

Online Banking User Guide



www.fidbank.com

@ Account Access

First Time Login

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

ID:

Password:

Submit **Cancel**

*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
My Checking	\$345.96	Open	View Transactions
My Savings	\$2,908.33	Open	Select Option

Transaction History is available for 90 days.

View Transactions for: My Checking					
Date	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5689497	Payroll		\$2,105.36	\$4,669.74
05/30/2007	5656	Check 5656	\$125.00		\$2,504.30

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	Search	

⚡ Transferring Funds

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

Account Name	Balance	Status	Quick Link Options
My Checking	\$345.96	Open	Transfer Funds
My Savings	\$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. Click **Submit** to complete the transfer.

Transfer Funds Schedule Review Finish

* Transfer funds from:

* Transfer funds to:

* Transfer amount:

* Frequency:

Transfer date: 10/05/2007

Transfer memo:

Submit

Pending and Completed Transfers

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

Transfer History lists completed transfers.

**Transfers submitted after 6pm EST will be processed the following business day.*

Accounts	Transactions	Transfers	Stop Payments	Statements
New Transfer		Pending Transfers	Transfer History	

📄 Viewing Statements

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

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

Statements are available in PDF, HTML, and Text formats.

**Statement history is available for 90 days.*

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...



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.

**Stop payments are active for 6 months.*



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**



Personal

- ✓ Update E-Mail Address
- ✓ Update ID*
**create an ID to use instead of 12-digit ID*
- ✓ Change PIN/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
 - ✓ Funds Transfer Information
 - ✓ Statement Notifications
- Balance Alerts
- ✓ Notification of Account Balances
- Item Alerts
- ✓ Notification of Cleared Checks
- Personal Alerts
- ✓ Alert Notification 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 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.



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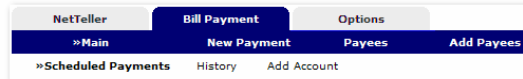
Bill Pay User Guide



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Account Access

Log in to Internet Banking and select the Bill Pay tab.



*** Inform your Relationship Banker of the checking account(s) you wish to have activated to pay your bills.**

Payees

There are two types of Payees – **Company** and **Individual**.

Company payees receive their payments electronically, while **Individual** payees receive their payments in the form of a check.

Payment Funding

Funds for payments made to Electronic (Company) payees will debit your account on the payment date.

Funds for payments made to Check (Individual) payees will debit your account when the check clears.

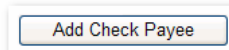
Adding Electronic Payees

Select **Add Payee > Pay a Company** to add a new electronic payee.



Fill in the payee fields and click Search. If the Company you entered is available as an Electronic Payee a link with Payee Type Electronic displays.

If the payee is not available as electronic, select the Add Check Payee button at the bottom of the page.



Adding Check Payees

To add a payee without searching for available electronic payees, select **Add Payee > Pay an Individual**.

Adding Payments

Payments can be added in one of two ways:
Quick Payment and **Recurring Payment**

Quick Payment

Quick Payment allows you to add up to 10 one-time payments on the same screen.

<input type="checkbox"/> CABLE	<input type="checkbox"/> CAR LOAN	<input type="checkbox"/> CELL PHONE
<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> GYM MEMBERSHIP	<input type="checkbox"/> LAWN SERVICE
<input type="checkbox"/> MORTGAGE COMPANY		

Add Payment

Payee:	Amount:	Pay On:	Pay From:	Memo:
CELL PHONE		04/22/2008	Checking	
MORTGAGE COMPANY		04/22/2008	Checking	

Use Add Payment for payments that happen on a regularly scheduled basis.

Pay from account:	Checking
Payee:	Select option...
Amount:	
Memo:	
Alert when payment is processed:	<input type="checkbox"/>
Frequency:	One-Time
Payment Date:	04/22/2008
Payment Description:	

Viewing History

Select **Main** > **History** under the Bill Payment Tab.

Payees	All
From:	3/01/2008
To:	3/31/2008
Begin Amount:	\$
End Amount:	\$
Sort By:	Date
Then By:	
Then By:	
Sort Order:	<input type="radio"/> Ascending <input checked="" type="radio"/> Descending

Bill Payment history is available for 19 months.

Editing Your Information

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

Accounts	Options
Personal	Account
	Display
	Alerts

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**create an ID to use instead of 12-digit ID*
- Change PIN/Password

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Event Alerts

- Incoming Direct Deposits
- Funds Transfer Information
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Balance Alerts

- Notification of Account Balances

Item Alerts

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Personal Alerts

- Alert Notification on chosen date.



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