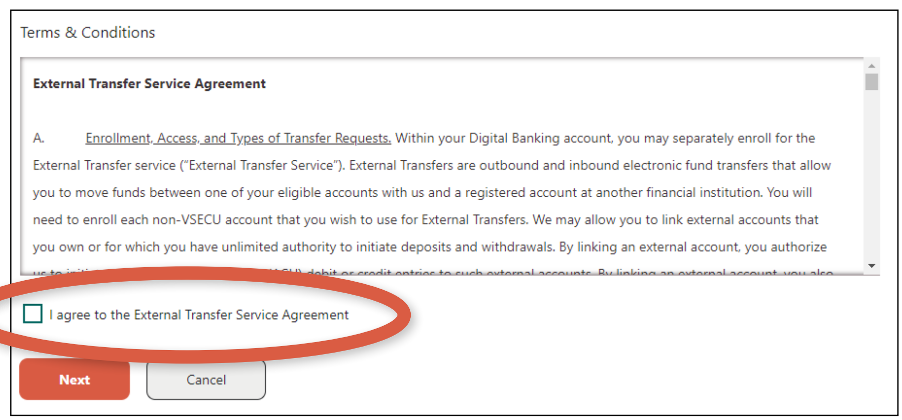


HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

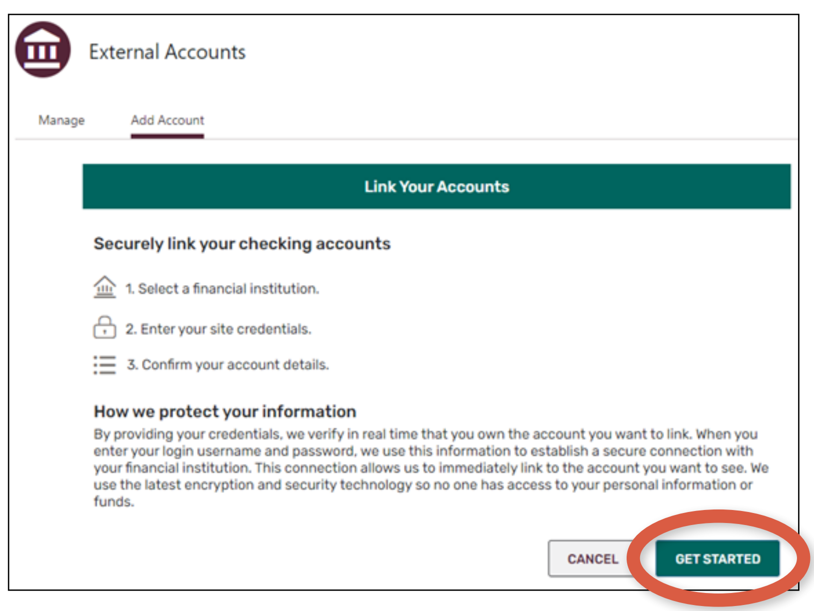
4. Enter the code you received in the **Verification Code** field and click **Next.**



5. Read and agree to the **External Transfer Service Agreement,** then click **Next.**



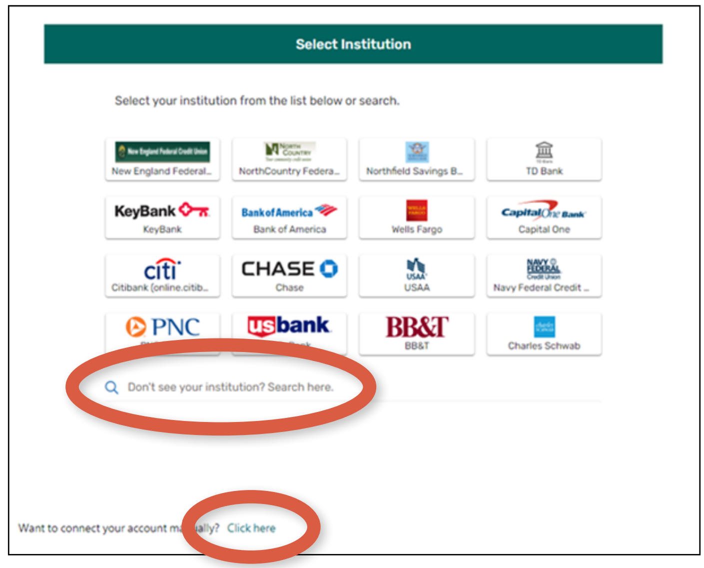
6. Click **Get Started** to securely link your accounts by Instant Account Verification.



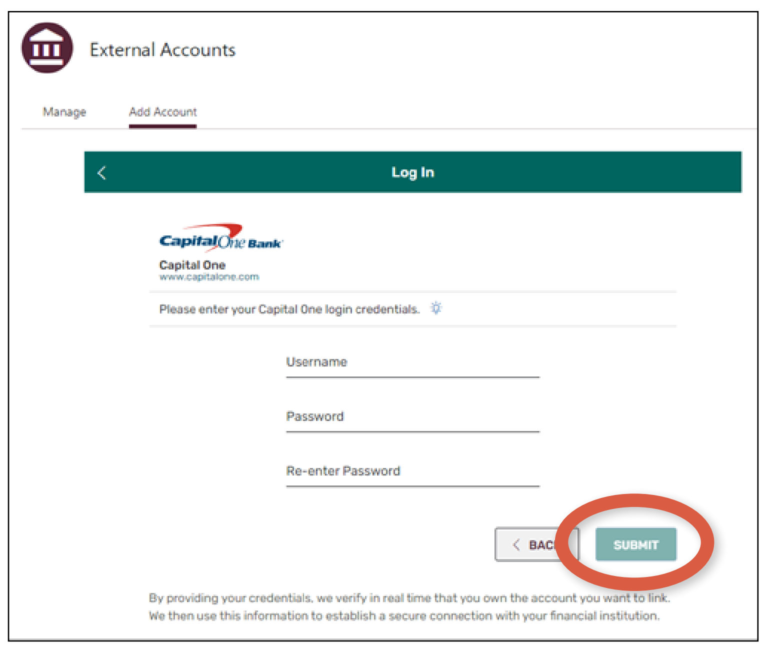
HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

7. Search for your financial institution or select it from the list.

If you can't find your institution, you may click **Click here** at the bottom of the screen to connect your account manually. See the **How to Add an Account from Another Institution Manually** guide for steps to link your account using trial deposits.

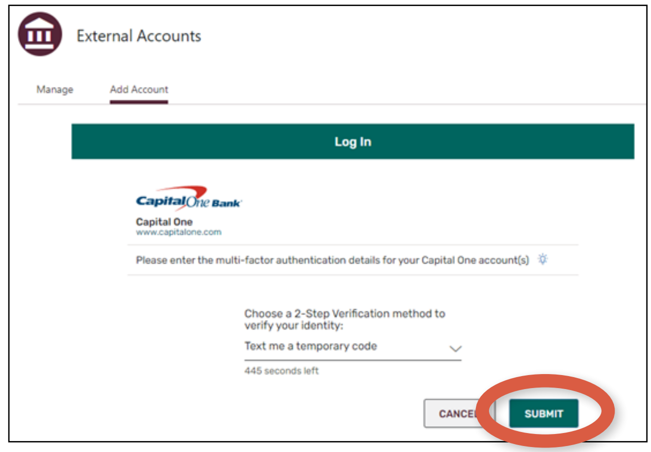


8. Enter your login credentials and click **Submit.**

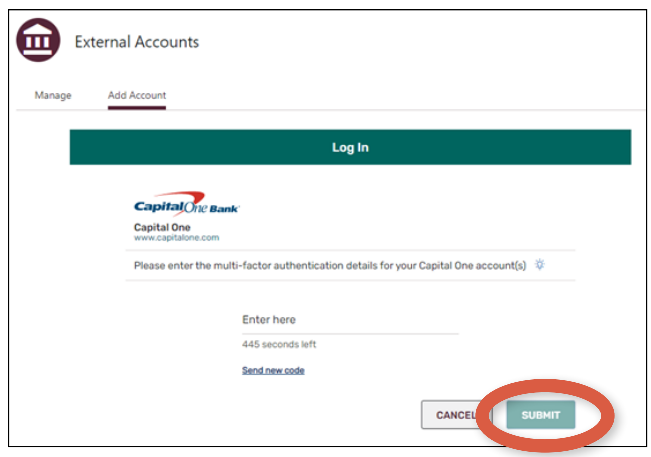


HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

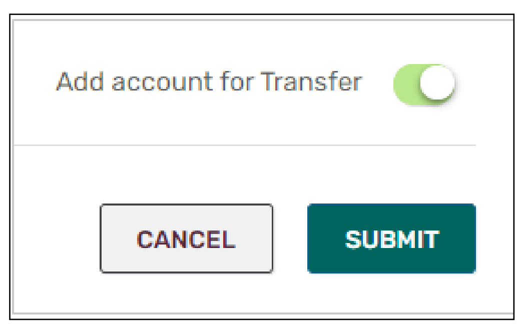
9. Choose a verification method and click **Submit.**
Note: Multi-factor authentication steps may differ by institution.



10. Enter your verification code and click **Submit.**

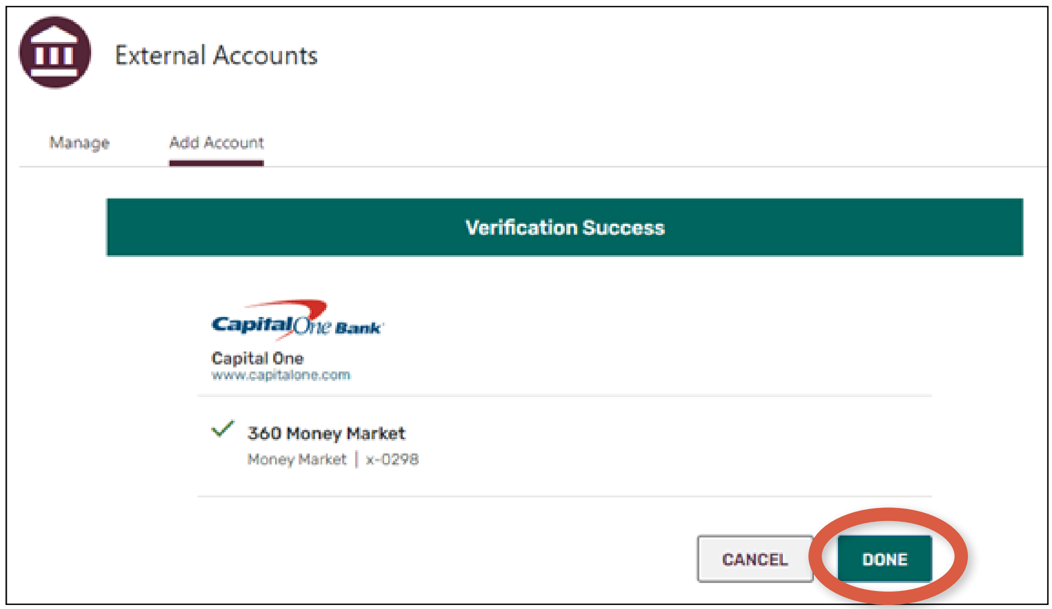


11. If you have multiple accounts, select one or more with the toggle switch and click **Submit.**



HOW TO ADD AN ACCOUNT FROM ANOTHER INSTITUTION BY INSTANT ACCOUNT VERIFICATION (CONT.)

12. Click **Save** (when choosing from among multiple accounts) or **Done** at Verification Success.



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