Several commonly asked questions about the New Internet Banking Home Page are presented below as jump links and should help get you up to speed using this new page. Scroll through the topics or use the links below to get the information you need most.

What is the New Internet Banking Home Page?

The New Internet Banking Home Page helps you do your everyday money management tasks quickly and easily all in one place. In fact, we've brought together the tools needed to perform your most common daily tasks without ever leaving the page. *You can easily:*

- Check all of your account balances at once

- Take a quick peek at your most recent transactions

- Make a one-time transfer between your accounts

- Make a loan payment within My Accounts

- Schedule a one-time bill payment

So instead of switching between Account Summary, Account History, Bill Pay, Transfer Funds and other pages, you can take action right there on one page to complete several basic functions. We hope you will think of it as your money management control panel.
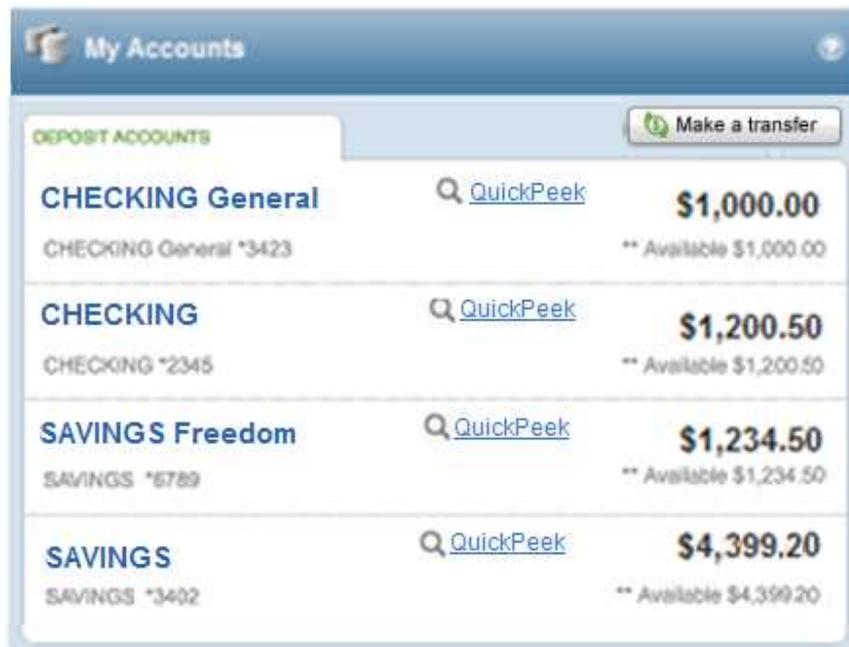
NOTE: If you do not have any accounts set up in online banking yet, the page will just display the message, **"You do not currently have any accounts."**

What's on the New Internet Banking Home Page?

The New Internet Banking Home Page contains task-specific areas that are usually found individually on several different pages within Internet Banking: Account Summary, Account History, Bill Pay and Transfer Funds. **NOTE:** If you do not have any accounts set up in online banking yet, the page will just display the message, **"You do not currently have any accounts."**

My Accounts

This is where you can see all of your accounts and balances in a glance without having to scroll. In the upper-right portion of My Accounts you will find the **Make a transfer** icon and link that enables you to make a one-time funds transfer between your accounts and much more. To view the most recent activity for any account, click the **Quick Peek** link. Clicking **Quick Peek** opens a new window that shows the most recent transactions or payment activity for the account along with links to **Make a Transfer** and **Go to account history**.
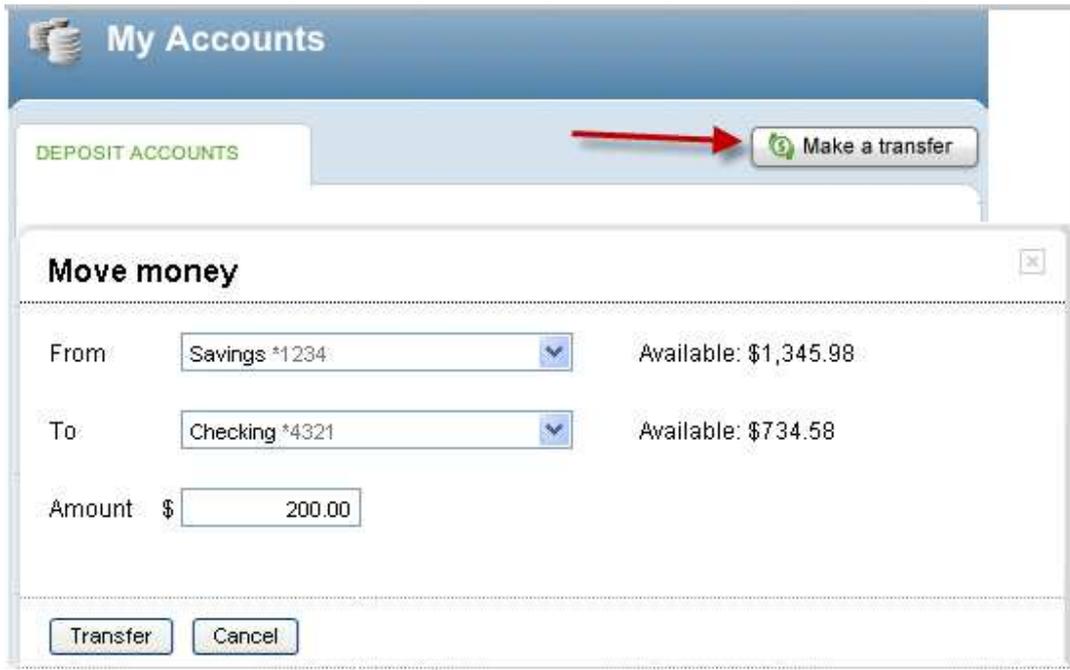
Make a transfer

Just select the **Make a transfer** button to make a one-time transfer between your accounts. You may also be able to transfer funds to make a loan payment, if that option is available. If there are any restrictions on the number of transfers allowed per month or any transfer fees applied, it will be indicated in a message displayed below the To or From field (or both).

Selecting the **Make a transfer** button opens the **Move Money** window above the My Accounts list. Just enter the amount, select the transfer To and From accounts, then click the **Transfer** button and confirm the transfer details and you're done. Transactions now post quickly when you complete a transfer. This means that we will automatically refresh the page (to get the new account balances) when you close the transfers success window.

NOTE: If you are making a loan payment, additional fields may be available to enter the required information. Click here to learn more about making a loan payment. If available, additional transfer options may be found within the main Internet Banking pages.

Make a Payment

If you are already using Bill Pay in Internet Banking, you can schedule a one-time payment here. First select a payee from the drop-down field, then select the payment date using the calendar tool and enter the amount. Then click the **Schedule payment** button to schedule the payment. Schedule payments that haven't yet been paid are also displayed here.

If you are not yet a Bill Pay user, the **Make a Payment** section will display a message about paying bills online. Just click the **Go to payments** link below the message to go to the Bill Pay enrollment page. Click here to see the step-by-step process for setting up a one-time bill payment

How can I get to other pages in Internet Banking from the New Home Page?

You can use your standard menu and submenu selections to navigate around Internet Banking like you do now. However, each section of the New Internet Banking Home Page has a link that will take you to other pages within Internet Banking that may help you do things that are not currently available on the new page.

- In the **My Accounts** section you will find a **Quick Peek** link to the right of each account name. Clicking the link opens a new window listing the most recent transactions. At the bottom of the window you will find a **Go to account history** link, which, when selected opens the New Account History Page for that account.

- At the bottom of the **Make a Payment** section you will find a **go to payments** link. Clicking this link opens the main Bill Pay page within Internet Banking. This is where you can add, edit and delete payees, set up recurring payments and other Bill Pay-related tasks.

Can I copy and paste transactions into a spreadsheet?

Yes you can copy data from the transaction list and paste it into standard spreadsheets like Excel. Just highlight and copy the data you want (e.g., date, description or amount) from Quick Peek and paste it into a row of the spreadsheet.

Can I do a browser search on the New Home Page?

Yes, you can use Control + F to do a simple browser search for an amount, date, payee name, etc. within Quick Peek. For example, just open the browser search field (Ctl F) enter the payee name and click the Next button.

Which browsers can I use to view the New Account History Page?

Browsers that are officially certified include Microsoft Internet Explorer (IE) 8.0+ as well as Firefox 4.0+. Browsers that are supported but not certified include IE 9.0+, Safari 5.0+ and Google Chrome. If you are using one of these or any other browsers and experience a problem, please use the Make a suggestion link at the top or bottom of the page and let us know.

You may notice an announcement just below the top menu that encourages you to upgrade to the latest browser. Doing so will enhance the speed and functionality of the new online banking pages.

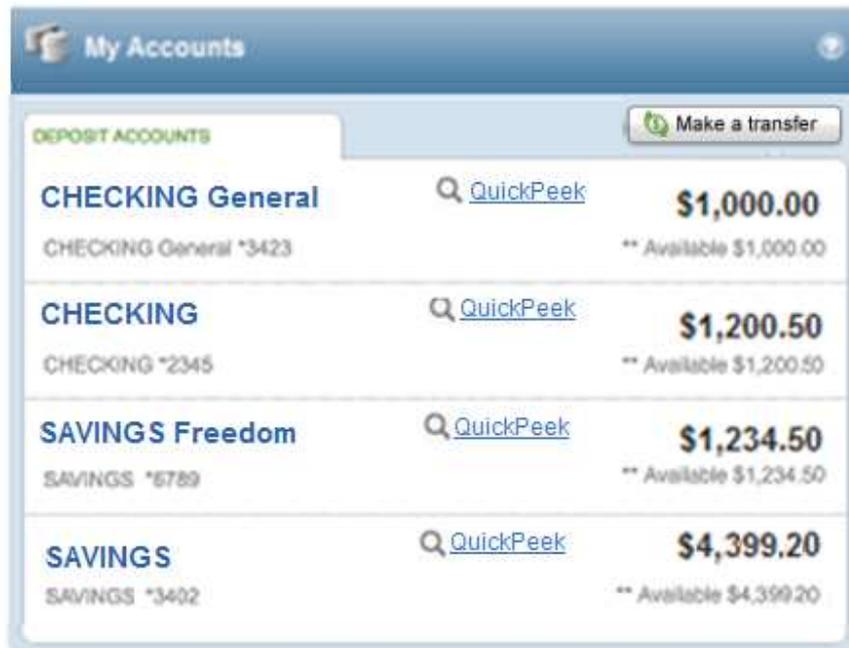## Why do I have to keep entering a verification code to log in?

This appears to be an issue with Internet Explorer (IE) 9.0+ automatically deleting your cookies every time you shut down your computer. That's why you are not recognized the next time you try to log in to online banking and you have to enter the verification code again. To fix this just follow the steps below.

- Within IE 9.0+, click the **Tools** icon on the upper right side (looks like a gear wheel).

- Select **Internet Options** from the dropdown list.

- In the **Browsing history** section, uncheck the 'Delete browsing history on exit' checkbox.

- Click the **Privacy** tab.

  - Click the "**Advanced**" button.

  - Select the "**Override Automatic Cookie Handling**" checkbox.

  - Select '**First-party Cookies**' and '**Third-party Cookies**' radio buttons, if needed.

  - Select the "**Always Allow Session Cookies**" checkbox.

  - Click the **OK** button.

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Where can I check my account balances?

The **My Accounts** section in the upper left area has all of your accounts categorized by type (Deposit, Savings, Loans, etc.) with the current balance and available balance for each account. Within each category group the accounts are listed in alphabetical order by name – *either the original account name* or the **account nickname** *that you assigned.*

Your first Deposit account is displayed at the top of the list and shows the balance and available balance. The **Total Accounts** value is displayed at the bottom of each account section.
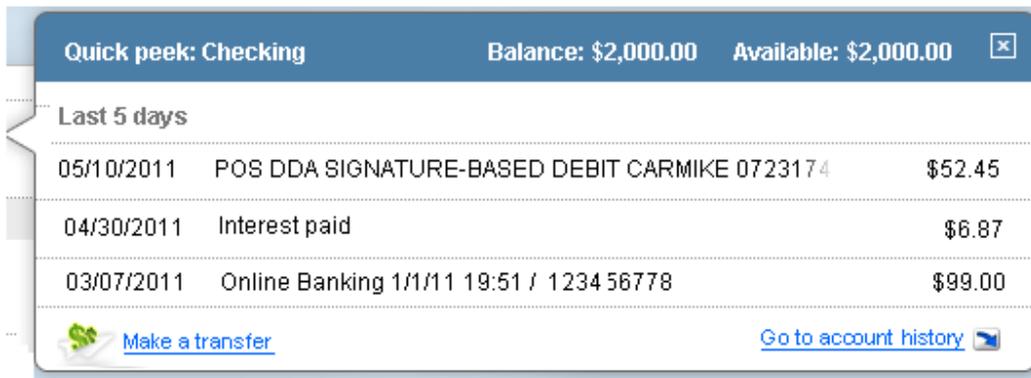

Where can I find when my CD matures?

If available with your online services, you will be able to see the maturity date of your CD in the account bar without having to access the account details. If the maturity date is available, it is displayed as "Matures on MM/DD/YYYY."

Where can I find my transactions?

Clicking **Quick Peek** opens a new window that shows the balance and available balance along with the most recent transactions or payment activity for that account. High transaction volume accounts (like Checking) will show 5 days of account activity. Low volume accounts (like loans) will show 30 days of account activity. You will also find helpful links to **Make a Transfer** and **Go to account history** at the bottom of the window.

Just click the X button on the top right or anywhere outside of the window to close it. Clicking the account name or the **Go to account history** link opens the New Account History Page for that account.

Quick peek: Checking	Balance: $2,000.00	Available: $2,000.00	☒
Last 5 days			
05/10/2011	POS DDA SIGNATURE-BASED DEBIT CARMIKE 0723174		$52.45
04/30/2011	Interest paid		$6.87
03/07/2011	Online Banking 1/1/11 19:51 / 1234 56778		$99.00
💲 Make a transfer		Go to account history ▶	

For all loan accounts you will see the balance, next payment amount, a **Pay now** link (to make the loan payment), interest paid for the current and previous years, recent payments made, and a link to the account history page. Clicking the **Pay now** link will open the **Move money** window so you can complete the payment.

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Quick peek: Mortgage   **Balance: $500,000**   ☒

Next Payment

$2,010.85 due 09/01/2011

💲 Pay now

Activity

08/01/2011	Payment	$2,010.85
07/01/2011	Payment	$2,010.85
06/01/2011	Payment	$2,010.85

Account Information

Balance	$500,000.00
Interest Paid This Year	$1,895.26
Interest Paid Last Year	$4,574.88

💲 Make a transfer   Go to account history 📥

## How do I hide or show my accounts?

It couldn't be easier. Just click on the arrow icon that's located to the right of the account category name to hide all of the accounts for that category. Simply click on the arrow icon again to redisplay the accounts.

Click here to hide or show the accounts for that category.

How can I make a one-time transfer using Move Money?

In the upper right portion of the **My Accounts** section you will see the **Make a Transfer** button. Clicking the button opens the **Move Money** window. Select the **From** and **To** accounts, enter the transfer amount, then click the **Transfer** button. If it applies, the number of transfers available and number of transfers used for the month will be displayed below the account field. **NOTE:** You can use the switch accounts button ( ) to switch the From and To account values.
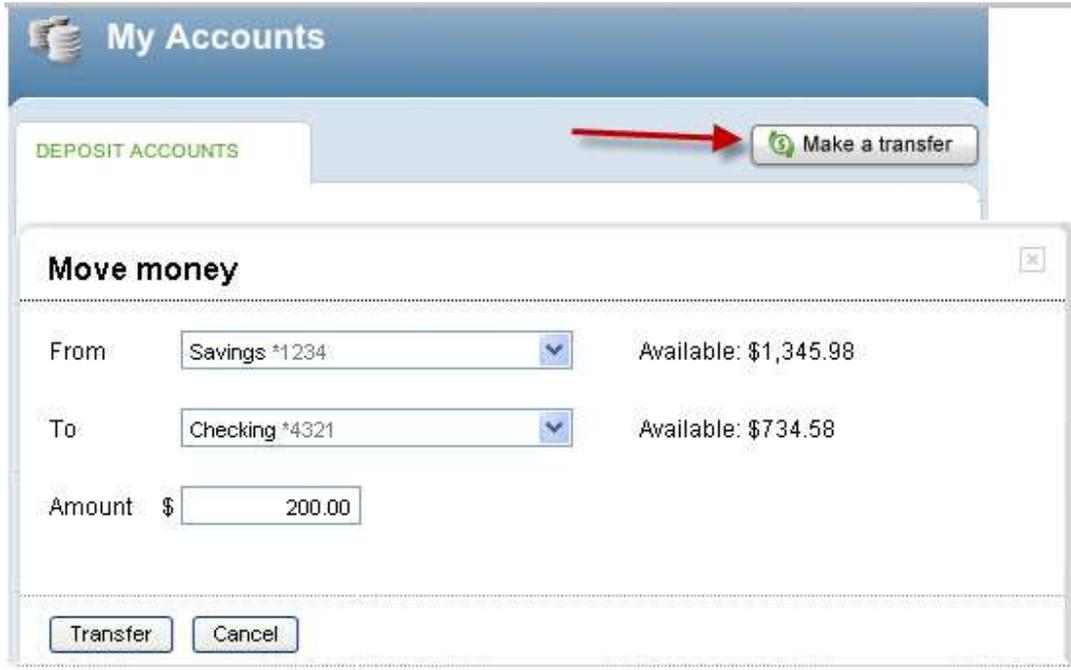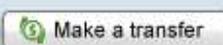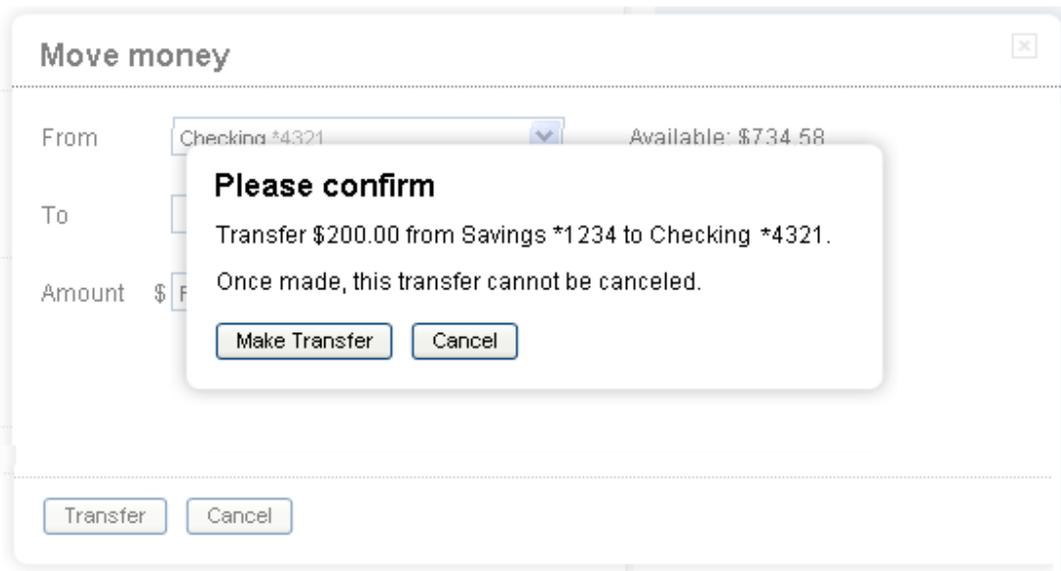
When you click the **Transfer** button you will get a message asking you to confirm the funds transfer, as seen in the example below.

When you click the **Make Transfer** button a transfer complete window will display with all of the relevant transfer details and the option to **Make another transfer** or **Print** the transfer details. Transactions will post immediately when you complete the transfer.

This means that we will automatically refresh the page (to get new account balances) when you close the transfers success window shown below. **NOTE:** If an issue should occur during the transfer process, an error message will instruct you what to do next.

How do I make a loan payment using Move Money?

To make a loan payment using Move Money:

1. Click the **Pay** link to open the Move Money window

2. Select the **From** account from the drop-down list (the Available dollar amount will be displayed)

3. Select the **To** account from the drop-down list (the Balance amount will be displayed)

4. Review the **Amount** to be paid

5. Click the **Transfer** button and review the payment details

6. Click the **Make Transfer** button to complete the payment and display the payment details

7. Click **Make another transfer** to make another transfer or payment, click **Print confirmation** to print out the payment details, or click **Close** to close the Move Money window

How long does it take for transfers to display?

Transfers made on the New Home Page will display quickly in the **My Accounts** list and the New Account History Page transactions list if it's supported. This means that we will automatically refresh the page (to get new account balances) once a user closes the transfers success window.

How do I pay my bills?

At the top of the right column is the **Make a Payment** section. It looks a bit like a check and can be easily used to schedule a new payment.

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Make a Payment

08/20/2012

Pay to

Salem Five Bank $ 562.13

Last paid $5.00 on 08/08/2012

Pay from: maxCheckingA... *0162   Schedule payment

Payments already scheduled

08/01/2012	Cleveland Publi... *8982	$1,000.00
Total		**$1,000.00**

To cancel or edit your payments, or to add new payees, Go to payments

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Use the following steps to schedule a new payment:

1. Click the drop-down button on the **Pay to** field to see all of the payees. (i.e., all of the payees you already have set up in Bill Pay)

2. Click a name on the list to select it. (If a payment has been made to that payee in the last 90 days, it will appear below the payee name)

3. Click the date field and select the payment date from the calendar. When the calendar closes the date will be automatically entered into the field. (Dates in the past, weekends and bank holidays cannot be selected)

4. Enter a dollar amount in the **$** amount field and click the **Schedule payment** button

5. Review the confirmation message to make sure everything is correct

6. Click the **Yes** button to complete the payment

7. A success message and the scheduled payment will appear in the Payments already scheduled list. (The Payments already scheduled list displays all payments that have been scheduled but have not yet been sent)

   NOTE: If for any reason the payment cannot be scheduled, an error message will display and tell you what to do next.
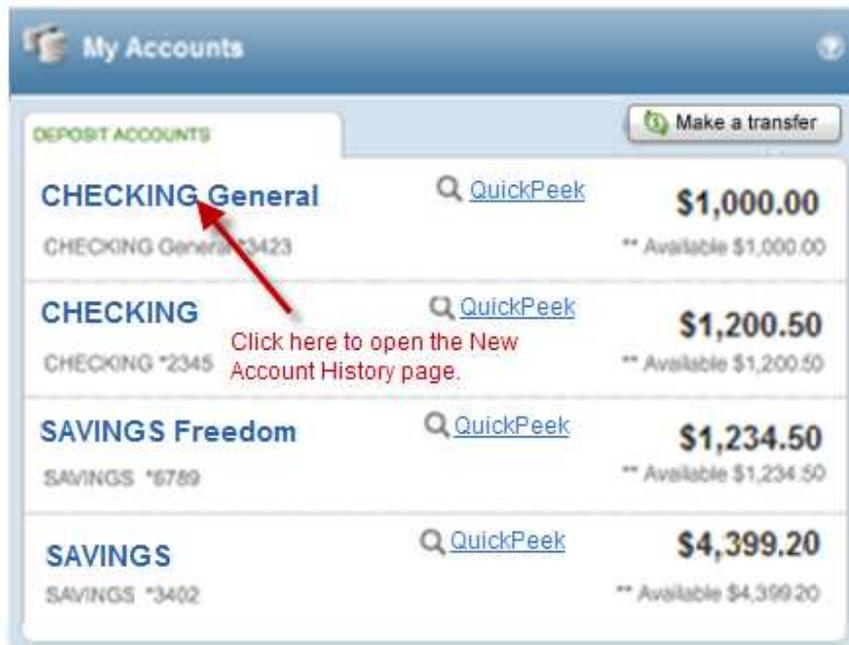
If you are not yet set up for bill pay, the **Make a Payment** task area will display a message encouraging you to start paying your bills online. Clicking the **Go to Payments** link will take you to the Bill Pay start page.

Why did I get a payment reminder for a bill I already paid using Make a Payment?

We are experiencing a temporary communication issue with the main Bill Payment system meaning it does not recognize payments made through **Make a Payment** on the new home page. You may have even received an email reminder to pay the same eBill that you just paid using Make a Payment. Please go to the main Bill Pay system and file that eBill to resolve the issue.

Where can I find my detailed account history?

Just click the account name link that you want to open the New Account History Page. The page will open with transaction details for your default date range. Or you can click on the **Go to account history** link in the Quick Peek window to directly access the New Account History Page.
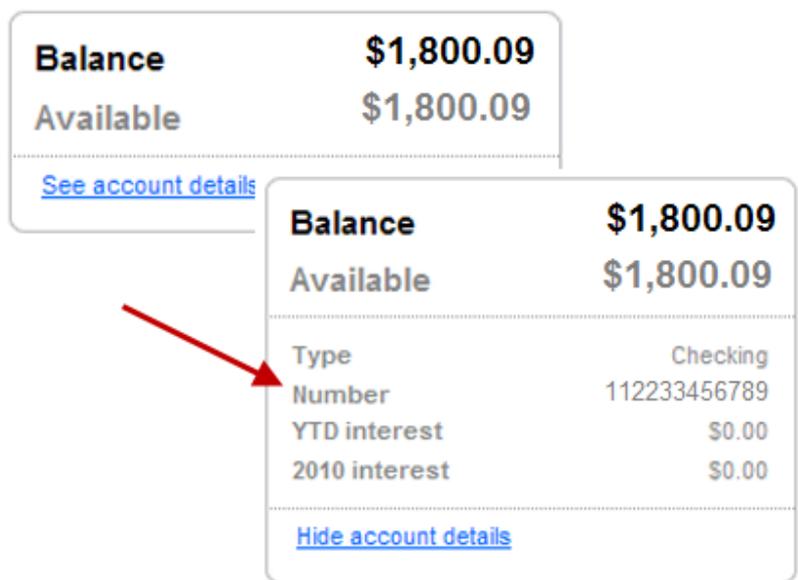
Where can I find my full account number?

Go to the account you want and click the account name link to open the New Account History Page. Click the **See account details** link in the account summary window in the upper right-hand part of the screen. If it's available, your full account number will be listed with other relevant account details.

When you are finished just click the **Hide account details** link to collapse the extra information. (**NOTE:** Your account number can also be found at the bottom of a physical check. It's the last 7-10 numbers on the right side.)

Where can I see my check images?

First go to the My Accounts area and find the account you're looking for. Click the account name link for that account to open the New Account History Page. The check will display as a link, typically with the check number. Simply click the link to view images of the front and back of the check. Click the **Close** button at the bottom of the window when you are finished.

How do I print my transactions and check images?

First go to the My Accounts area and find the account you're looking for. Click the account name link for that account to open the New Account History Page.

Print Transactions: Make sure the date range is what you want (e.g., 30 days) or select a different date range using the **Change** drop-down list. Click the **Print** icon or link to open a separate window showing the transactions in a printer friendly format. Select a printer, if needed, and click the **Print** button to send the transaction list to the printer.

Print Check Images: In the New Account History Page, open the account that you want and then click the check link that you want to print. With the check images displayed, click the **Print** icon or link. Select a printer, if needed, then click the **Print** button to send the check images to the printer.

How do I change my default start page?

That's an easy one. Just scroll to the bottom right-hand corner of the page and click the **Change start page** link. The system will ask you to enter a brief reason, but it's optional, then click the **Change page** button. The system will return the confirmation message 'Change saved.' And the next time you log in, the Account Summary page will be your default start page.

To change your start page to something other than the Account Summary page, access **User Options** and select the **Change Start Page** link. Select a new start page from the dropdown list and click the **Change Home Page** button to save the change.

NOTE: If you should decide at some time point that you would like the New Internet Banking Home Page to be your default start page, just click the **Home** link in the top menu then scroll to the bottom right of the page and click the **Make this your start page** link. The system will return a **Change saved** confirmation message. And the next time you log in, the New Internet Banking Home Page will be your new start page.

How do I create or change nicknames for my accounts?

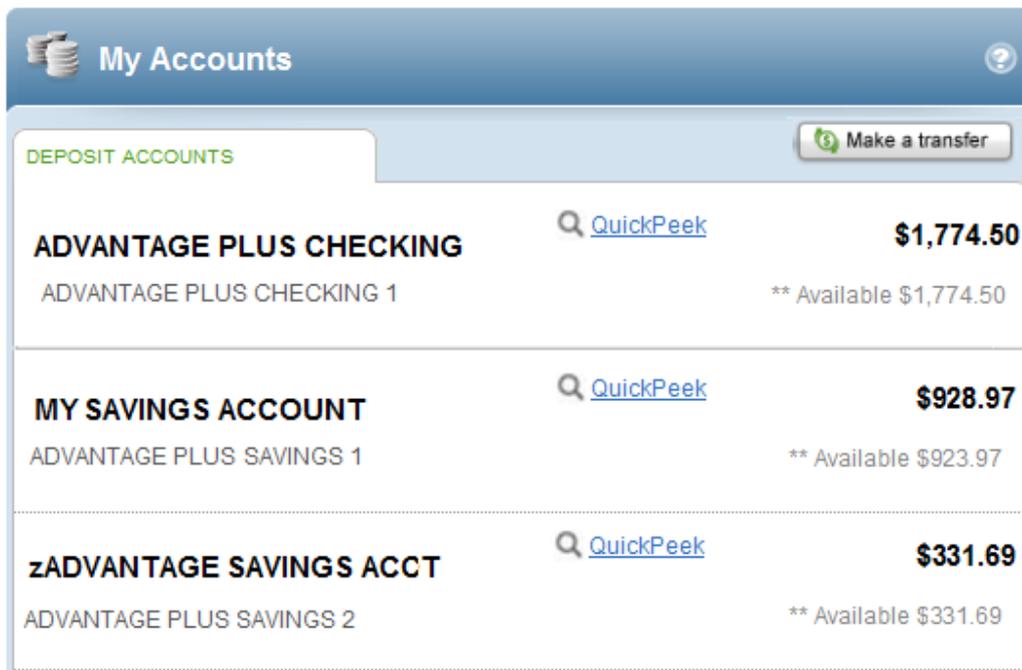If available, it's very easy to do:

1. Click **User Options** in the top navigation within Internet Banking.

2. Click the **Change Account Nicknames** link (the name of the link may vary).

3. Find the account you want and type the new name in the **Nickname** column field.

4. Repeat this for each account that you want to change.

5. When finished, click the **Change** button.

6. You should see your account nicknames the next time you log in to online banking.

NOTE: These changes can take up to five minutes or more to take effect.

How do I change the order of my accounts?

Your account categories have been set up to automatically display in a certain order: Checking, Savings, Money Market, Certificate of Deposit, Mortgage Loans, etc. However, if you happen to have multiple accounts within a given category (e.g., two or more savings accounts), you can change the display order of those accounts.

The account names or nicknames within a category appear in alphabetical order, so you can change the account nicknames so the accounts display in the order you want, e.g., My Savings Account will display before zAdvantage Savings Acct because of the added 'z' (click here to see how to change an account nickname).

How can I view another account without logging out?

Just click the **Account Summary** button in the top menu within online banking (if available), scroll down a bit to the **View Another Account** fields, then enter the User ID and Password and click the **Login** button. Or you can click the Transfer button or Online Forms in the top menu (if available). The View Another Accounts fields will be at the bottom of the page.

How do I make other transfers?

Additional transfer options may be available within the main Internet Banking pages.