

# Online Banking User Guide



## Account Access

Visit [www.yourcommunitybank.com](http://www.yourcommunitybank.com)

Enter the Login ID and password assigned by the bank and click Sign In!

\*You will be prompted to change your password the first time you log in.



## Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

Account Name	Balance	Status	Quick Link Options
<a href="#">My Checking</a>	\$345.96	Open	<a href="#">View Transactions</a>
<a href="#">My Savings</a>	\$2,908.33	Open	Select Option

View Transactions for: [My Checking](#)

Date	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5689497	Payroll		\$2,165.36	\$4,669.74
05/30/2007	5656	Check 5656	\$125.00		\$2,504.38

### Transaction List Options:

- ✓ Choose Number of Transactions Displayed
  - ✓ View Check Images
- ✓ Sort Columns to Customize View
- ✓ Switch Between Accounts

## Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

Accounts	Transactions	Transfers	Stop Payments
Current Transactions	Download Transactions	<a href="#">Search</a>	



## Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Account Name	Balance	Status	Quick Link Options
<a href="#">My Checking</a>	\$345.96	Open	<a href="#">Transfer Funds</a>
<a href="#">My Savings</a>	\$2,908.33	Open	Select Option

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. If you are transferring to a loan, choose how the payment should be applied. Click **Submit** to complete the transfer.

## Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

**Transfer History** lists completed transfers.

Accounts	Transactions	Transfers	Stop Payments	Statements
New Transfer		<a href="#">Pending Transfers</a>		<a href="#">Transfer History</a>



## Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Account Name	Balance	Status	Quick Link Options
<a href="#">My Checking</a>	\$345.96	Open	<a href="#">Statements</a>
<a href="#">My Savings</a>	\$2,908.33	Open	Select Option

Statements are available in PDF, HTML, and Text formats. Statements option in online banking does not include check images.

Statement Date	Description	Select Format to View
08/20/2007	This is your statement	Select option...
08/17/2007	This is your statement	Select option...



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## Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Stop Payments

Fill in the required fields and click **Submit**.

You must contact the bank to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.



## Transaction Download

Select **Download** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Download
My Savings	\$2,908.33	Open	Select Option

Choose the **Download Range** and **Format** and click **Submit**.



## Options

- ✓ Change **Personal, Account, and Display** Settings.
- ✓ Set up **Alerts**.

Accounts	Options	Display	Alerts
Personal	Account	Display	Alerts

### Personal

- ✓ Update E-Mail Address
- ✓ Update ID\*  
\*create an ID to use instead of 12-digit ID
- ✓ Change Password

### Account

- ✓ Change Account Pseudo Names (nicknames).
- ✓ Edit order in which accounts are displayed.

### Display

- ✓ Edit Number of Accounts displayed per page.
- ✓ Edit no. of transactions displayed by default.

### Alerts

#### Event Alerts

- ✓ Incoming Direct Deposits
- ✓ Incoming Electronic Debits
- ✓ Funds Transfer Information

#### Balance Alerts

- ✓ Notification of Account Balances

#### Item Alerts

- ✓ Notification of Cleared Checks

#### Personal Alerts

- ✓ Text-based alerts delivered on chosen date.



## Security

The first time you access your accounts online, we will ask you to choose and answer three **Personal Verification Questions**.

During future online sessions, we will ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information or conduct transactions.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
- ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.