

# Personal Banking User Guide



### Login

The Login page will be presented each time a customer logs into Online Banking. The Login page requires a Login ID and Password. A Login ID and Password will be provided by AgVantis.

#### Login Parameters:

- AgVantis is establishing logins by the first five letters of customer last name followed by first name and the last three digits of their customer ID, example John Doe 123456 would have a login ID: DOEJOH456
- Number of failed logins attempts before lock out - five (5)
- Lock out period is indefinitely (must be unlocked by AgVantis)

#### Password Parameters:

- Password Expiration – 180 Days
- Maximum Password length – 15 characters
- Minimum Password length – seven (7) characters
- Invalid characters - & | @ , and a space
- Each password must contain at least one numeric character and one alphabetic character

**Login**  
Enter your Login ID and Password to access the system.

\* Required Field

**Secure Login:**

Login ID:  \*

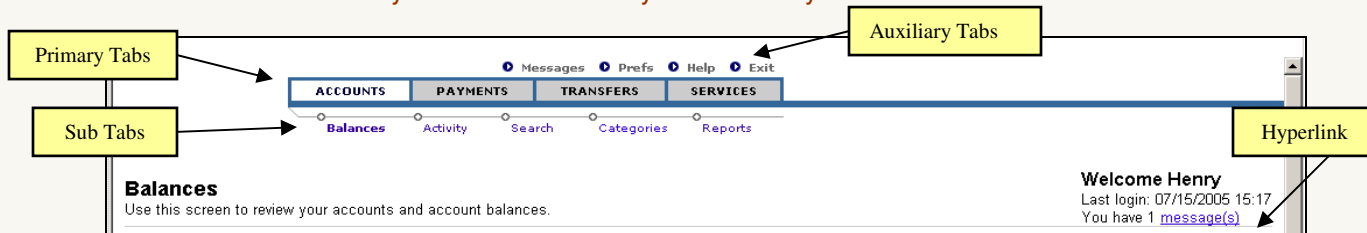
Password:  \*

[Copyright Information](#)

Login >>

## Navigation

There are three types of navigation in Online Banking; tabs, hyperlinks and command buttons. Primary Tabs, Sub Tabs and Auxiliary Tabs are available at the top of each page. Accounts, Payments, Transfers and Services are Primary Tabs. Each Primary Tab will carry its own set Sub Tabs.



Hyperlinks are another navigation method used in Personal Banking. On the screen print above the word message(s) is a hyperlink. This hyperlink will take the customer to the Messages page of Personal Banking. Selecting the Messages Auxiliary Tab is another method for the customer to view the Messages page.

The third navigation method used within Personal Banking is command buttons. Selecting a command button will execute functionality in Personal Banking. For example, in the screen print below the Command Button will execute the Download functionality available on the Balances page.



## System Messages

Wherever an interaction occurs in the application, the system will generate a message notifying the customer if the interaction was successful or not. Also the system will generate warning and information only messages.

An example of a Successful Message:



**Successful Submit:**

Standard categories have been successfully added to your personal category list.

An example of an Error Message:



**System Errors:**

- Transaction reporting is not available for all accounts.

An example of a Warning Message:



**Warning:**

- There are no active accounts.

An Example of an Information Message:



**Note:**

- Nothing to select on this screen. Hit View Report to get Tax Report.

## Accounts

Selecting the Accounts primary tab allows your customer to access the Accounts sub tabs:

- Balances
- Activity
- Search
- Categories
- Reports

## Balances

All accounts associated for your customer will be listed on the Balances page. The accounts are grouped by your Association's Products.

|  |   |                                   |                       |                                  |
|--|---|-----------------------------------|-----------------------|----------------------------------|
| <div> <a href="#">Messages</a> <a href="#">Prefs</a> <a href="#">Help</a> <a href="#">Exit</a> </div> <div> <a href="#">ACCOUNTS</a> <a href="#">PAYMENTS</a> <a href="#">TRANSFERS</a> <a href="#">SERVICES</a> </div> <div> <a href="#">Balances</a> <a href="#">Activity</a> <a href="#">Search</a> <a href="#">Categories</a> <a href="#">Reports</a> </div> |   |                                   |                       |                                  |
| <b>Balances</b><br>Use this screen to review your accounts and account balances. <div style="float: right;">             Last login: 07/23/2005 12:44<br/>             You have 0 <a href="#">message(s)</a> </div>  |   |                                   |                       |                                  |
| <div> <b>Accounts</b> <div style="float: right;">             Download to: <a href="#">Comma Separated (.csv)</a> <a href="#">Download</a> </div> </div>   |   |                                   |                       |                                  |
| Mortgage   |   |                                   |                       |                                  |
| <a href="#">Account Number</a> ▲   | <a href="#">Account Name</a>              | <a href="#">Principal Balance</a> | <a href="#">As Of</a> | <a href="#">Credit Available</a> |
|  | <a href="#">Mortgage Revolving</a>        | \$300,000.00                      | 07/21/2005 00:00      | \$1,000,000.00                   |
|  | <a href="#">Mortgage Revolving</a>        | \$50,274.44                       | 07/21/2005 00:00      | \$1,000,000.00                   |
| Commercial   |   |                                   |                       |                                  |
| <a href="#">Account Number</a> ▲   | <a href="#">Account Name</a>              | <a href="#">Principal Balance</a> | <a href="#">As Of</a> | <a href="#">Credit Available</a> |
|  | <a href="#">Commercial Revolving</a>      | \$500,000.00                      | 07/21/2005 00:00      | \$1,000,000.00                   |
|  | <a href="#">Commercial NonRevolving</a>   | \$500,000.00                      | 07/21/2005 00:00      | \$ .00                           |
| Cash Management  |   |                                   |                       |                                  |
| <a href="#">Account Number</a> ▲   | <a href="#">Account Name</a>              | <a href="#">Current Balance</a>   |                       |                                  |
|  | <a href="#">Long Term Cash Mgmt Acct</a>  | \$100.00                          |                       |                                  |
|  | <a href="#">Long Term Cash Mgmt Acct</a>  | \$120.00                          |                       |                                  |
|  | <a href="#">Short Term Cash Mgmt Acct</a> | \$200.00                          |                       |                                  |
| Stock  |   |                                   |                       |                                  |
| <a href="#">Account Number</a> ▲   | <a href="#">Account Name</a>              | <a href="#">Current Balance</a>   |                       |                                  |
|  | <a href="#">Long Term C Stock</a>         | \$1,000.00                        |                       |                                  |
|  | <a href="#">Long Term C Stock</a>         | \$1,000.00                        |                       |                                  |

Selecting on the column headings will resort the data in the columns. For example, selecting on the Principal Balance in a loan sub-type section will sort the records in numeric order of the amount of the balance; either ascending or descending.

## Activity

The Activity page is where the customer will receive further details on their accounts that are available online. There are two ways to navigate to this page by selecting the Activity sub tab under Accounts or by selecting the Account Name hyperlink on the Balances page.

**Activity**  
Use this screen to review transactions for a specific period of time. You can select a different account or period of time.

**Mortgage**  
Account Number:  
Description:  
Principal Balance: \$300,000.00  
As Of: 07/21/2005 00:00  
Credit Available: \$1,000,000.00  
Accrued Interest: \$260.00  
Interest Rate: 5.2 %  
Per Diem: \$43.33  
Next Payment Date: 08/01/2005  
Estimated Payment Amount: \$.00  
Maturity Date: 07/01/2030  
YTD Interest: \$.00  
Last Year Interest: \$.00  
As Of: 07/21/2005 00:00  
Original Balance: \$1,000,000.00  
Payoff Balance: \$100,130.00  
Last Statement Date: 06/30/2005  
Last Payment Date: 07/06/2005

View Account:  
Mortgage Revolving

View Transactions:  
From: 01/01/2005 to: 07/23/2005  
Display days

**Change View!**

**Transactions between 01/01/2005 and 07/23/2005**

| Date       | Transaction | Description                                 | Category | Status | Other  | Interest | Principal Amount | Balance      |
|------------|-------------|---|----------|--------|--------|----------|------------------|--------------|
| 07/12/2005 | DEBIT       | New Loan - "TESTING" - New Loan - "TESTING" |          | ✓      | \$0.00 | \$0.00   | \$(99,000.00)    | \$299,000.00 |
| 07/12/2005 | DEBIT       | Stock Issued - "TESTING"                    |          | ✓      | \$0.00 | \$0.00   | \$(1,000.00)     | \$300,000.00 |
| 07/21/2005 | DEBIT       | Internet Loan Disbursement                  |          | ✓      | \$0.00 | \$0.00   | \$200,000.00     |              |
| 07/21/2005 | DEBIT       | Refinanced Interest Increa                  |          | ✓      | \$0.00 | \$86.66  | \$.00            | \$300,000.00 |

**Transactions pending**  
(Up to the next 30 days of electronic transactions are shown.)

| Date | Transaction | Description | Category | Status | Debit (-) | Credit (+) | Balance |
|------|-------------|-------------|----------|--------|-----------|------------|---------|
|------|-------------|-------------|----------|--------|-----------|------------|---------|

### View Account

By selecting the View Account drop down menu, the customer may choose other accounts to view account detail information. To execute a new view, the customer must select the Change View command button.

View Account:

Commercial Fixed Loan2 930

Commercial Fixed Loan2

Commercial Fixed Loan2

Commercial Fixed Loan2

Commercial Fixed Loan2

Commercial Fixed Loan2

Commercial Variable Loan

Commercial Variable Loan

Commercial Variable Loan

Commercial Variable Loan

Mortgage Adjustable Loan

Mortgage Adjustable Loan

Mortgage Adjustable Loan

Mortgage Fixed Loan 930

## View Transactions

Select date range or specific number of days to view transactions. To execute a new view of transactions, the customer must select the Change View command button.

| Transactions between 01/01/2005 and 07/23/2005   |             |   |          |        |           |            |                  |              |
|--|-------------|---|----------|--------|-----------|------------|------------------|--------------|
| Date   | Transaction | Description                                 | Category | Status | Other     | Interest   | Principal Amount | Balance      |
| 07/12/2005   | DEBIT       | New Loan - "TESTING" - New Loan - "TESTING" |          | ✓      | \$0.00    | \$0.00     | \$99,000.00      | \$299,000.00 |
| 07/12/2005   | DEBIT       | Stock Issued - "TESTING"                    |          | ✓      | \$0.00    | \$0.00     | \$(1,000.00)     | \$300,000.00 |
| 07/21/2005   |             | Internet Loan Disbursement                  |          | ✓      | \$0.00    | \$0.00     | \$200,000.00     |              |
| 07/21/2005   | DEBIT       | Refinanced Interest Increa                  |          | ✓      | \$0.00    | \$86.66    | \$0.00           | \$300,000.00 |
| Transactions pending<br>(Up to the next 30 days of electronic transactions are shown.) |             |   |          |        |           |            |                  |              |
| Date   | Transaction | Description                                 | Category | Status | Debit (-) | Credit (+) | Balance          |              |

Transactions are displayed in two sections; transactions that have posted and those that are pending. Selecting the column heading hyperlinks will resort the transactions. The Transaction column will indicate if the transaction is a credit or debit with hyperlinks to the View Transaction page, which will display further details.

If a draft image is available it will display on the View Transaction page.

The Status column will indicate the status of the transaction. The status may indicate Cleared, New, Scheduled, In Progress or Problem.

The Category column indicates the Personal Financial Management (PFM) category assigned to that transaction.

Below is an example of a specific transaction on the View transaction page.

Messages
Prefs
Help
Exit

ACCOUNTS
PAYMENTS
TRANSFERS
SERVICES

Balances
Activity
Search
Categories
Reports

### View Transaction

Use this screen to view a cleared transaction.

**Transaction Information**

Account: Mortgage Revolving  
Transaction: DEBIT  
Date Cleared: 07/12/2005  
Amount: \$99,000.00

Amount  
\$0.00  
\$0.00  
\$99,000.00
Applied towards  
Other  
Interest  
Principal

Date Initiated: 07/12/2005 19:51  
FI Reference ID: 4310020050712  
Description: New Loan - "TESTING" - New Loan - "TESTING"

**Report Information**

Category: Select A Category
Split
Memo:

Back
Update Entry

## Reports

After categories have been created and assigned to transactions, reports may be run on these transactions.

**Reports**  
Use this screen to select the report you want to display. You can select the accounts and time period for which transactions are included in the report.

**Select Report:**

| Report Name:  | Description   |
|---|---|
| <input checked="" type="radio"/> Transactions By Category | Displays all transactions for the specified time frame, sorted and subtotaled by Income and Expense categories. |
| <input type="radio"/> Cash Flow                           | Displays a summary of income and expenses by category.  |
| <input type="radio"/> Tax Report                          | Lists tax-related transactions by schedule and line.  |

**Select Dates:**

☒ Last 30 Days OR ☐ [ ] to [ ]

**Select Accounts:**

- ☐ Commercial NonRevolving
- ☐ Commercial Revolving
- ☐ Long Term C Stock
- ☐ Long Term C Stock
- ☐ Long Term Cash Mgmt Acct
- ☐ Long Term Cash Mgmt Acct
- ☐ Mortgage Revolving
- ☐ Mortgage Revolving
- ☐ Short Term Cash Mgmt Acct

**Filter Report** **View Report**

### To view account reports:

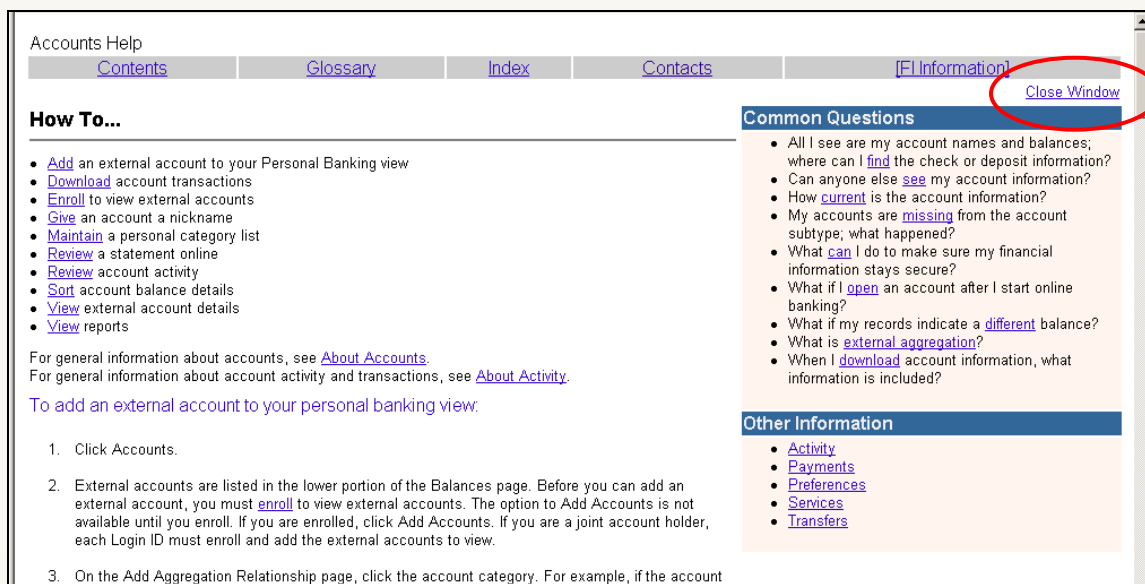
1. Select Accounts, and then Reports.
2. On the Reports page, select the report you want to generate. You have the following options:
  - ☐ Transactions by Category
  - ☐ Cash Flow
  - ☐ Tax Report
3. Each of these reports is specific to a selected time period. Select Last 30 Days or specify a different date range.
4. Select the account for which you want to generate the report.
5. If you wish to limit report results to include specific types of transactions or specific categories, select Filter Report. The Report Options page displays, which enables you to include or exclude certain types of transactions, as follows:
  - a. All checkboxes are initially selected. To exclude a certain type of transaction from the report, clear the appropriate checkbox. For example, to include only income categories in the Transactions by Category Report, clear the Expense checkbox.
  - b. To include only specific categories, select Categories. Clear the checkboxes for any categories you want to exclude from the report, and select Enter Categories to return to the Report Options page.
6. Select View Report.
7. If you need to further adjust the dates included in the report, use the options at the bottom of the page and select Get.
8. To print the report, select Print Report. A printer-friendly version displays. Right-select the online report, and then select Print. The browser's print dialog box displays. Make any necessary selections, and select Print again.



### Help

Help will open to the page that corresponds to the Online Banking page the customer has displayed when selecting Help. For example if the customer is viewing Messages when selecting Help, the Messages functionality page will be displayed.

Help opens in a separate window and will require closing the window to get back to the Online Banking screens.



### Exit

When leaving the application, always use Exit. This closes the application and ensures the security of the system.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines, typical of notebook paper. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.