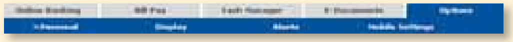
Online Banking Guide

Better ideas. Better banking.

Editing Your Information



- Change 'Personal', 'Account', and 'Display Settings'
- Set up '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 number of transactions displayed by default

Alerts

Event Alerts

- Incoming direct deposits
- Funds transfer information
- E-Statement notifications

Balance Alerts

- Notification of account balances

Item Alerts

- Notification of cleared checks

Personal Alerts

- Alerts delivered on chosen date

Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) personal verification questions.

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

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

Security Reminders

- We will NEVER E-mail you for your personal information. Any E-mail 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 log off your online banking session before leaving your computer

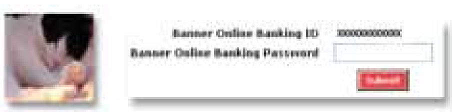
For questions regarding Online Banking, please call 1-800-272-9933 or E-mail us at online@bannerbank.com

www.bannerbank.com

Getting Started – Accessing Your Account

Enter the 12-digit ID assigned by the bank and click 'Submit'.

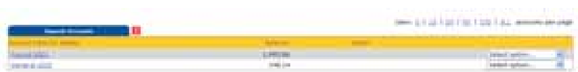
Verify that your Personal Image is correct*, enter your Password, and click 'Submit'.



**You will be prompted to change your Password and select your Personal Image the first time you log in.*

Viewing Transactions

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



Transaction history is available for 3 months.

Transaction List Options:

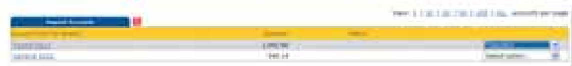
- Choose Number of Transactions Displayed
- View Check Images
- Sort Columns to Customize View
- Switch Between Accounts

Transaction Search

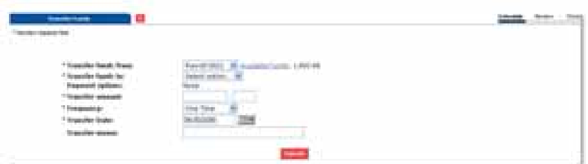
Select 'Search' from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit or check number.

Transferring Funds

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



Select the 'From' and 'To' accounts from the drop-down menus. Enter the transfer amount, frequency, and date of the transfer. 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.

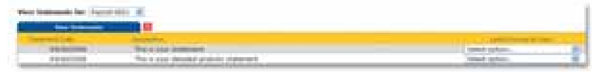
Transfer history is available for 6 months.

Viewing Statements

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

Statements are available in PDF, HTML and Text formats.

Statement history is available for 3 months.



Stop Payments

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

Fill in the required fields and click 'Submit'.

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

Stop Payment fees may 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.

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