Personal Banking
User Guide

Login

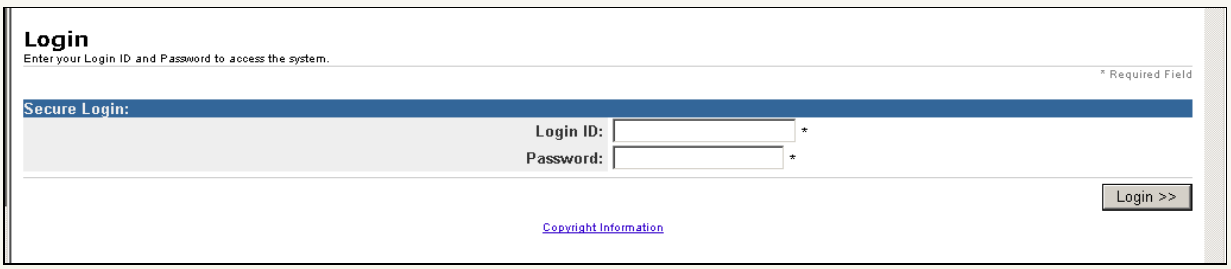
The Login page will be presented each time a customer logs into Online Banking. The Login page requires a Login ID and Password. A Login ID and Password will be provided by AgVantis.

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)

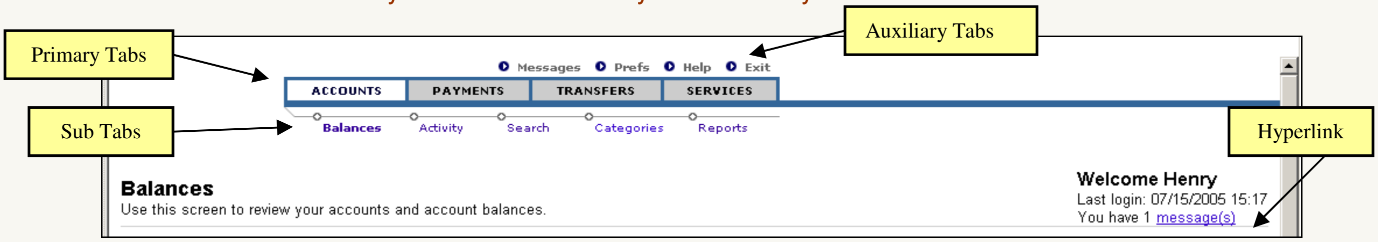
Password Parameters:

- 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



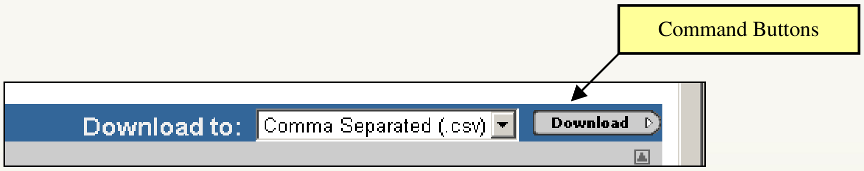
Navigation

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 messages 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.

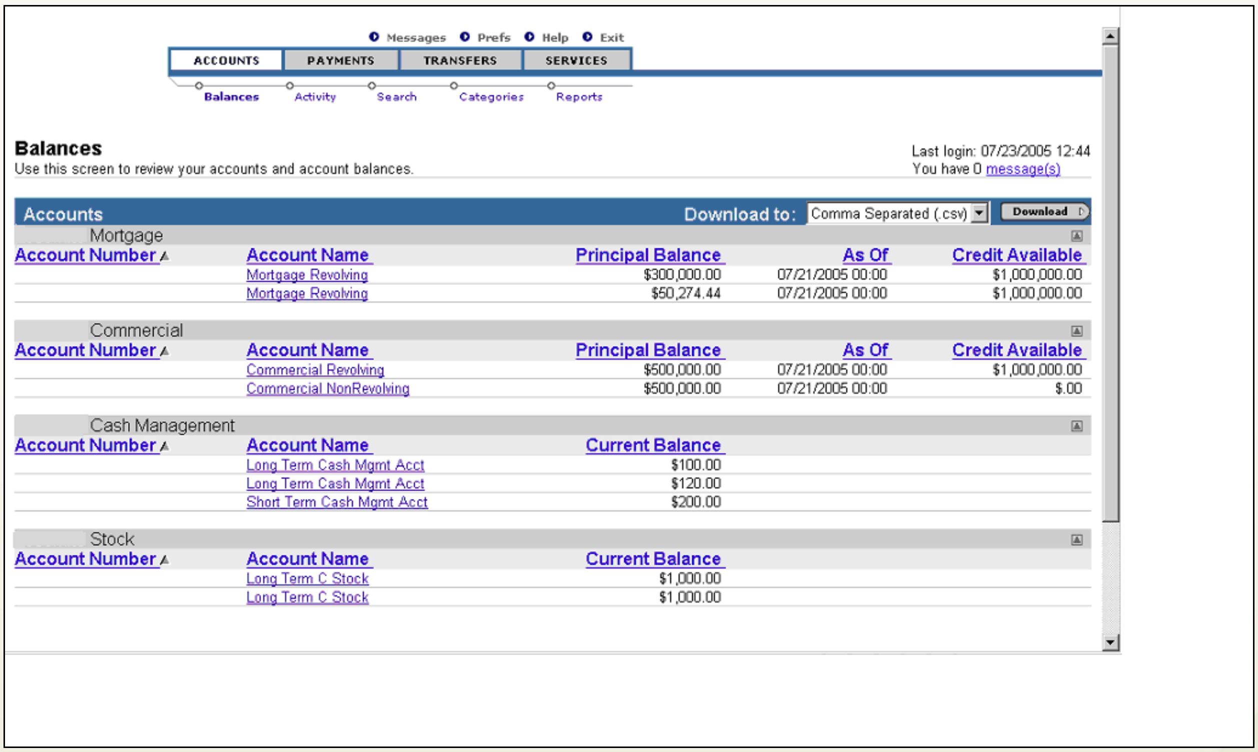
Accounts

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

- Balances
- Activity
- Search
- Categories
- Reports

Balances

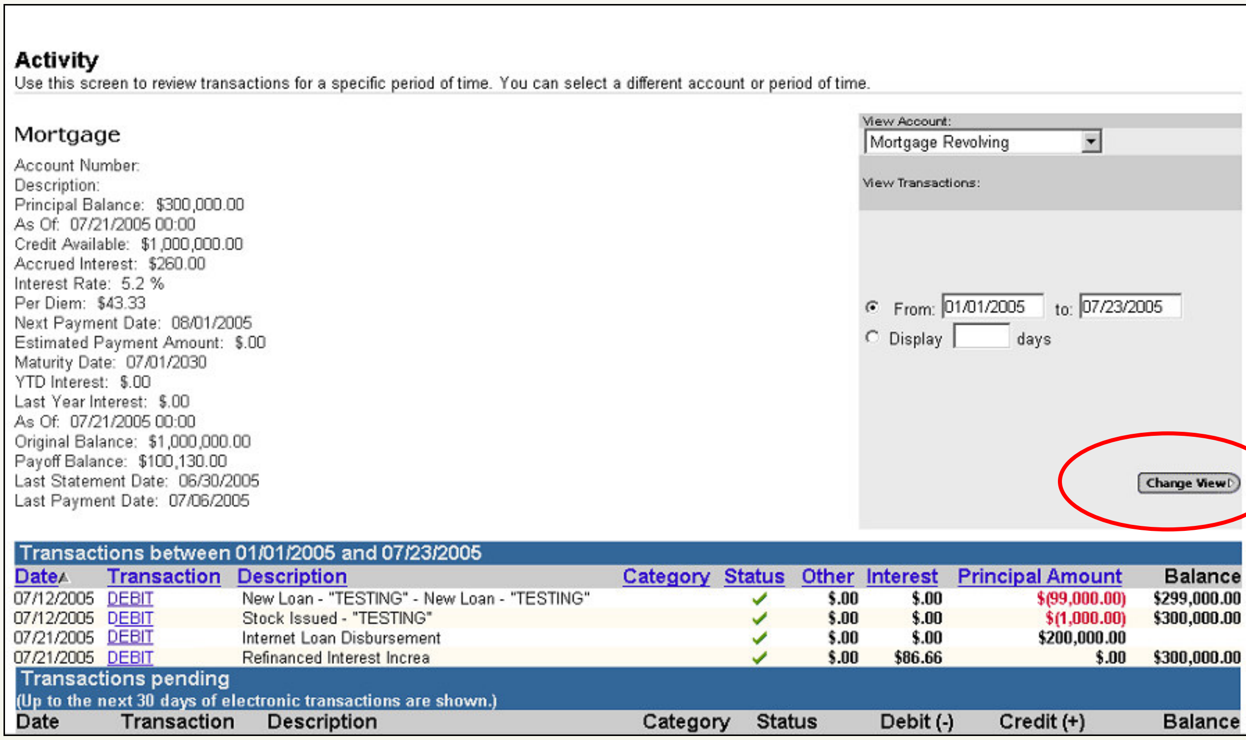
All accounts associated for your customer will be listed on the Balances page. The accounts are grouped by your Association's Products.



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.

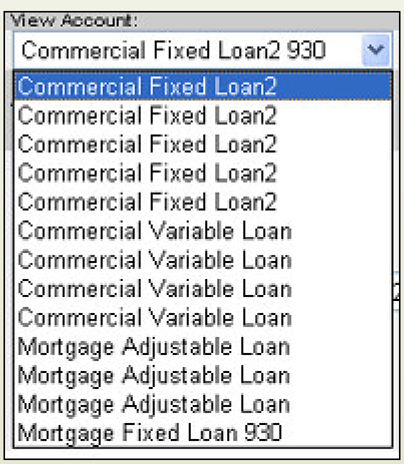
Activity

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.



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 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"		✓	$.00	$.00	$(99,000.00)	$299,000.00
07/12/2005	DEBIT	Stock Issued - "TESTING"		✓	$.00	$.00	$(1,000.00)	$300,000.00
07/21/2005		Internet Loan Disbursement		✓	$.00	$.00	$200,000.00	
07/21/2005	DEBIT	Refinanced Interest Increa		✓	$.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

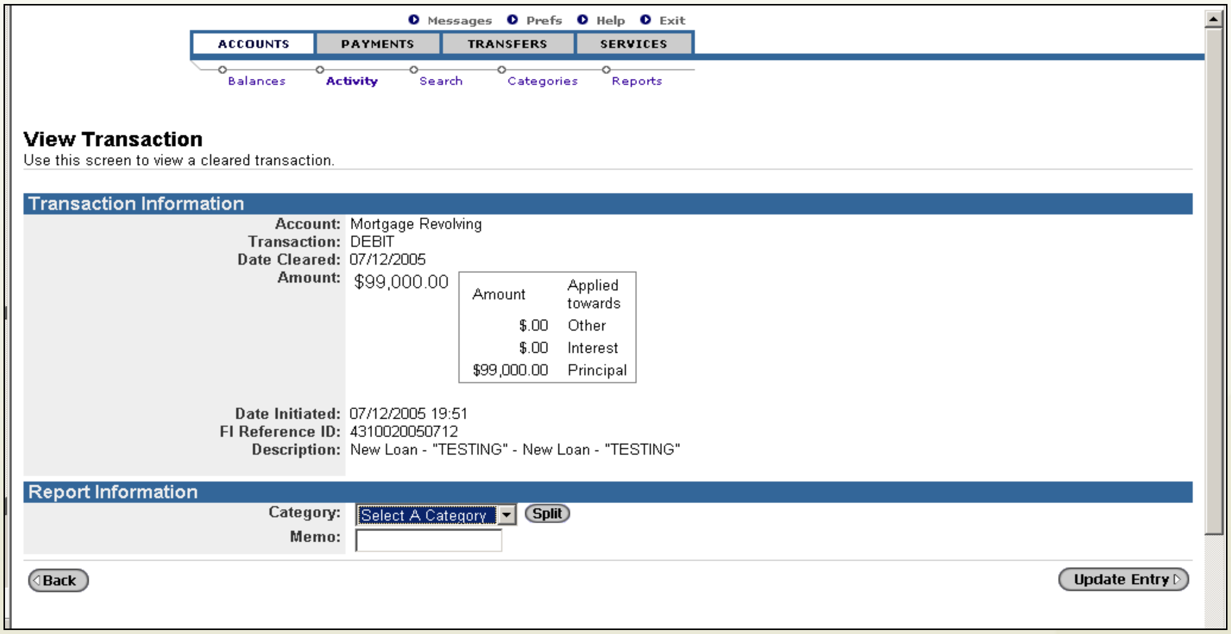
Transactions are displayed in two sections; transactions that have posted and those that are pending. Selecting the column heading hyperlinks will resort the transactions. The Transaction column will indicate if the transaction is a credit or debit with hyperlinks to the View Transaction page, which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

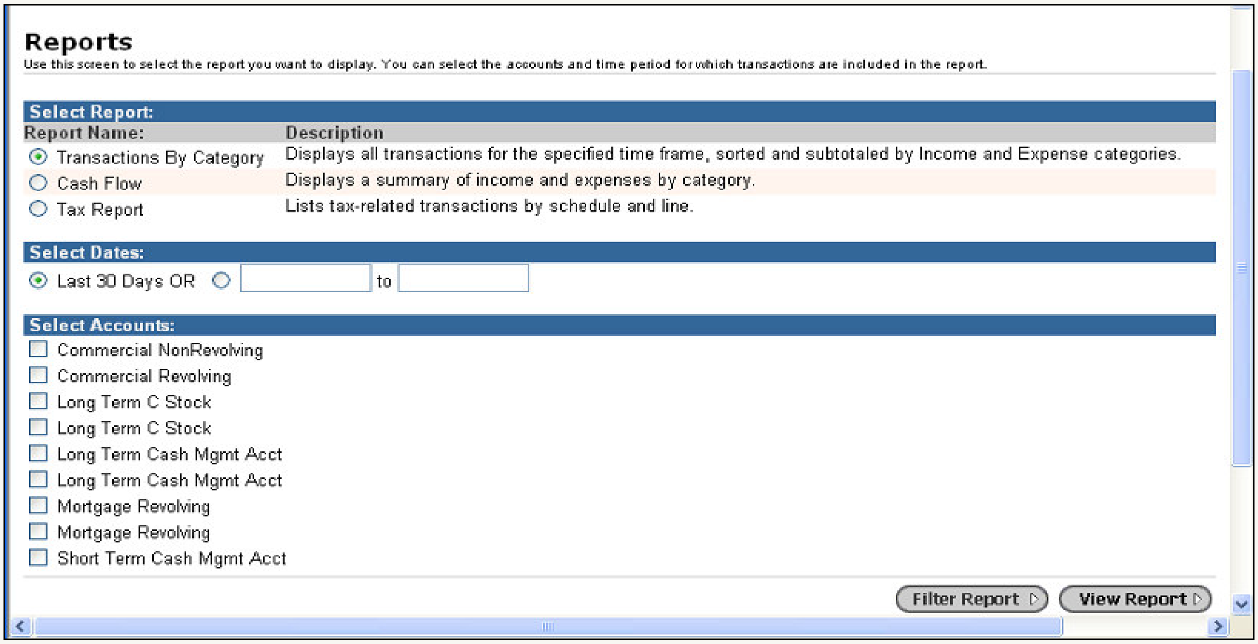
The Category column indicates the Personal Financial Management (PFM) category assigned to that transaction.

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



Reports

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



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.

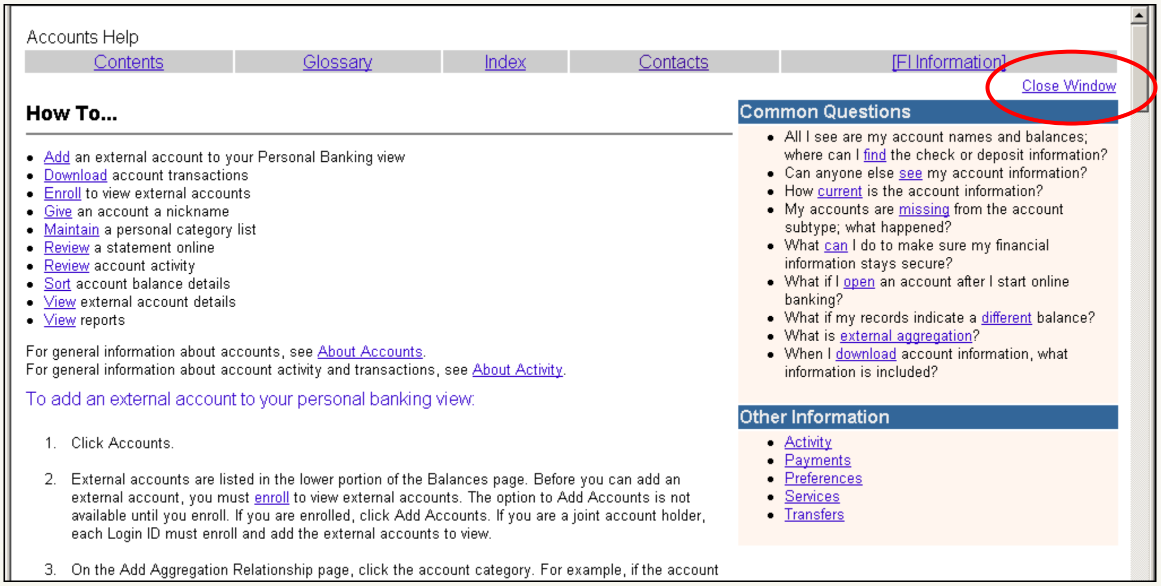
7. If you need to further adjust the dates included in the report, use the options at the bottom of the page and select Get.

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.

NOTES: