

Online Banking Basics

Welcome

Welcome to online banking, Please take a moment to acquaint yourself with this online help system. General topics are presented below as jump links to specific sections that will hopefully answer your questions regarding the use of online banking. Scroll through the topics or use the links below to get to the information you need most.

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Online Banking Overview

Getting around online banking has been simplified with your most common tasks grouped together under tab menus located near the top of the page. Selecting a tab either launches an application or opens a menu with options that can be selected. Take a moment to familiarize yourself with where the options you use most are now located.

Managing Your Account Information

- The **My Accounts** section shows up-to-the-minute balance information on your deposit, loan, and investment accounts, as well as options to make a transfer, make a payment or view your spending trends.
- The **Account History** page shows detailed account information, plus account details like your account number and routing number (if available), make a transfer, view checks and deposits, print your transactions and export your transaction data.
- **Transferring Funds** - You can transfer funds between your accounts or pay your loan or credit card using the **Make a Transfer** feature on the Home Page or the Transfer page within online banking.
- **Download Account Information** - The **File Export** facility allows you to download account information to be imported into Personal Financial Management (PFM) software, including Intuit Quicken™.

Supported Browser

Your online banking pages are supported by most modern browsers. In order to ensure the best possible experience, please be sure you are using the most up to date versions of the browsers listed below. Your browser will need both Javascript and cookies enabled to access and operate within the site.

- Microsoft Internet Explorer 8
- Microsoft Internet Explorer 9
- Mozilla Firefox
- Google Chrome
- Apple Safari

If you are not using one of the supported browsers listed above, you may encounter issues within your online banking experience. We recommend switching to one of the supported browsers listed above in order to ensure you have an optimal online banking experience.

Home Page Overview

The online banking home page is designed to help you complete your everyday money management tasks quickly and easily from 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
- Transfer funds to select customers in your financial institution
- Make a credit card or loan payment within My Accounts
- Schedule a one-time bill payment
- See where you are spending your money

So instead of switching between multiple 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.

My Accounts

This is where you can see all of your accounts and balances in one 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 or to transfer funds to a customer you have previously set up at your financial institution. You may also be able to transfer funds to make a credit card payment or a loan payment, if those options are 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 and add a memo if needed, then click the **Transfer** button and confirm the transfer details and you're done. Transactions now post immediately 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 credit card or loan payment, additional fields may be available to enter the required information. If available, additional options for scheduled recurring transfers, external transfers or wire transfers 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 using the Bill Pay widget. 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.

'Rewards' program section

This is where you find how many new and existing offers you have for each eligible account along with the rewards amount that has been earned so far this month. The full list of new and current offers can be found on the Rewards summary page.

View My Spending

If you are a FinanceWorks user, the pie chart shows all of your spending trends with a summary of your transactions for the past 30 days, categorized and broken out as totals and percentages. You can click on a pie piece to see a complete list of transactions for the selected category.

If you are not yet a FinanceWorks user, you will instead see a message encouraging you to try FinanceWorks. Just click the link below the message to go to FinanceWorks and get started.

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. **NOTE:** Joint accounts display both the user ID and account number to better identify which user is on the account.

CD Maturity Date

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."

Quick Peek

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 Account History page for that account.

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.

For all credit card accounts you will see the balance, next payment minimum amount due, a **Pay now** link (to make the credit card payment), interest paid for the current and previous years, recent purchases 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.

Make a Transfer

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 and memo text, if needed, 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.

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.

Loan Payments

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: Interest + Principal

5. Enter brief **Memo** text, if needed
6. Click the **Transfer** button and review the payment details
7. Click the **Make Transfer** button to complete the payment and display the payment details
8. 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

View Your Spending

If you are a FinanceWorks user, you will see the familiar pie chart in the **View My Spending** section. The pie chart is created with your transaction data that comes directly from FinanceWorks. It shows your spending over the past 30 days and each spending category that you have used is represented by a slice of the pie.

The pie slice categories are listed in a legend next to the chart and show the total value and percentage of the total amount. Please be aware that only Personal spending categories – and NOT those categorized as Business expenses – will appear in the spending chart.

Resting or hovering your mouse over one of the pie slices, displays the category name, total amount and percentage in a pop-up.

Now click the slice to refresh the chart and show the transactions that make up that category as pie slices and legend information. When you want to see all the main categories again, just click the **All Categories** link above the chart.

If you are not yet a FinanceWorks user, instead of the spending pie chart you will see a message encouraging you to sign up. Just click the **Go to FinanceWorks** link or icon to get started, if it is available.

Find Detailed Account History

Just click the **account name** link that you want to open the Account History page for. The page will open with transaction details for your default date range. You can also click on the **Go to account history** link in the Quick Peek window to directly access the Account History page.

Find the Full Account Number

Go to the account you want and click the account name link to open the 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.)

View Check Images

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

Print Transactions and Checks

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 Account History page.

Print Transactions: Make sure you have your desired date range (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 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.

Find the Routing Number

Go to the account you want the routing number for and click the account name link to open the 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, the routing number will be listed with other relevant account details (please note that the routing number may not be displayed).

When you are finished just click the **Hide account details** link to collapse the extra information. (**NOTE:** Your routing number can also be found at the bottom of a physical check. It's the first set of 9 numbers on the left-hand side.)

Creating Account Nicknames

If available, it's very easy to do:

1. Click **User Options** in the top navigation within Internet Banking (or from the My Profile section).
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.

Change Account Order

Your account categories have been set up to automatically display in a certain order: Checking, Savings, Money Market, Certificate of Deposit, Credit Cards, 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'.

Scheduled recurring transfer and wire transfers

The Move Money option is used for one-time transactions - transfer funds or make a credit card or loan payment. If available, additional options for scheduled recurring transfers, external transfers or wire transfers may be found within the main Internet Banking pages.

Account History Page Overview

We hope that you will take a few moments to try all the buttons and links to see what the Account History page can do. It still has the transactions for all of your accounts, credit cards and loans. In the upper left of the page you will see the account name with the last four digits of the account number. Next to the account name and number there's a **Change Account** link that lets you quickly switch from your primary account to another account.

Below the account name you'll find the current date range for the transaction list (for example, April 2 - April 11, 2012) and you can use the left and right buttons next to the date range to go forward or backwards in time to explore adjacent transactions. You can also switch to another time period using the date range dropdown.

To the right of the date range you will see the **Make a transfer** icon and link that opens the **Move Money** window where you can make a one-time transfer between your accounts or transfer funds to a customer you have previously set up at your financial institution. You can also use Move Money to pay your credit card bill or make a loan payment.

To the right of **Make a transfer** you will find the **Export** icon and link. When selected it opens an Export window that enables you to export your transactions. To the right of the **Export** link you will find the **Print** icon and link that open a new window with the transactions presented in a print-friendly format. At the upper right of the page you will find balance information displayed for that account (e.g., Balance and Available Balance).

Just below the Transfer, Export and Print links are fields that help you search for specific transaction types (check, deposit, etc.), payees, check numbers or amounts. You can select the transaction type in the **Narrow type** dropdown field (Any, the default = all transaction types available). Then use the **containing** field to enter exactly what you are looking for: a payee (like

Target or Safeway), a check number or specific dollar amount. The system will refresh the page with anything that matches your search criteria within the selected date range. If no results are returned, you will have the option to widen the search range of dates.

On the New History page you can:

- View transactions for all of your available accounts
- Change the date range to view additional transactions
- Change the default date range that is used
- Change the transaction sort order and make it the default
- Search for transactions, payees or amounts within a selected date range
- Print out transactions for a selected date range
- Export transactions for a selected date range
- Make a one-time transfer between your available accounts
- Make a credit card or loan payment using Move Money
- Find and use Rewards program offers

Your Transactions

Your account transactions area is located on the left side of the screen and takes up most of the page. This is where you can see the most recent account activity sorted by date with your most recent transactions at the top.

You can also access older transactions for that account using the forward/backward buttons to go forward or backward in time. You can also change the date range using the date range dropdown list.

Each transaction shows the most relevant information for the type of account that's selected. For example, a checking account might display date, description, deposit, withdrawal, and balance. **NOTE:** If Memo text is added for a check transaction, the memo will appear in the **Description** column.

Make a transfer

Just select the **Make a transfer** link that's next to the **Print** link to make a one-time transfer between your accounts or transfer funds to a customer you have previously set up at your financial institution. You can also use **Move Money** to make a credit card payment or a loan payment.

Selecting the Make a transfer link opens the **Move Money** window above your account history list. Just enter the amount, select the transfer To and From accounts and add a memo if needed, then click the **Transfer** button and confirm the transfer details and you're done. Transactions now post immediately 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 credit card or a loan payment, additional fields may be available to enter the required information. If available, additional options for scheduled recurring transfers, external transfers or wire transfers may be found within the main Internet Banking pages.

Account History Page Access

As you might imagine, there are several ways to get to the **Account History** page. One or more of the following access points may be available to you.

From the Home Page:

- **Account Name** - Click the blue account name to open the **Account History** page with transactions for that account.
- **Quick Peek** - Within the **Quick Peek** overlay just click the **Go to Account History** link at the bottom of the display to open the Account History page with recent transactions for that account.

Change Account Nicknames

If available, it's very easy to do:

1. Click **User Options** in the top navigation within Internet Banking (or also from the My Profile section).
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 new account nicknames the next time you log into online banking.

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

Exporting Transactions

You can now export your transactions from the **Account History** page using two basic export options: Comma Separated Value (.csv) and OFX (.ofx) formats. CSV can be used with Excel or similar software while OFX is used by some software vendors to export transaction data.

Both types are available for all accounts and will extract all transactions within the selected date range. Soon you will also be able to use export formats for Quicken (QFX) and QuickBooks (QBO) directly on the Account History page.

NOTE: If no transactions are available for an account within the selected date range, the **Export** button will be grayed out (disabled) and cannot be selected.

To export to Excel using Firefox*:

1. First make sure that you have the date range for the data you want to export (month, 30 days or custom date range).
2. Click the **Export** button with CSV selected (the default).
3. Select the **Open with Microsoft Excel** radio button (or you can select a different export option from the dropdown list).
4. Click the **OK** button to open the Downloads window with the downloaded file at the top of the list.
5. Double-click the file to open the data in Excel.

*These steps may vary depending on the browser type you are using.

Copy / Paste Transactions

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) and paste it into a row of the spreadsheet or anywhere you want (Word doc, notepad, etc.).

Select a Different Account

To switch from viewing your primary account, just click the **Change account** link or drop-down arrow to open a list of your active accounts. The current account is highlighted on the list but just click on a different account name to select it. When a selection is made the page refreshes with the transactions for the new account.

Find Transactions

The transaction list shows your most recent transactions in descending order by date for the date range displayed. The transaction description appears on the first line along with other relevant information (e.g., amount and balance). If there is a Rewards program offer for any transaction it will display on the second line. If the transaction is a check, you can click the check number link to see the front and back of the check image.

You may have noticed the **Make a transfer** icon and link in upper right corner of the transaction list. Just click the icon or link to open the **Move Money** window.

Filtering Transactions

Just below the **Make a transfer**, **Export** and **Print** links you'll find a **Show items containing** field that allows you to filter your search for a specific item or group of items by entering key words in the field. You can use numbers, letters, or a combination of the two (e.g., Target, 25.00, #1234, etc.).

The system will return all of the results that match the key word(s) for the selected date range in the transaction's list located just below the filter field. For example, entering 'Chev' in the field returned results for Chevron.

The system combs through the Description, Deposit and Withdrawal columns based on the selected date range and displays any matching values. If no matches were found, the system will prompt you to **Try last 90 days** and use a wider date range.

Selecting the **Try last 90 days** link resets the date range to the past 90 days. Otherwise, you can click the **Clear** link to remove the current filter values and start over.

To use filtering:

1. First make sure that you have the date range that you want to search (month, 30 days or custom date range).
2. Enter the specific value that you are looking for in the **Show items containing** field. (The page will refresh again to show only the matching items.)
3. If the system could not find any match, you'll have the option to **Try last 90 days** or click **Clear** to start over.
4. If you still weren't able to locate the item you want, consider adjusting the date range further and try again.

Change Date Range and Set Default?

You can change the date range by selecting your desired date range from the date range dropdown list. To make the new range your default date range, choose **Always use this date range** from the date range dropdown list. The options that can be used to set the date range are: 10 day, 30 day, or monthly increments. **NOTE:** Custom date ranges are not allowed as a default.

When you set a new date range as the default, the system displays a temporary green check mark to the left of the new value. Otherwise, a warning icon will alert you that the new date range was not saved. If an error condition should occur, just try selecting **Always use this date range** again.

Temporarily Changing the Date Range

You can use the handy left and right buttons to go forward or backwards in time to explore adjacent transactions. Or to select a different date range just click on the date range dropdown and select another time period.

Use a Custom Date Range

To enter a custom date range, click the **From** calendar icon and use the « » controls to navigate to the month you want and click on the date you want. Repeat those steps for the **to** calendar icon and click the **Go** button to display transactions for the new date range.

Change the Default Sort Order

By default your sort order is date descending (meaning that the most recent transactions are at the top). If you would like to change the default sort order, click the arrow to reverse the sort to date ascending (oldest transactions at the top) and your preference will automatically be saved.

NOTE: Saving your default sort order only applies to the **Date** column.

If you want to change the sort order just click on another column header, except for the **Balance** column which cannot be sorted. **NOTE:** If the sort order of any column is changed (other than **Date**), the Balance column will not be displayed.

View Check Images

If this feature is available, whenever you have a check transaction in the list it will be displayed as an active link if the check image is available. Just click the link to view the check in an area that opens below. Then click the **Close** button (in the upper right part of the window) when you are finished.

NOTE: You will not be able to access check images that have been available for more than 120 days. For expired checks, the check number will no longer display as an active link but instead it will be a solid number.

Expired Check Images

Typically all check images are displayed online for 90-120 days, then they expire and can't be displayed. An expired check displays a solid check number (not as an active link) and can no longer be selected.

NOTE: If you need to view a check image for a specific check that was cashed more than 120 days ago, please contact Customer Service or your local branch to see if the check image can be retrieved for you.

Printing Transactions

In the upper-right portion of the transaction history list, you will also find a **Print** icon and link that, when selected, opens a new window with the transactions presented in a **printer-friendly** format. The transactions that are printed match the same date range of the transactions that are displayed on the page. The standard browser **Print** window opens over the transaction list and gives you the option to select another printer (if needed). Clicking the **Print** button sends the transaction list to the printer.

Printing Checks

Click the link provided to view the check image. With the check image open, click the **Print** icon or link that's above the transaction list. The front and back of the check are displayed and the standard browser **Print** window opens over the check images. You can select another printer (if needed), then click the **Print** button to send the check images to the printer.

Make a Transfer

In the upper right portion of your account transaction list you will see the **Make a transfer** link and clicking the link opens the **Move Money** window. Select the **From** and **To** accounts, enter the

transfer amount and memo text, if needed, 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 From or To field (or both). **NOTE:** You can use the switch accounts button to switch the From and To account values if ever needed.

You will get a message asking you to confirm the funds transfer.

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 transfer's success window. **NOTE:** If an issue should occur during the transfer process, an error message will instruct you what to do next.

Loan payments

To make a loan payment using Move Money:

1. Click the **Pay** link near the account balance 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: Interest + Principal
5. Enter brief **Memo** text, if needed
6. Click the **Transfer** button and review the payment details
7. Click the **Make Transfer** button to complete the payment and display the payment details
8. 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

Scheduled recurring transfers and wire transfers

The **Move Money** option is used for one-time transactions, transfer funds or credit card or loan payments. If available, additional options for scheduled recurring transfers, external transfers or wire transfers may be found within the main Internet Banking pages.

Account Details

The account details window is displayed in the upper right hand portion of the screen and shows the most relevant information for the selected account along with a **See account details** link.

Please be aware that your account number and routing number may **NOT** be displayed in some cases.

Find the Routing Number

Just click the **See account details** link in the account summary window in the upper right-hand part of the screen. If available, the routing number will be listed with other relevant account details (otherwise, it will **not** be displayed). When you are finished just click the **Hide account details** link to collapse the extra information.

ACH ID Number

You can find the fully formatted ACH ID number within the Account Details pane in the event you don't have a physical check available. Click on the **See account details** link to find the ACH number that's located just below the account number. **NOTE:** The ACH account number applies only to checking and savings accounts.

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My Profile

Just like the name suggests, the My Profile super menu contains account identification information like your user name, email address and security phone numbers. You also have the ability to update the fields within this section. **My Profile** includes:

- **About Me** - This is your username, user ID and email that we have on file
- **Security** - This is your online banking username, password and delivery methods for receiving one-time passcodes
- **My Settings** - Features like Alerts & Notifications, Account Nicknames and User Options

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Username Policy

- Must be at least six characters long and no longer than 20 characters
- Cannot be all numbers (can be all letters or characters)
- Can contain letters, numbers and the following characters: @\$*_-=.!~

- Cannot contain any whitespace (spaces are not allowed: including before, in the middle of, or after the username)

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Password Policy

- Must be at least six characters long and no longer than 32 characters
- Must contain characters from at least two of the following three categories:
 - Letters
 - Numbers
 - Any special characters
- Cannot contain any whitespace (spaces are not allowed: including before, in the middle of, or after the password)
- Cannot contain any whitespace (spaces are not allowed: including before, in the middle of, or after the username)

Other items to note about passwords:

- Newly created passwords are case insensitive as of November 2012
- Passwords do not expire
- Minimum and maximum password lengths cannot be configured
- There is no policy about password reuse

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Change Username

You can change your username in the **My Profile** menu. Click the **Change** link and enter a new username that matches the username guidelines described in the [Username policy](#) section, then enter your current password and click **Save** to change your online banking username.

Upon successful entry, a confirmation message will be displayed and an email will be sent to the email address that is on file within online banking. This change will take place immediately and be recognized across the system.

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Change Password

Changing your password couldn't be easier. Just click the My Profile tab at the top right of the page. Then click **Change** next to the password field, enter your current password, then the new password and confirm the new password in the fields provided. When everything looks good to you, click the **Save password** button to change your password.

To change your password:

1. Click on the **Change** link next to the Password field
2. Enter your current password
3. Enter your new password twice.
4. Click **Change Password** to submit your new password information. A confirmation message appears. If your e-mail address is on file in the system, and you elect to change your Password, you will receive an Email confirming the change.

Like all passwords, it is important to keep your Internet Banking password confidential. If you forget your password, you must contact your financial institution to receive a new one.

Also, for increased security, periodic password changes may be imposed by your Financial Institution. If you are required to change your password you will be prompted to do so when you log in to your Internet Banking session. When this occurs, you will receive a warning message when logging in that your password will soon expire.

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Phone Numbers

Any US-based or Canada-based phone number can be used, and in the future international phone numbers will be supported as well. If a user chooses to enable a phone for SMS capabilities, standard message and data rates may apply for usage, and the user's service must come from a supported carrier.

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Update Security Phone Numbers

In the Security section you can quickly update your existing security phone numbers. If you only have one phone number entered, you have the ability to add another phone number. When you are finished, click the **OK** button to save your changes.

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User Options

The **User Options** page enables you to change additional settings within the online banking experience.

Standard User Options

Change e-mail Address

The **Change E-mail Address** feature allows you to add or change the e-mail address used by Internet Banking. You may be required to confirm the new e-mail address entered. You also have the option to remove your e-mail address from the system. Please note that a number of Internet Banking Services, such as Change Password and Stop Payment Requests, rely on your e-mail address as a method of confirming account changes and requests.

To change your e-mail address:

1. Enter your new **e-mail address**
2. If the **Confirm New Address** field is present, enter the e-mail address again
3. Click **Change E-mail Address** to update your e-mail address record. A confirmation message is displayed

Online Statement Options

The **Online Statement Options** feature allows you to choose between receiving monthly statements by mail or waiving them. In addition you may also have the option between receiving or not receiving e-mail notifications of your online statement availability. If your e-mail is not on file, and you elect to receive monthly e-mail reminders, you will be asked to supply it.

To change your online statement options:

1. Click the desired method of handling paper statements delivered by mail.
2. (Optional) Click the radio button for the desired method of handling e-mail reminders of online statement availability.

3. Click **Change Online Statement Options** to submit your preferences for monthly statement delivery and e-mail reminders. A confirmation message appears.
4. Select another option on the user options page or choose another Internet Banking option from the main menu.

Change Promotional Email Subscription

Your Financial Institution may offer you the option to receive periodic e-mail notifications regarding special offers and promotions. If your e-mail is not on file, and you elect to receive e-mail promotions, you will be asked to supply it.

- To receive e-mail promotions, select the **Yes** option and click **Change Subscription**. A success message will appear at the top of the **User Options** screen: "Your subscription has been changed."
- To elect not to subscribe to e-mail promotions, select the **No** option and click **Change Subscription**. A success message will appear at the top of **User Options** screen: "Your subscription has been changed."

Change Newsletter Subscription

Your Financial Institution may offer you the option of receiving its newsletter via e-mail. If your e-mail is not on file, and you elect to receive electronic newsletters, you will be asked to supply it.

- To receive newsletters, select the **Yes** option and click **Change Subscription**. A success message will appear at the top of User Options screen: "Your subscription has been changed."
- To elect not to subscribe to e-mail newsletters, select the **No** option and click **Change Subscription**. A success message will appear at the top of User Options screen: "Your subscription has been changed."

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Change Account Nicknames

You have the ability to change account descriptions (names) for easier recognition. With this feature, you may also elect not to display selected accounts. Selecting the **Change Account Descriptions** feature displays all (active and inactive) accounts that may be given an easily recognizable name. **To use this feature :**

1. Click on **User Options** through the **My Profile** section
2. Click on the **Change Account Descriptions** link and all the accounts will appear showing the default names assigned by the Financial Institution.

Assigning a new description to any account displayed:

1. Remove or modify any characters from the account nickname field you wish to change.
2. Enter the new name of the account(s) in the account description field.
3. Click on the **Change** button to save this entry, the newly named accounts will now appear on the list of accounts.

Hiding a Displayed Account:

1. Locate the account to be hidden. Click on the **Enable Checkbox** next to that account, the checkmark will disappear and the account name will no longer be seen.
2. Click the **Change** button to save this change, or click the **Reset** button to return to the previously displayed account name.

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Login Security

The new security process has been created to improve your online banking security. Here's how it works. The login Security uses one-time passcode (OTP) technology to authenticate a user via text message and/or a voice to make sure it's really you that's accessing your online banking accounts. The OTP options you can select depend on the information provided during login security setup.

What is Login Security?

Login Security is an online security feature that provides an additional layer of protection from fraud and identity theft by preventing unauthorized access to your secure financial information. Login Security uses technology to verify your identity.

Why do I need to use Login Security?

Login Security will allow us to recognize you as the true owner of your account by recognizing not only your login information but also your computer. If we don't recognize your computer, we will request additional information that is known only by you to ensure authorized access to online banking.

What can I do to make logging in easy?

When you set up login security the first time be sure to select the checkbox to skip this step in the future.

Can I login from multiple computers and browsers?

Yes you can, we support most of the commonly used browsers. If you log in from a public computer, you will have to use a one time passcode to gain access.

Can I still login to my account from anywhere?

Yes, this feature does not prevent you from logging in from any computer. If we do not recognize the computer that you are using then we will simply ask for additional information that only you

know (a one-time passcode) before allowing you access to online banking.

How do I change or delete a phone number used to receive one-time passcodes?

Go to the **My Profile** section and select the **Login Security** link and scroll down to the section you want.

Text Message. In the Text Message section, click the **Change Number** link to modify the existing number or click **Delete** to remove it (the system will confirm that you want to delete the phone number). If needed, you can select the **Add another phone number** link, enter the OTP that is sent to you and click the **Activate** button to add a new phone.

Automated Voice Call. In the Automated Voice Call section, you can change the phone type value or an existing number value by typing in a new value in the field or you can delete the number value from the fields and click the **Save** button. If needed, you can select the **Add another phone number** link, select the Phone Type, enter a new phone number and select the **Save** button.

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Account Transfer

The **Account Transfer** service allows you to transfer funds between accounts.

To transfer funds between authorized accounts:

1. Click the **Account Transfer** option.
2. Enter the **Transfer Amount**. Include a decimal point but do not include a dollar sign or comma.
3. Select the account from which the amount will be debited using the **From Account** drop-down list. If the designated account is subject to Regulation D, then Regulation D transfer limit or check limit information will be displayed, if available. Regulation D sets a monthly limit on the number of transactions that can be made from certain accounts such as savings accounts.
4. Select the account to which the amount will be deposited using the **To Account** drop-down list. If the designated account is a loan, then loan payment amounts or loan payoff amounts will be displayed when viewing this field.
5. If you have the ability to make a loan payment: Select the radio button for the **type of transfer** you are making: Standard or Overpayment or Multiple Payments or LOC Paydown. The default is Standard. If selecting Overpayment, your payment will be more than the standard payment amount. If selecting Multiple Payments, your payment will be designated to qualify for the designated number of multiple payments. If selecting LOC Paydown, your payment will be designated to paydown the entire balance of the line of credit account selected.

Note: If there is additional text next to the Overpayment Radio Button (e.g. "Overpayment (Principal Only Payment)"), you will know how the extraneous funds will be applied. If there is the Loan Overpayment Drop Down list, you can select one of the available options to specify how you want the extra money applied (e.g. "Excess to Payment to Principal").

6. Enter a note to include with the transfer in the **Memo** field (optional). Click **Transfer Funds** to initiate the transfer. A prompt appears allowing you to confirm this transfer. If the entered information is incorrect, click **Cancel** and re-enter the information. Or if the entered information is correct, click the **Confirm Transfer** button. A **Transaction Report Record** will indicate the transfer was successful.

Note: For real time processing, the transfer will take place immediately provided there are no holds on the accounts and the funds are available for transfer. For batch processing, the transfer will take place the next business day. Also, a unique reference number is assigned to successful as well as unsuccessful transfers.

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Scheduled Transfers

The **Schedule Transfers** feature allows you to transfer amounts at scheduled times between your accounts. Transfers may be added, edited, or deleted at your discretion. The scheduled transfer screen shows the scheduled process date, the frequency of the transfers, the amount to be transferred, the From account, the To account and account numbers. If offered, you can opt to receive e-mail confirmations, the added benefit of an e-mail confirmation message later confirms the scheduled transfer has been processed.

After a one-time transfer or a final recurring transfer has processed, it will be deleted and will no longer appear on the Scheduled Transfers Summary page. Completed transfers can still be found within the Account History page. Also note that if you are locked out of Internet Banking as a result of multiple failed login attempts, your scheduled transactions will not be processed until your Internet Banking access has been restored and you successfully log in again.

Note: A status column may appear on the summary screen indicating whether a scheduled transfer is "Scheduled", "Processed", or "Not Transferred." If a transaction did not successfully transfer, then you can click on the "Not Transferred" link for that transaction and the failed transfer error message will appear indicating the reason for the failed transfer.

To view scheduled transfers

- Click the Scheduled Transfers option, and the **Scheduled Transfers Summary** screen appears. This screen displays all current scheduled transfers.

To add a scheduled transfer

1. Click Add. The **Add Scheduled Transfers** screen appears.

2. Enter the **amount** to transfer.
3. Select the account from which the amount will be debited using the **From Account** drop-down list. If the designated debit account is subject to Regulation D, then Regulation D transfer limit information will be displayed, if available. Regulation D sets a monthly limit on the number of transactions that can be made from certain accounts such as savings accounts.
4. Select the account to which the amount will be deposited using the **To Account** drop-down list.
5. Enter a note to associate with the transfer in the **Memo** field. (Optional).
6. If making a loan payment and if overpayments are offered, select the radio button for the **type of transfer** you are making: Standard or Overpayment. The default is Standard. If selecting Overpayment, your payment will be more than the standard payment amount.

Note: If there is additional text next to the Overpayment Radio Button (e.g. "Overpayment (Principal Only Payment)"), you will know how the extraneous funds will be applied. If there is the Loan Overpayment Drop Down list, you can select one of the available options to specify how you want the extra money applied (e.g. "Excess to Payment to Principal").

7. Enter the **Start Date** in the field provided. A calendar icon located alongside the start date fields is provided to assist you. Simply click on this icon to view the current month calendar. Calendar months may be changed by clicking the forward or backward arrows.
8. Depending on the **frequency of the transfer**, select the radio button corresponding to how often the transfer will occur (e.g., One-time, Weekly On, Monthly On, or Twice-Monthly On).
9. Using the **day and date** drop-down lists, choose the day and the date for the transfer to occur. Please note that we do not allow the start date to be today's date for a scheduled transfer. If you require a transfer to be conducted today, please conduct a one-time transfer within the **Account Transfer** feature.
10. Select one of the three radio buttons corresponding to when the transfer will end:
 - a. Specify the **Number of transfers** in the field provided. The number of transfers must be greater than 0.
 - b. Enter an **End Date** in the fields provided. A calendar icon located next to the End Date field will appear to assist you. Simply click on this icon to view the current month calendar. Calendar months may be changed by clicking the forward (>>) or backward (<<) arrows.
 - c. Select the **No End Date** radio button to indicate that this recurring transfer will continue at the specified frequency until you delete it.
 - d. If E-mail Notifications are offered: In the **E-mail Notification To** field, type in the e-mail address where you want to receive a notification of success or failure with each scheduled transfer attempt. In the **E-mail message** field, include your **E-mail message** regarding your

scheduled transfer. In this message, do not include account numbers, social security numbers or any other confidential information.

- e. If available and if desired, click on the checkbox option to have a notification sent to you after the last scheduled transfer has completed.

Note: If you make an error, click **Clear** to reset all fields to start over, or click **Cancel** to return to the Scheduled Transfers Summary screen

13. When the transfer information is completed, click **Save Transfer**. A confirmation screen appears. Click **Confirm Transfer** to accept. Your transfer information will now appear on the **Scheduled Transfer Summary** screen

To edit a scheduled transfer

1. From the **Scheduled Transfers Summary** screen, identify the transfer to be edited, then click the **Edit** link. This link is located on the right side of the scheduled transfer entry.
2. The **Edit Scheduled Transfer** screen will appear with the transfer account information displayed along with the selected frequency and end date, if specified.
3. Add or modify the information as needed. Click **Reset** to return the field to the original entry, or click **Cancel** to return to the **Scheduled Transfer Summary** screen.
4. When the edits are complete, click **Save Transfer** to save your changes.

To delete a scheduled transfer

1. From the **Scheduled Transfers Summary** screen, identify the transfer to be deleted, then click the **Delete** link. This link is located on the right side of the scheduled transfer entry.
2. The **Delete Scheduled Transfer** screen will appear with the transfer account information displayed along with the selected frequency and end date, if specified.
3. Click **Delete**. The delete confirmation screen will appear prompting you that the payment transfer is about to be deleted.
4. Click **Delete** once again to complete the deletion, or click the **Cancel** button to abort this deletion and return to the **Schedule Transfer Summary** screen.

Scheduled Transfer Calendar

The **Scheduled Transfer Calendar** is provided to assist you in determining payment transfer start and end dates. Simply click on the calendar icon. You may select the month by using the (>>) forward or (<<) backward buttons or select the month or year using the drop-down lists.

Today's date is seen highlighted in yellow and payment selected dates are highlighted in green. Weekends and Financial Institution recognized holidays are shown shaded. First click the month, then the year, and finally the date. Clicking the date causes all date information (month, date, year) to be added to the Scheduled Transfer start or end date fields. Scheduled Transfers cannot be scheduled for dates earlier than today's date.

Scheduled Transfer Confirmation

The **Confirm Scheduled Transfer** screen displays the details of the scheduled transfer that was just entered. Please be aware that if a specific number of transfers was input on the entry screen, the Number of Transfers field will be displayed. If an End Date was entered or selected, the End Date field will be displayed. If the No End Date radio button was selected, the text "No end date" will be displayed in the End Date field.

Failed Transfer Messages

The following reasons may account for a scheduled transfer not to process:

- FROM : account may be overdrawn
- TO:/FROM : account may not allow transfers
- Transfer amount exceeds the amount allowed

If a transfer fails to process, an e-mail message will be sent to you if you entered your e-mail address in the E-mail Notification To field when scheduling the transfer. In addition the e-mail message, a **Reason for the Failure** message will appear to describe why the failure occurred.

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Stop Payment

The **Stop Payment** feature is an optional service that allows you to initiate a stop payment on a check. Depending upon your Financial Institution's host system, you may also have the ability to stop payment on a series of checks, check the status of a stop payment, or release a stop payment request.

1. Click the **Stop Payment** option, the Stop Payment screen appears
2. Click the radio button appropriate for the **Type of Request**. Your choices may include: Stop Payment on a Check, Check the Status of a Stop Payment or Release a Stop Payment on a check
3. Choose the **account number** from the drop-down menu
4. Add any comments in the **Comment** field

5. For a **Single Check**, enter the check number, amount, date the check was issued and the payee name. (Note: Some of these fields are host system dependent and may not appear on your screen.)
6. For a **Range of Checks**, click the **Multiple Check Information** option and enter the numerical sequence of check numbers to include in the stop payment request
7. Click **Submit**. A stop payment confirmation screen appears
8. Click **Cancel** to clear all the fields and start over, or click **Confirm Check Stop** to submit the request for processing

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Stop Payment Request

The **Stop Payment** request form is used to request a stop payment on unprocessed checks. Requests will be held for 6 months after which they will become inactive.

1. Click the **Stop Payment Request** option
2. Enter the **Date** shown on the check
3. Enter the **Check Number**
4. Enter the **Amount** of the check
5. Enter the **Payee** name
6. Enter the **Account Number** from which the check was written
7. Add any **Comments or Instructions**
8. Click **Submit**. A confirmation appears indicating that your stop payment request has been submitted. You may also click **Cancel** to reset all fields and begin again

Secure Forms

The Secure Forms feature allows you to take advantage of additional online products and services. Please make sure that you have read any disclosure text, if shown, before submitting the application. Your account information such as ID, Name, Address and Email is automatically displayed on the forms.

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Turbo Tax for Online Banking

TurboTax for Online Banking (TTOB) allows you to log on to TurboTax Online Banking from within Internet Banking. This method greatly reduces the amount of data you have to enter to complete your tax returns for this year.

Getting Started

With TTOB you can:

- Complete your tax forms within the trusted environment of online banking
- Get your information transferred from online banking directly into TurboTax, reducing data entry
- Deposit your refund directly into an online banking account so you have quicker access to it
- Get your refund in as few as eight days when using the eFile feature and direct deposit

Discovering TTOB

TTOB access points are available throughout the online banking system (at login, Account Summary, etc.) to help you discover TTOB. In most cases, TTOB will be available as a main navigation tab.

The TTOB landing page content will vary depending on whether you are a TTOB user, have previously accessed the online version of TurboTax and didn't file your return for that year or you have already filed a return for the current tax year.

Each of these will be described in greater detail below.

- **New User** - A new user will see a landing page with several tabs that provide a wide variety of product information, a **Get Started** button, as well as a link for returning TTO customers (individuals who have used TurboTax Online in the past).
- **Returning User** - If you started your return using TurboTax through your financial institution's website for the current year but didn't finish it, you'll see a landing page with a **Continue My Return** button. There is also a graph and percentage indicator which shows how far along you are in the process of filing your return. The system saved everything that you did so you can continue right where you left off.
- **Completed User** - After finishing your taxes, you will see a graph and checkmark on the TTOB landing page indicating that your tax return was successfully filed. You can use the **Go To TurboTax** button at any time to check the status of your return or to print or download copies for your records. If eFile was used, you can typically check back in a few days to confirm that your return was accepted by the IRS.

New TTOB User

The TTOB landing page for new users provides a number of tabs that describe what the product is, how it works and the benefits of using it. Clicking the **Get started** button displays the Product Selection page where you can decide which version of TurboTax is best for you: Free, Deluxe, Premier or Home & Business.

NOTE: There is also a link that can be selected if you are a returning TurboTax customer (i.e., you have used TurboTax Online in the past) that answers questions like, will all of my tax data be there?

1. Landing Page

The landing page defaults to the **Step by Step Guidance** tab but several other tabs are available, as described below.

- **Biggest Refund** - The product covers over 350 deductions and some versions search your return to locate any deductions that may have been missed. Some versions offer **Its Deductible** that sets the real value for any donated item and simplifies the process of logging any medical expenses.
- **Safe & Secure** - TurboTax Online uses a combination of encryption technology with firewall protected servers to protect your user's financial data.
- **Guaranteed Accurate** - TurboTax Online does all of the math for you and guarantees its accuracy. In the unlikely event of an audit, TurboTax pays the penalty and any interest incurred.
- **Easy & Convenient** - Your personal and financial data is imported automatically and can be reviewed and edited as needed so your return can be completed quickly and accurately.

2. Product Selection

Clicking the **Get Started** button on the landing page displays a product selection feature that helps you determine which version of TurboTax is best for you: Free, Deluxe, Premier, or Home Business. One of the TurboTax products may even be flagged as 'Recommended' for you.

Each product has a brief description and either a **Start Now** (Free edition) or **Start for Free** button (all other products) that can be selected to get the process started. However, you can click the **Learn more** link for any of the products to view additional information.

Clicking the **Help me choose** link opens a pop-up window that has over a dozen statements with checkboxes that may describe you (e.g., I own a home, I have childcare or medical expenses, I'm self-employed, I sold stocks, etc.). Select everything that best describes you and click the **Submit** button.

Depending on which checkboxes you selected, the system will suggest the product that best matches your needs and provides a **Start** button and a **Learn more** link right in the pop-up window. Within the product informational portion you can read about that product's features. You

can either click the **Start for Free** button to select the recommended product or click the **Back to TurboTax products page** link to do additional product research.

The TurboTax options are briefly described below and free Federal efilings is included for every option.

- **Free:** For a simple tax return, TurboTax Free Edition is the easiest way to complete the taxes and get the maximum tax refund. Please be aware that the Free edition only applies to the 1040EZ, 1040A and 1040. If you need to submit additional forms (e.g., Schedule C or D) you should consider one of the other versions that are available.
- **Deluxe:** If you are a home owner who has made donations, paid child care or had medical expenses, TurboTax Deluxe will comb through over 350 possible deductions and target every one that applies.
- **Premier:** For someone who owns stocks, bonds, mutual funds or has rental properties, TurboTax Premier best utilizes the various forms that are required for a wide range of investments.
- **Home Business:** For someone who is a sole proprietor, consultant, contractor or single-owner LLC, TurboTax Home Business will navigate the complexities involved with small business ownership and target the biggest tax savings.

NOTE: You also have the option of downloading the desktop version of TurboTax to your computer by clicking the link that is provided near the bottom of the page. Selecting a product on the product selection page opens the new or returning user pop-up. Please note that this action will only need to be taken once, meaning that after you have identified yourself as a new or returning TurboTax user it will not have to be done again. If needed, you can click the links to view the **Terms and Conditions** and **Consent to Populate** information.

You have to select the **Terms and Conditions** checkbox to activate the **Continue** button and access TurboTax Online. However, use of the **Consent to Populate** checkbox is optional and is offered as a convenience to quickly import your personal and financial data into TurboTax Online. Click the **Continue** button to access TurboTax Online.

Using TurboTax Online

In all of the TurboTax Online (TTO) editions you will see the TTO Home Page tab with two indicators at the top that display your estimated Federal and State refunds. You will also see your personal tax information displayed along with helpful links that explain the tax filing process and address any questions or concerns you might have.

A **Tools** button is also available that accesses an array of functions that help with the tax preparation details: Print Return, View Past Returns, Fee Summary, etc. Additional support options can be found in the right column; you can type a question and send to the entire TurboTax user community by clicking the **Ask The Community** button. Or if needed, you have the option of speaking to a live tax expert by clicking the **Ask a Real Live Tax Pro** button.

Home tab

There's a series of tabs near the top of the page that track the tax filing process from beginning to end. Starting on the Home tab, when you click the **Continue** button the next tab will open, and so on until you have finished: Home -- Personal Info -- Federal Taxes -- Federal Review -- State Taxes -- Print / eFile. In the last step, when the taxes are ready for submission, you have the choice to either **Efile** or **Print** your return.

NOTE: At any point in the process, you can click the **Sign Out** link. TTOB will prompt you to save the data that's been imported or entered thus far. And you can continue right where you left off the next time you access TTOB.

Federal Taxes tab

Once you review your information on the Personal Info tab, clicking the **Continue** button opens the Federal Taxes tab. The Federal Taxes tab displays financial information from the following forms, if your financial information supports the form.

- 1099-INT (Interest income)
- 1099-DIV (Dividend income)

TTO searches for the above forms within the financial institution's database and then imports all data from the forms that apply to you. You can then review the financial data that was imported from your financial institution.

As it states on the screen, you can uncheck any items that no longer apply for that tax year or remove any items that are duplicates. The system supplies N/A if the data is not available.

When you have finished reviewing the data, just click the **Continue** button to open the Federal Review tab, or if needed, you can always click the **Back** button to return to the previous tab.

Efile tab

Clicking **Continue** on the State Taxes tab opens the Print Efile tab. This is where you decide what to do with your Federal refund. Clicking the Continue button should finish the tax preparation process. You can review the forms and edit anything if needed, then you can either eFile or print and mail your return. The only exception to this is if you choose to split your refund (see Split Refund below).

You have several options for handling your refund:

- **Direct Deposit into an account** - Just select the radio button for the account you want the refund directly deposited to at your financial institution. This is the recommended refund delivery option.
- **Mail a Check** - You can opt to have the refund check mailed to your primary mailing address that is on file at your financial institution.
- **Deposit with another financial institution** - You also have the option of depositing the refund at another financial institution of your choice.

- **Split the refund between more than one account** - Selecting this option opens another window where you can specify what amount of the refund will go to which accounts. (See Split Refund below).

Split Refund

When you select the checkbox for **I would like to split my refund in to more than one account** and click the **Continue** button, a window is opened where you can specify how the refund should be split and where the amounts should be deposited.

Your primary and other accounts from the host financial institution display the current account information by default. The only thing you need to do is enter the dollar amount that should be deposited in each account.

If an amount is to be deposited with a different financial institution, you will need to select the type of account and enter the name of the financial institution, the routing number, account number and dollar amount to be deposited. A look up link is provided for the Routing Number.

When finished, just click the **Continue** button. Clicking the Continue button finishes the tax preparation process. You can review all of the forms and edit any data as needed, then either eFile or print and mail your return.

Continuing Your Tax Return

There may be occasions when you have to suspend the entry of your tax data to gather additional information and complete the return later. When you click the **Sign Out** link the system will prompt you to save all of the data that's been imported or entered up to that point.

Clicking the **Continue my return** button takes you back to where you left off using TurboTax Online Banking.

TurboTax Online Banking will open to the home page tab and you can complete any outstanding tasks within Turbo Tax Online before filing your return. Please refer to the **Turbo Tax Online** section for additional details.

Completing Your Tax Return

After you have entered or reviewed all of your tax data, clicking the **Continue** button in the Print Efile tab will finish the tax preparation process. At that point you can review the forms and edit anything if needed, then elect to either eFile or print and mail your return.

When you navigate to the TurboTax for Online Banking landing page after filing your Federal return, the landing page will display a green checkmark under the TurboTax logo, along with a graphic indicator that shows the process is complete.

You can click the **Go to Turbotax** button anytime to access the TurboTax Online application and check the status of your return.

NOTE: If the return was submitted via eFile, you should have been prompted to check back in a few days to view the status of your return: Accepted or Rejected. If your return was rejected for

some reason, TTO will walk you through the process of finding, fixing and resubmitting the return; otherwise TTO will advise you what the next step is.

After Your Tax Return has been Submitted

When you navigate to the TurboTax Online Banking landing page after your Federal return has been submitted, the landing page will display a green checkmark under the TurboTax logo, along with a graphic indicator that shows the process is complete.

You can click the **Go to Turbotax** button anytime to access the TurboTax Online application and check the status of your return or print or download copies for your records.

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Bill payment

The Bill Payment feature has its own built in help system. Please click the Bill Pay tab and access the FAQs there.

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