A Quick and Easy Guide to

Online Banking

and

Bill Pay

COMMUNITY BANK

CB

Welcome

With Online Banking, users have access to accounts 24 hours a day, 7 days a week, anywhere an Internet connection is available.

This guide is designed to help answer questions about how Online Banking works and how to manage finances online. In addition to accessing account information, users will be able to set up and pay bills online. With Online Banking, users will find that they are able to reduce the amount of time spent managing finances.

Welcome, and enjoy banking online.

Table of Contents

Online Banking Overview

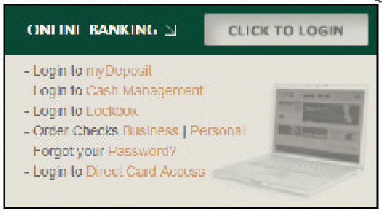
With Online Banking, users have online access to account information 24 hours a day, 7 days a week. Online Banking provides a private, secure and easy way to control finances.

- View updated balances and transactions for your accounts, including account history.
- Transfer funds between accounts.
- View images of cleared checks and deposit sets.
- Download account information directly into Personal Finance Software, spreadsheets or text files.
- View bank statements online.
- Pay bills quickly and easily anytime.
- Add Stop Payments.
- Make Loan Payments.

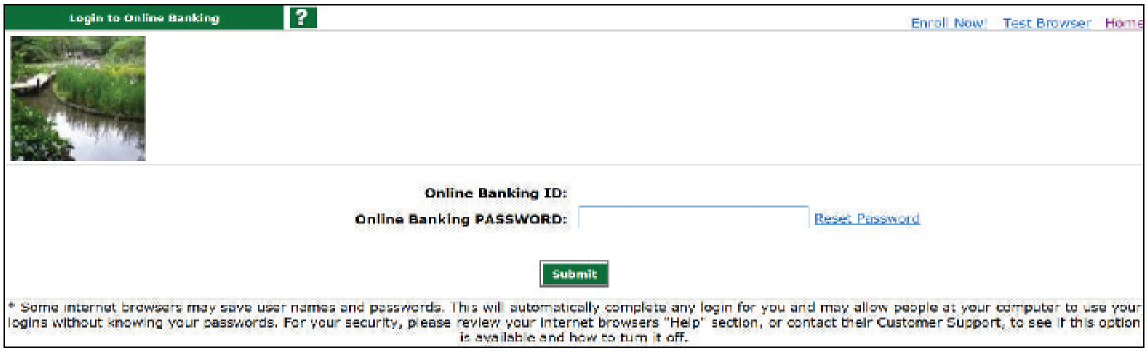
Getting Started and Logging In

Logging in to Online Banking is as easy as one, two, three. Just open a web browser and go to CommunityBank.net.

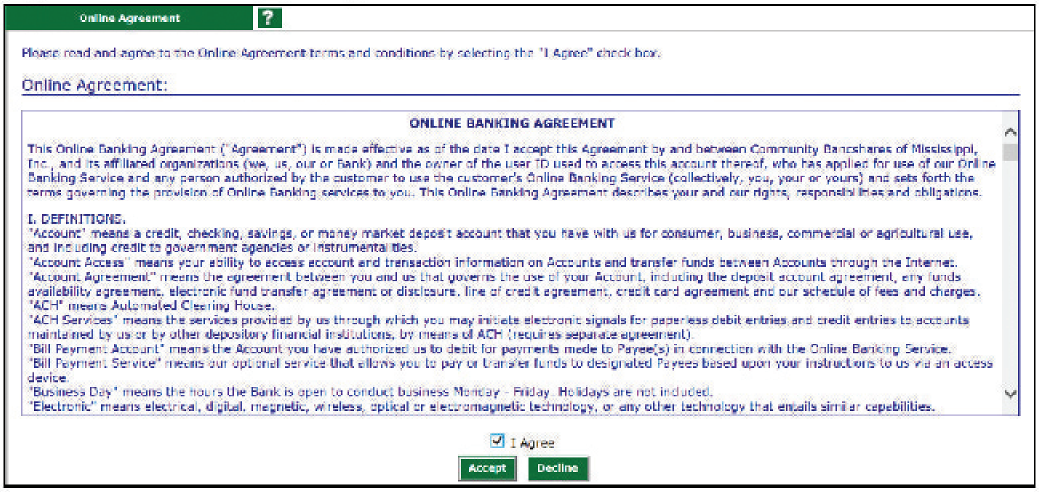
1. Click the Online Banking image to begin.



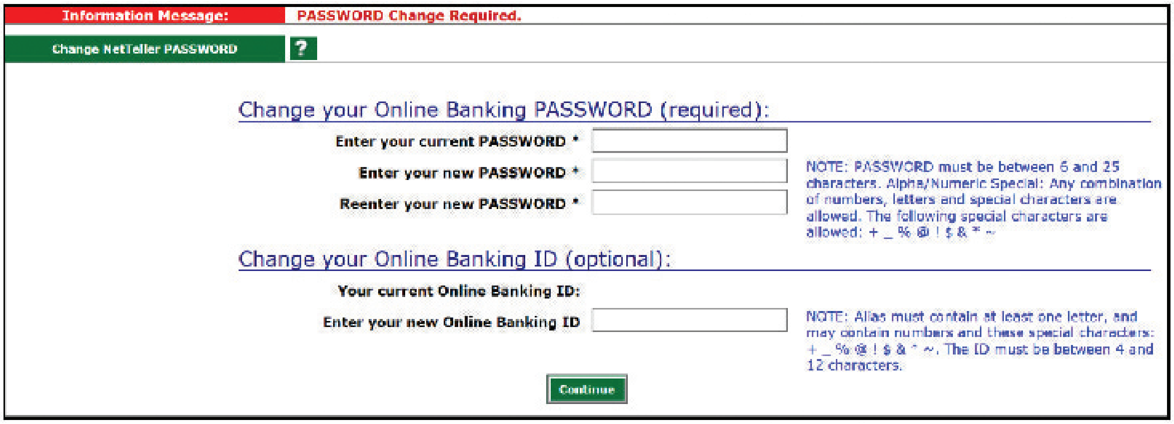
2. Enter the Online Banking ID and Password, then Login. Verify the Watermark image on the next screen before accessing the account.



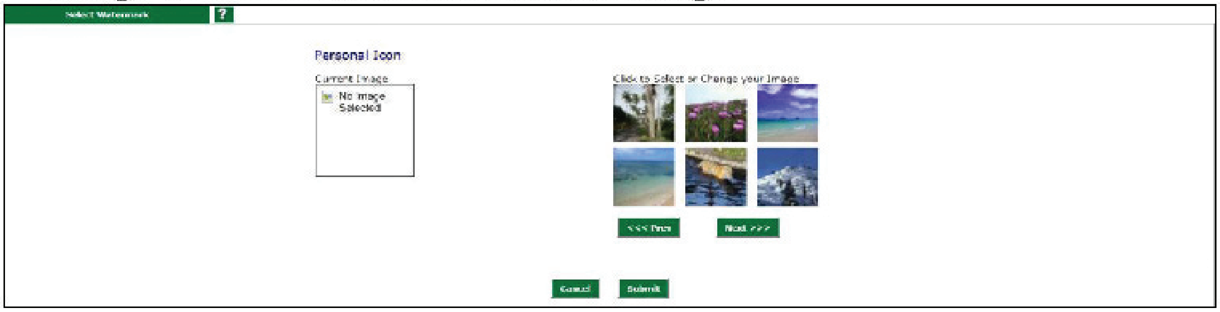
3. The first time the user signs in, they will be presented with the Online Agreement. After reading the Agreement, the user should check the "I Agree" box and Accept.



4. On the first Online Banking login, users will be required to select a permanent password. Users can also change the Online Banking ID to a user ID that is easy to remember.

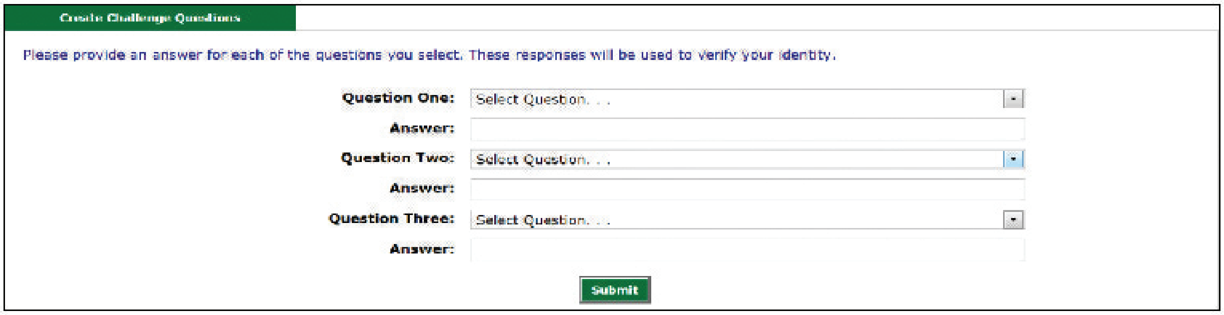


5. The user will be asked to select a Watermark image on the next screen before accessing the account. The Watermark image is a unique picture that will only display when logging into Community Bank's website. If the correct image does not appear, the user should not proceed. Scroll through the images by clicking Previous or Next. Submit to save the image as the Personal Identification Image.

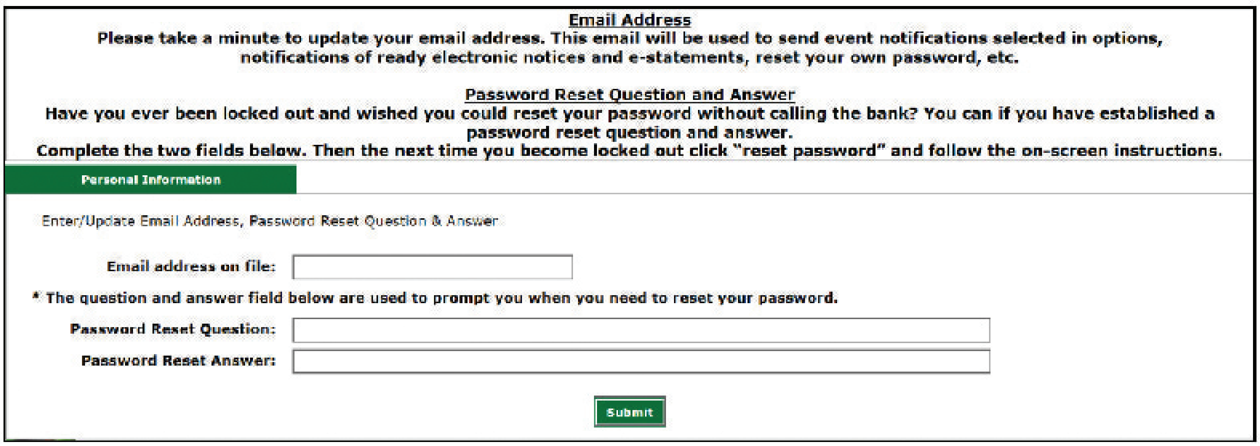


6. Review the instructions about the challenge questions, and then Continue.

7. Choose one Challenge Question from each of the drop-down menus, and then enter the answer in the fields provided. Submit to continue.



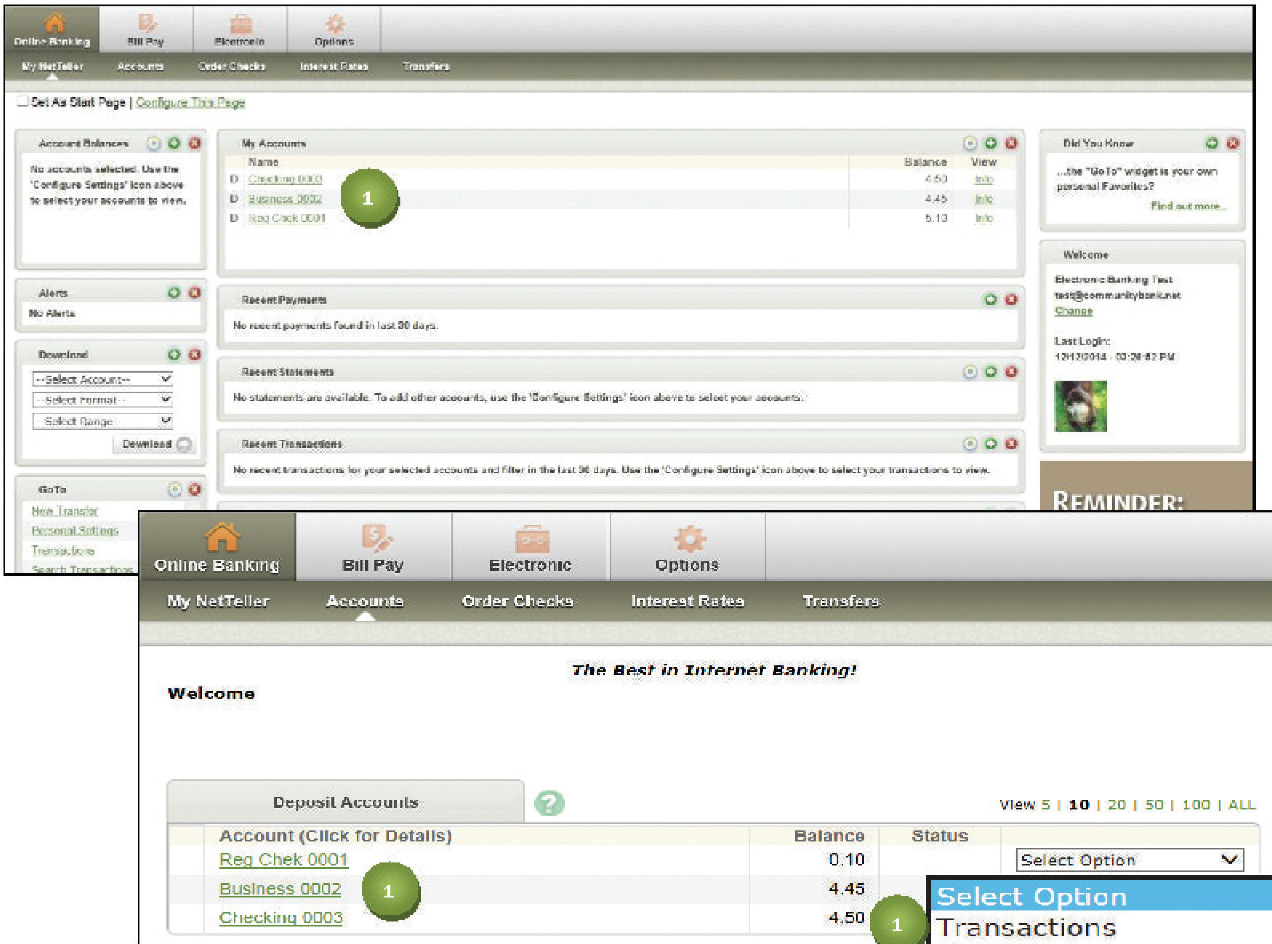
8. Provide a valid Email Address and enter a Password Reset Question and Answer. This feature will be used to reset the password in case it is forgotten or the user gets locked out.

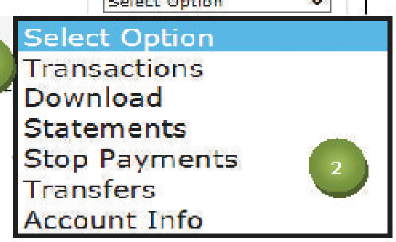


Note: As a security measure, if someone attempting to gain access to the account uses an incorrect/invalid password three times in a row, the Online Banking account will become "locked," denying access to the account. If this occurs, simply call Customer Service to have the account "unlocked" or use the self-reset feature. If the Password Reset Question and Answer is not set up during the initial log in or needs to be changed in the future, after logging in, go to the Options tab and enter/update a personal reset question and answer.

Account Access

The My Netteller screen appears after successfully logging in to Online Banking. The main page will list the balances for each account. This page can be customized according to the user's needs. Use the gear icon to edit the information displayed or the red "X" to remove the feature from the page. The white arrow in the green circle takes the user to that specific page.

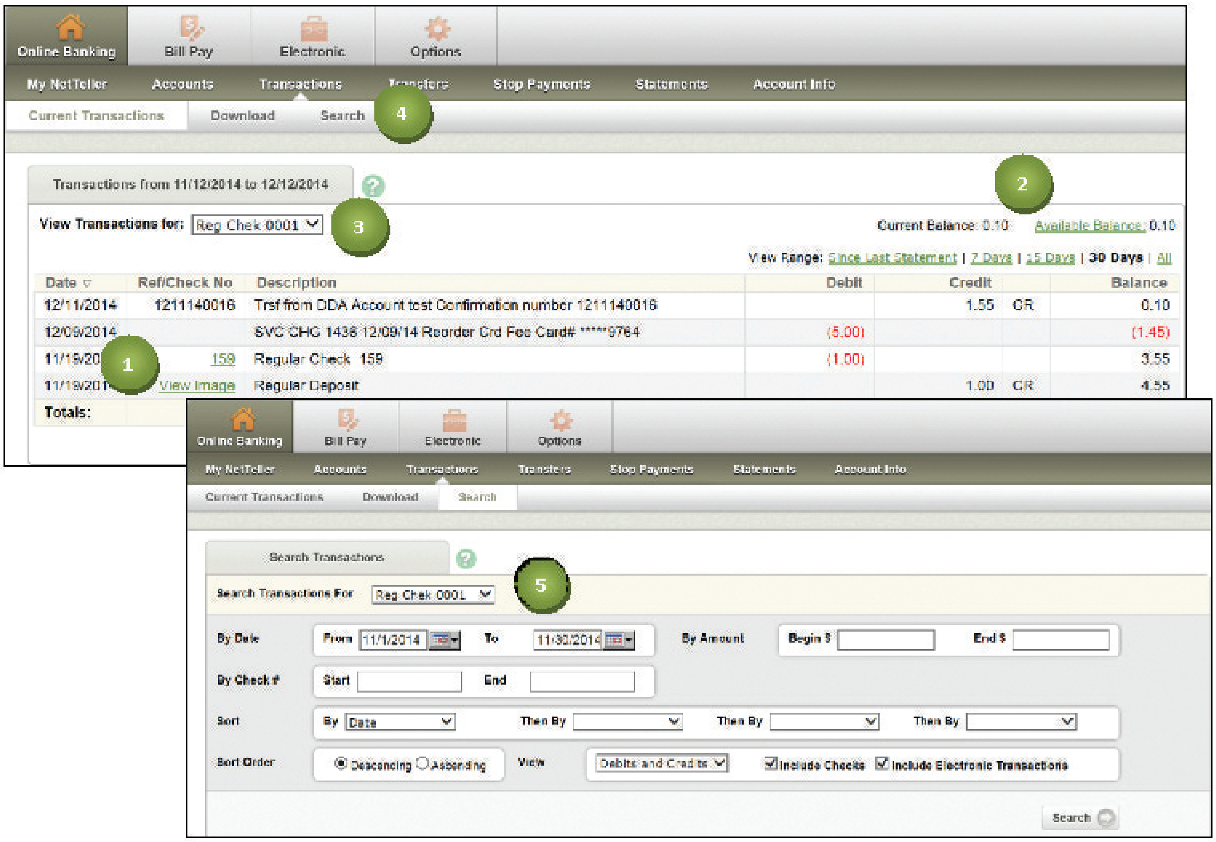




1. The Transactions page can be accessed by clicking the account name from the My Netteller page or the Accounts page or by selecting Transactions from the Activity drop-down menu from the Accounts page.
2. From the Activity drop-down menu, users can initiate a transfer, download account information, view a recent bank statement or view account information.

Transactions

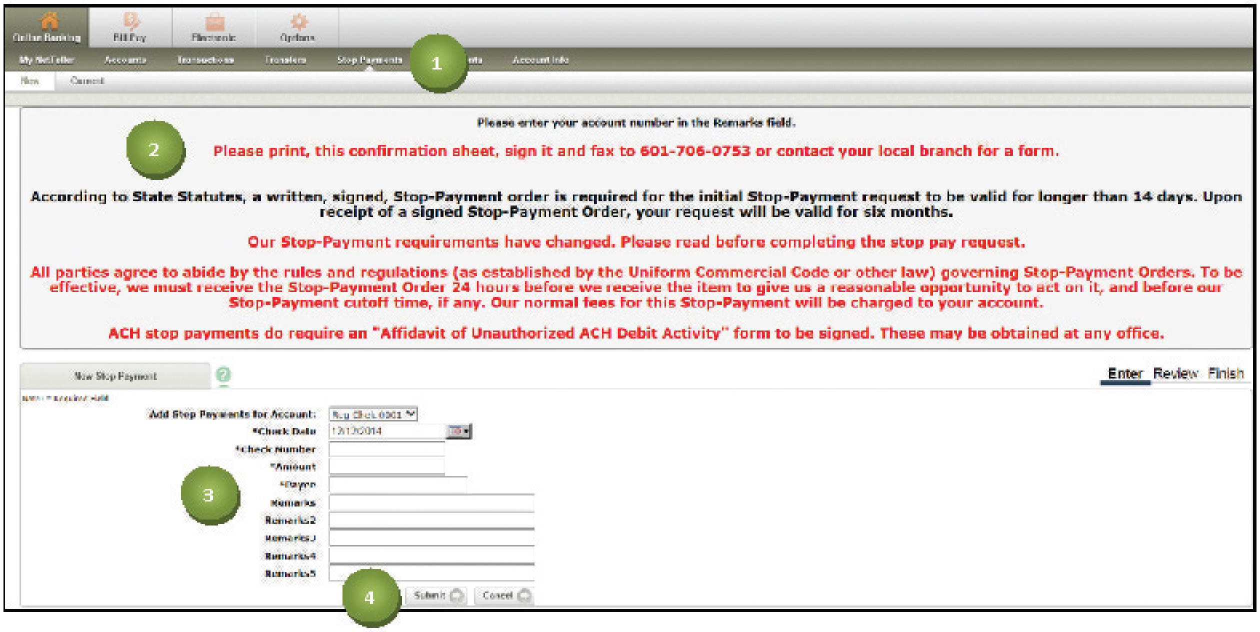
When a user selects the account from the Accounts page, all transactions on the account will be displayed according to the default transaction range. This range can be changed in the Display menu under the Options tab. The Transactions screen displays the date transactions posted to the account, the check number and a description of the transactions. The amount of each transaction is shown, as well as a calculated running balance and available balance.



1. To view a copy of a check or deposit, click the View Image link or the check number.
2. The Current Balance and Available Balance are shown here.
3. View a different account by selecting an account from the drop-down menu.
4. Search for a specific transaction by clicking Search.
5. Enter the transaction details in the fields provided, including the date range, amounts and check numbers, then Search.

Stop Payments

Stop Payment requests can be made online. Select Stop Payments from the Activity drop-down menu from the Accounts page or click the Stop Payments menu from the Online Banking tab. Please be aware that the account will be automatically debited a Stop Payment Processing fee.



1. Select Stop Payments from the Online Banking tab.
2. Please read this information before proceeding.
3. Enter the check details into the fields provided.
4. Review the information carefully, and then Submit to process the Stop Payment request.

Note: Once the Submit button is clicked, the Stop Payment is effective. Electronic items require additional paperwork.

Transfers

It's easy to transfer money from one account to another. From the Accounts page, select Transfers in the Activity drop-down menu or click on the Transfers menu from the Online Banking tab, and simply follow these quick and easy steps to set up a one-time transfer or recurring transfer.

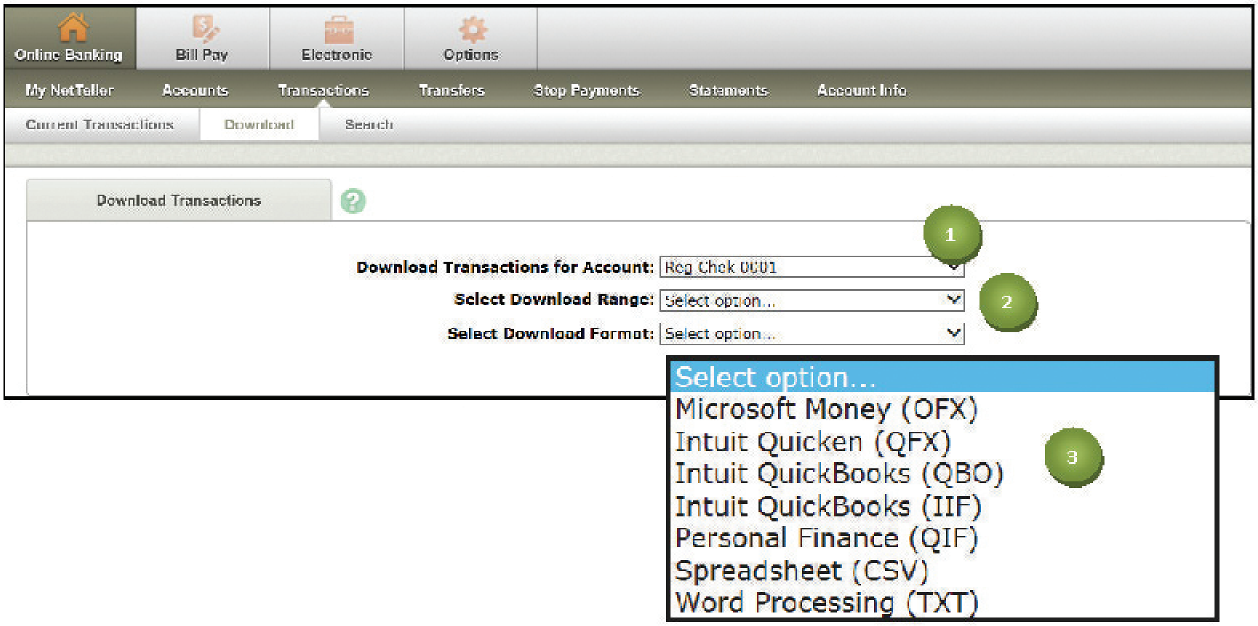
1. Choose the From and To accounts from the drop-down menus.
2. Enter a Transfer amount.
3. To create a recurring transfer, select a Frequency from the drop-down menu.
4. Enter the Transfer Date in the field provided, or use the calendar feature by clicking on the calendar icon.
5. Use the Transfer memo field to enter a description, and then Submit to process the transfer. A confirmation number will appear on the next screen.

Note: Transfers posted by 8 p.m. CST, Monday through Friday, excluding holidays, will be posted on the same business day.

6. Scheduled Transfers can be viewed from the Pending Transfers page. They can be edited or deleted from this page before being processed.
7. Processed transfers will show in the History page.

Download

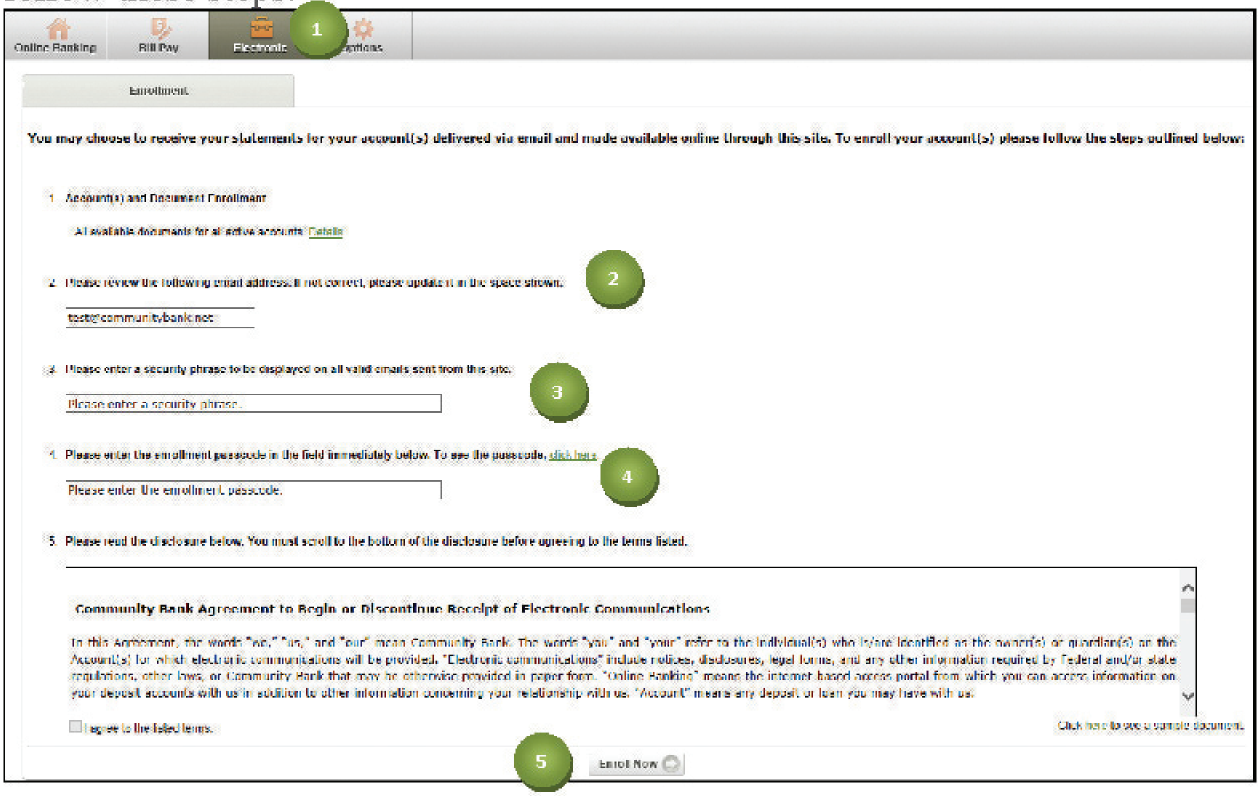
Download account information to a computer to easily organize and track finances. Export account information into a variety of different file formats. To use this feature, simply select Download from the Activity drop-down menu on the Accounts page or from the Transaction menu, click Download.



1. Select the account and the period to download from the drop-down menus.
2. Select the Download Range.
3. Select the format compatible with the software.
4. Submit and Save the file.

E-Statements

Save time and help the environment by signing up for E-Statements. This feature allows users to receive statements from Community Bank via email and Online Banking. Statements are available online for 18 months. To enroll, follow these steps.



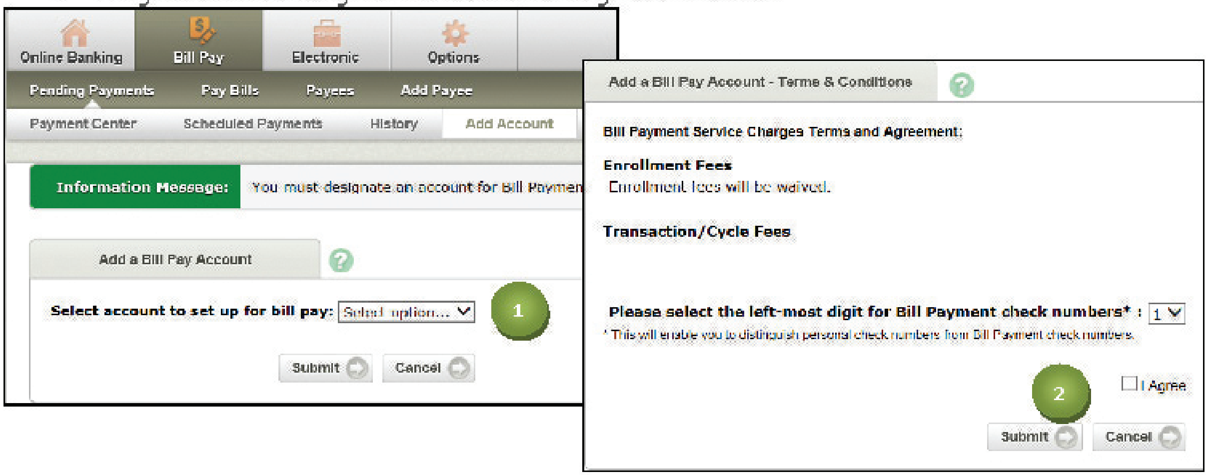
1. Choose the Electronic tab.
2. Verify the accounts and email address shown, then enter a security phrase in the field provided.
3. Enter a security phrase. This will appear in the subject line on all statement emails.
4. Enter the enrollment passcode.
5. Once the agreement has been reviewed, check the I Agree box, then Enroll Now.

Note: To view in PDF format, Adobe Reader® must be installed. It is available for free through Adobe at www.adobe.com.

Bill Pay Set Up

Bill Pay offers convenience and time savings! Pay bills online to anyone*, anywhere* as soon as it is set up.

- Set up recurring payments just once.
- Choose the date the payments should be made.
- Edit or delete scheduled payments any time before a payment is processed.
- Payment history is automatically collected.



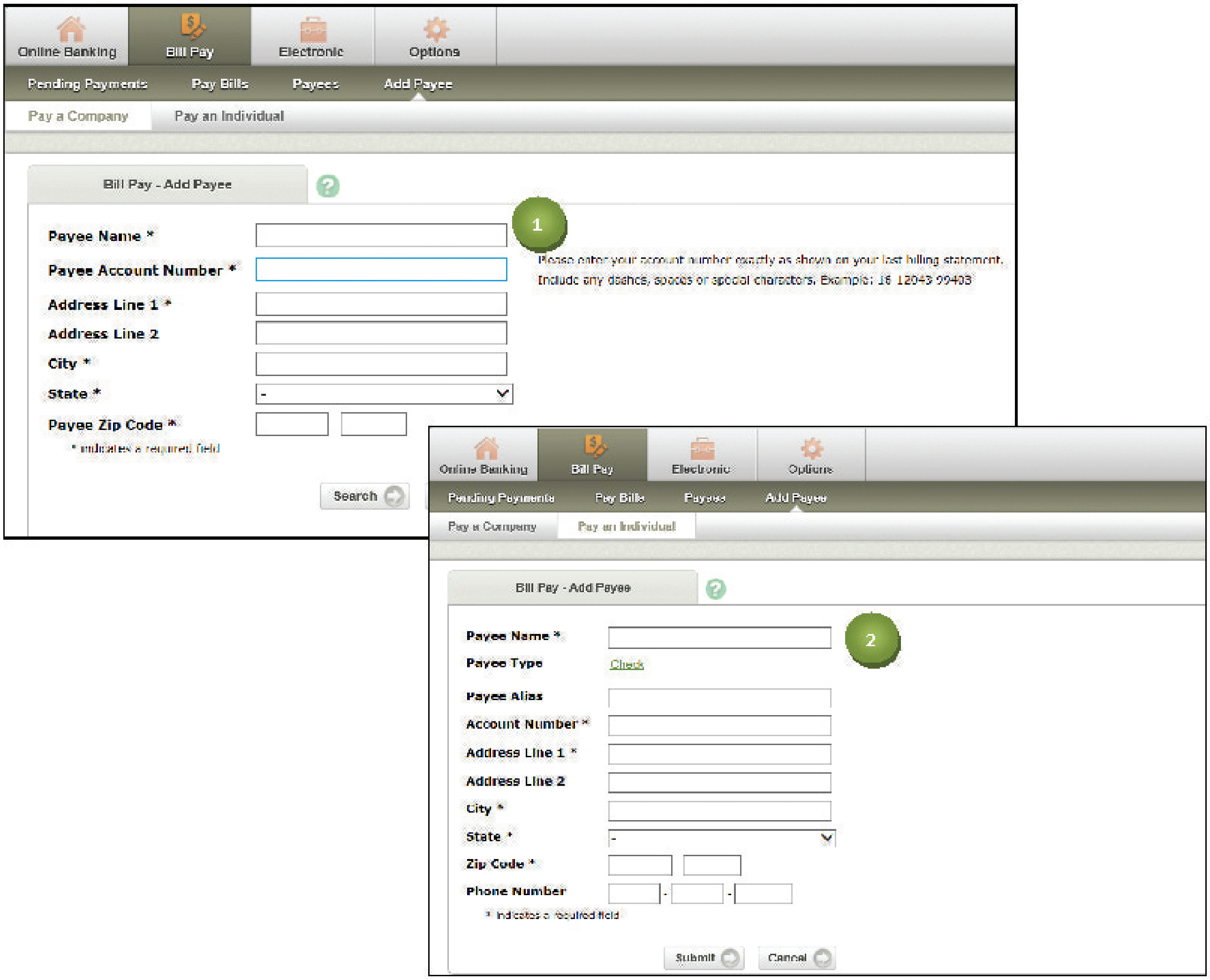
1. Before using Bill Pay, an account must be set up to pay bills. From the Bill Pay tab, choose the account to set up from the drop-down menu.
2. Once the Terms & Conditions have been reviewed, check I Agree. Next, choose the check number option for checks from the drop-down menu and Submit to continue.

Note: Bill Payment cannot be used to pay governmental fees (such as taxes) or court-directed obligations (such as alimony or child support). Bill Pay can be used from anywhere, but payees must be within the United States and its territories.

*Payments are processed at 2 a.m. and 12 p.m. (noon) on each business day. For an ELECTRONIC PAYMENT, allow 3 business days from the day the payment is submitted. Electronic payments will not be made unless the funds are available. For a CHECK PAYMENT, the check will be in the mail on the same day if it is submitted before the 12 p.m. processing time. Allow 5 to 7 business days for a check payment. Please note that Community Bank has no control over the U.S. Postal Service.

Set Up Payees

Before a payment can be made, a payee will need to be set up. Click Add Payees under the Bill Payment tab and enter in the payee information.

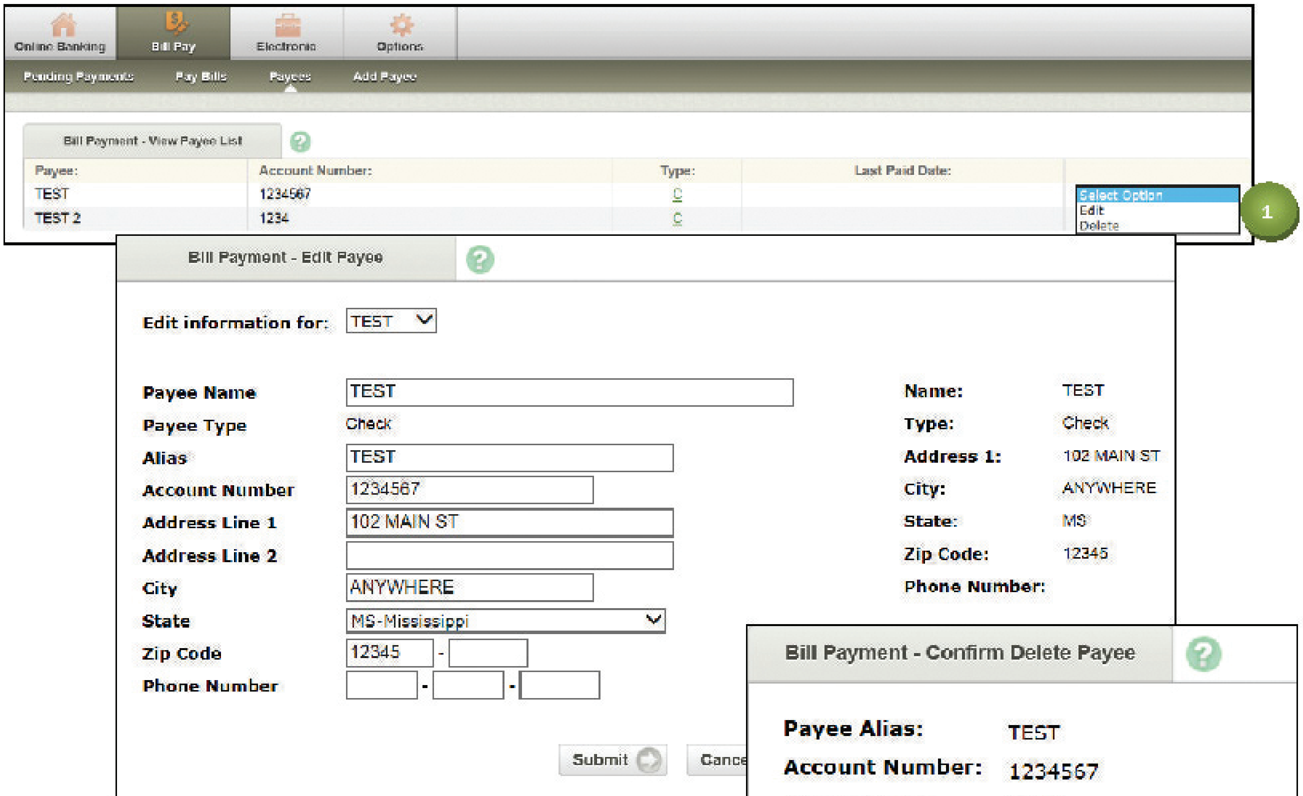


1. For a business payee, enter the payee's name, account number, address and ZIP Code, then Search. Choose a payee from the results on the next page.
2. For an individual payee, enter the payee's information in the fields provided. Be sure to include a telephone number, then Submit.

Note: If electronic payments are available for the payee, the payment will automatically be electronic. All other payments will process as check payments.

Edit or Delete Payees

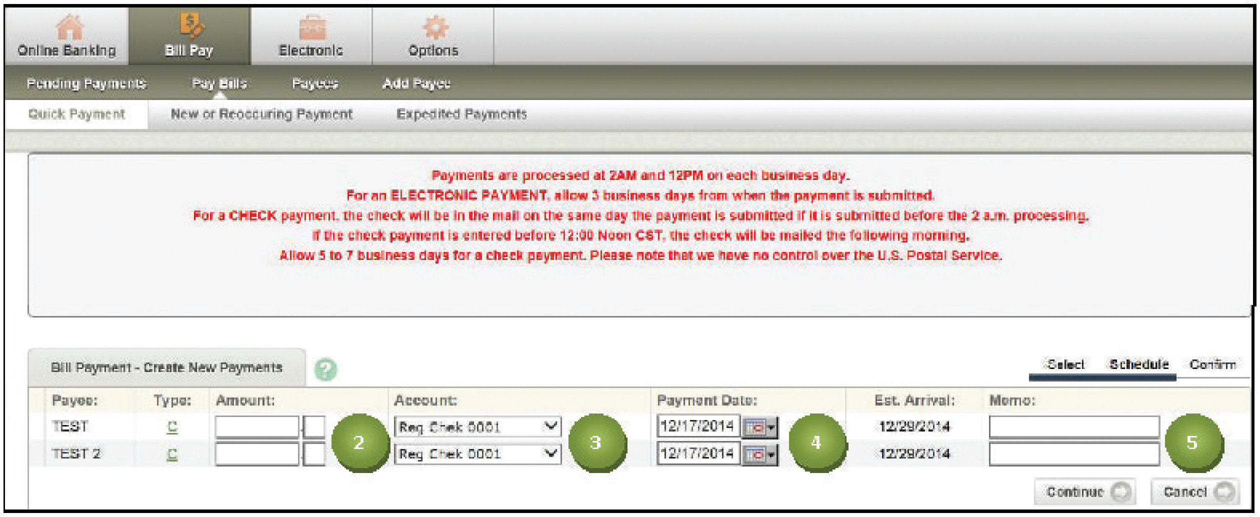
Conveniently edit payee's account details or delete payees no longer used. When editing a payee, various elements of payment information including the payee alias or account number can be updated.



1. To edit the payee's information, select Edit from the drop-down menu then edit the fields provided. Submit to update.
2. To delete a payee, select Delete from the drop-down menu, then confirm by selecting Delete on the next page.

Quick Payments

Pay all bills in one step with Quick Payments. This feature gives a quick and easy way to pay multiple payees from one screen. Click on Pay Bills from the Bill Payment tab.

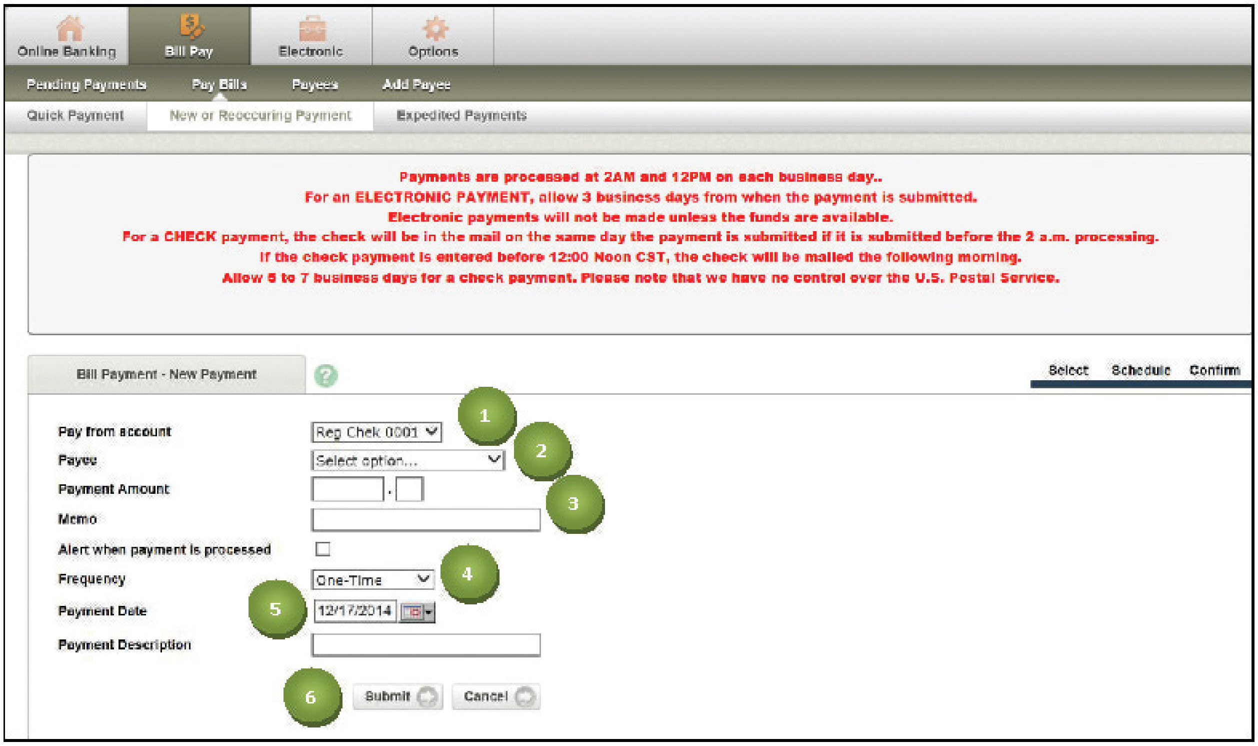


1. Select the Payees to pay.
2. Enter the amount of the payment.
3. Select the account from which to pay from the drop down menu.
4. Select the payment date.
5. Enter a memo, if desired. If a check, the memo will show on the memo line of the check. If electronic, the memo line will show in the Bill Pay history. Continue.

Note: Online banking will time out if the screen does not change. This may happen when loading multiple payments at one time.

Set Up New or Recurring Payments

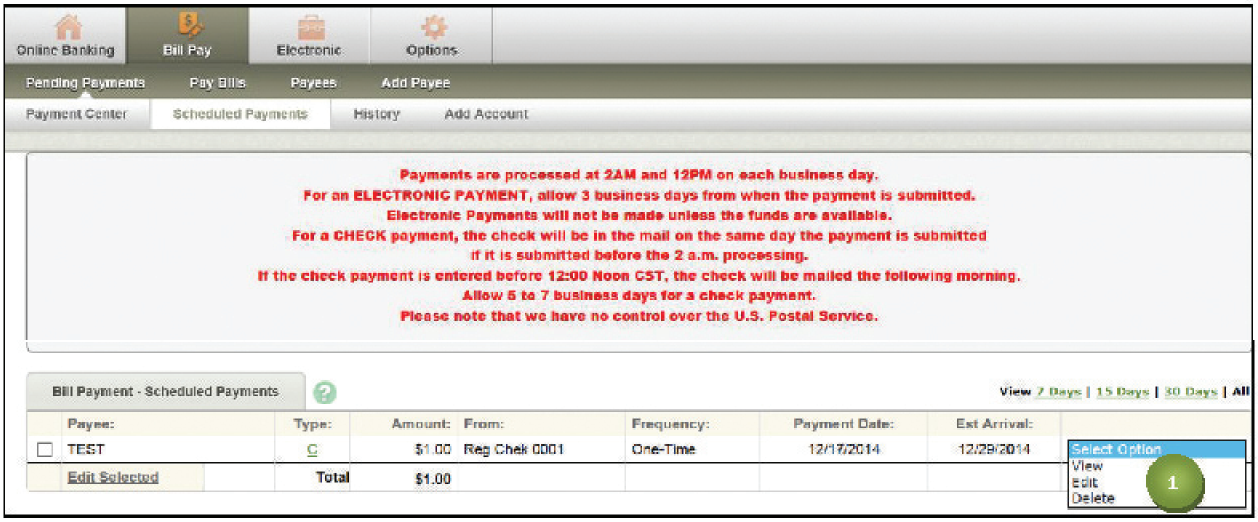
Use this feature to make a payment to a payee—just like writing a check! Input the payment details, click the Submit button, and the payment is now scheduled to the payee. It's that simple. From the Bill Pay tab then Pay Bills menu, click New or Recurring Payment.



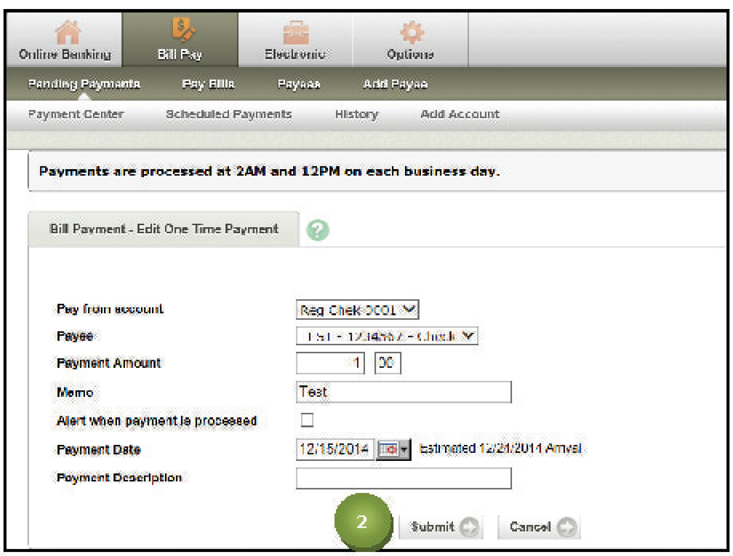
1. Select the account from the drop-down menu.
2. Choose the Payee from the drop-down menu.
3. Enter the payment Amount and a memo (if desired)
4. To set up recurring payments, select a payment Frequency.
5. Select the Payment Date.
6. Enter an optional description, then Submit.

Edit or Delete Payments

With Bill Pay, users have control over how and when payments are made. If a payment needs to be changed or deleted, it can be done before it is processed.



1. From Scheduled Payments in the Bill Pay submenu, select an option to Edit or Delete from the drop-down menu.

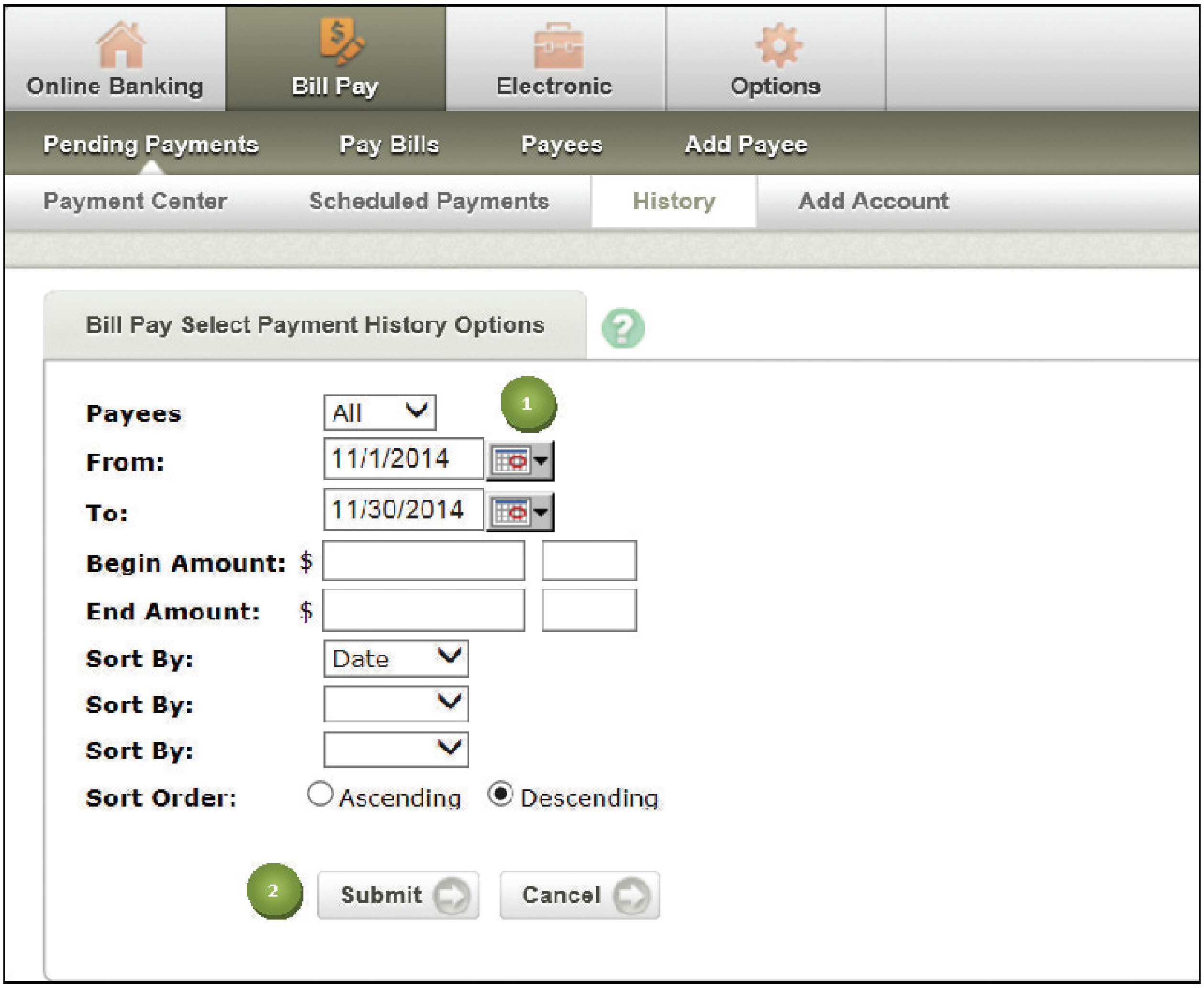


2. Edit the payment information and Submit to continue.

Note: After processed, check payments can be stopped via Stop Payments. Electronic payments cannot be stopped.

Payment History

Payment History gives detailed information about a payment that has been processed. The Payment History feature will be able to display its current status. Click on History from the Pending Payments menu.

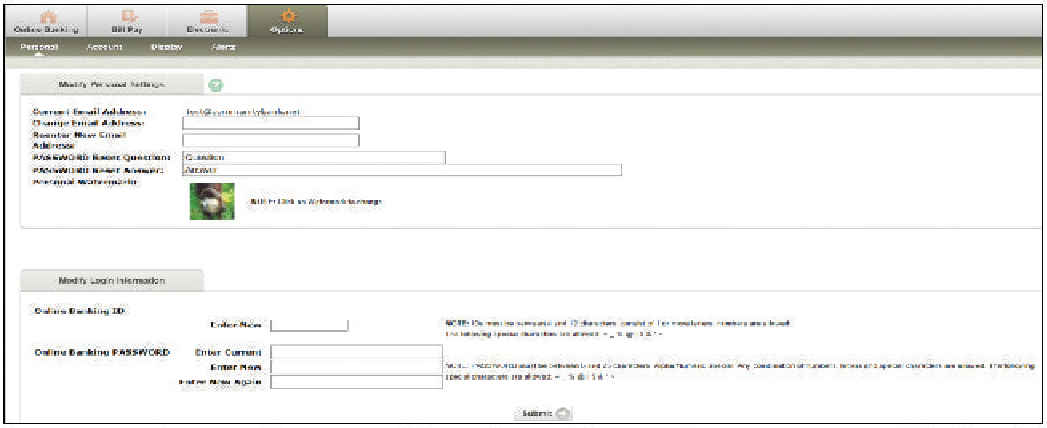


1. Enter the Payment History search criteria in the fields provided, then choose the Sort By options from the drop-down menus.
2. Submit to process the search request.

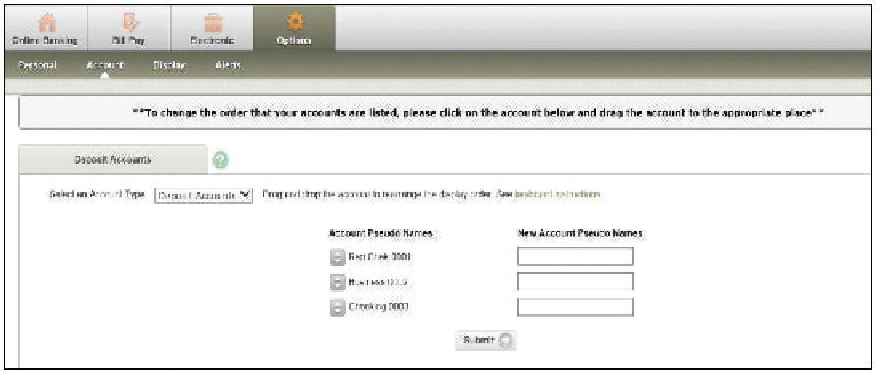
Note: To view payments that have cleared an account, go to the Account Listing page and click on the account name.

User Options

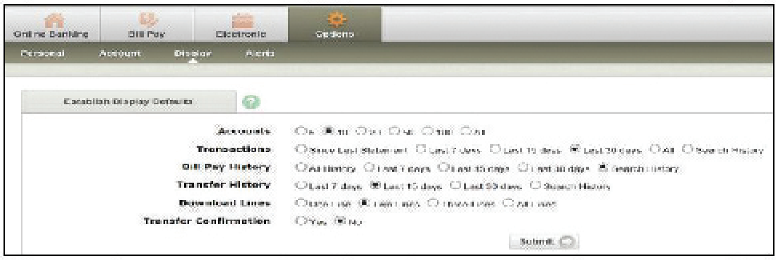
1. The Personal Settings feature can be used to change the Online Banking ID, change the Password, update the Email Address or edit the Password Reset Question and Answer.



2. Account Options allow modification of how the accounts will display when using Online Banking with the Pseudo Names feature. To modify the order in which the accounts are listed, click on the account and drag it up or down.



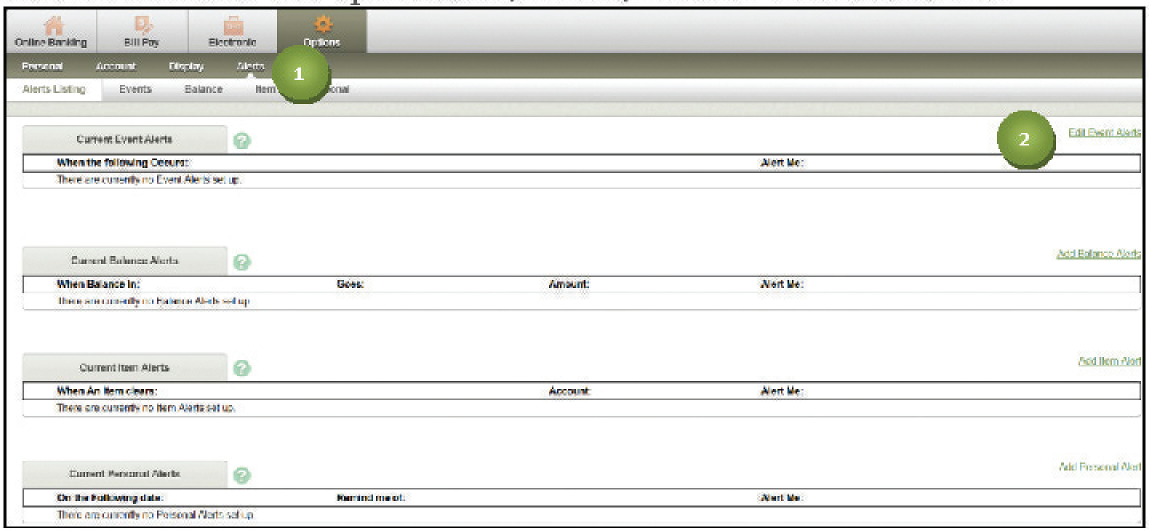
3. Display Options also control the default history and confirmation information presented when logging in to Online Banking.



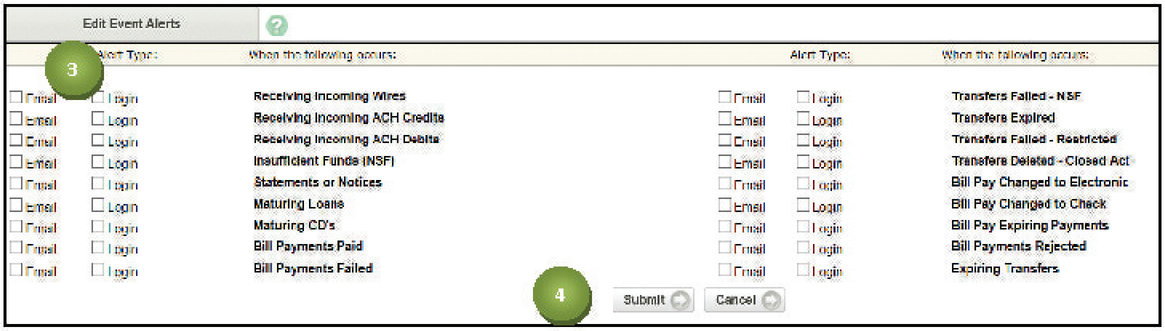
Note: In order to change the password online, the password reset question must be set up in the Options tab.
Note: The Online ID number will always work, even if an alias is established.

Alerts/Notifications

Make organizing finances easy by using the online Alerts feature to monitor the activity of accounts and receive notifications when attention is needed. Set up Balance, Event, Item or Personal alerts.



1. From the Options tab, select the Alerts menu.
2. Add or Edit Alerts by clicking on the appropriate link.



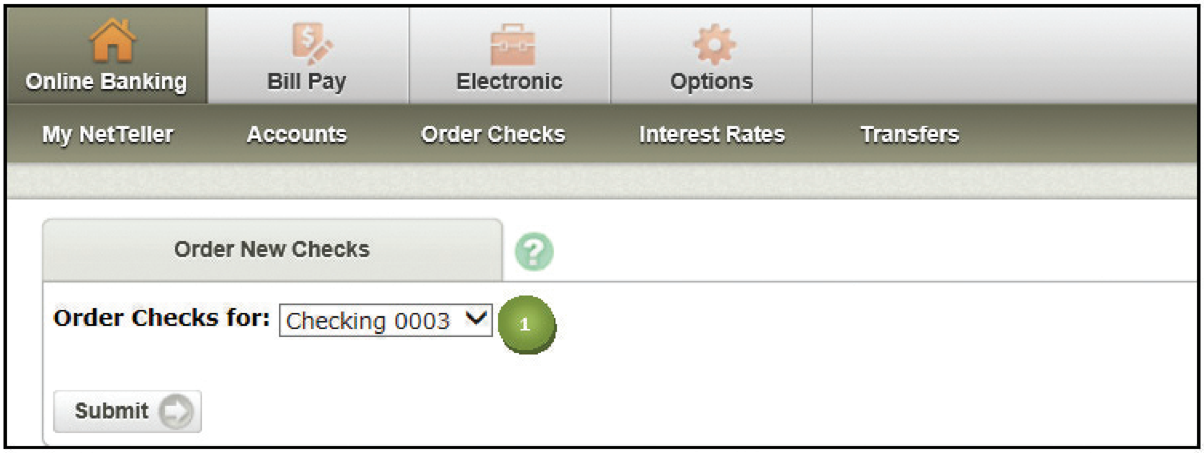
3. Choose the method of delivery by checking Email or Login.
4. Submit to process the Alert notification.

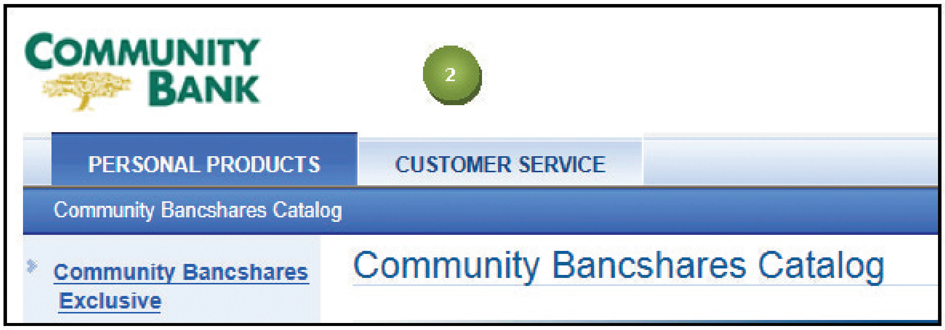
Available Alerts are:

- Wire
- ACH
- Insufficient Funds
- Statement or Notice
- Maturing Loan/CD
- Bill Payment
- Transfer
- Balance
- Item
- Personal

Other Services

Save a trip to the bank and reorder checks online. Select Order Checks from the Online Banking tab.



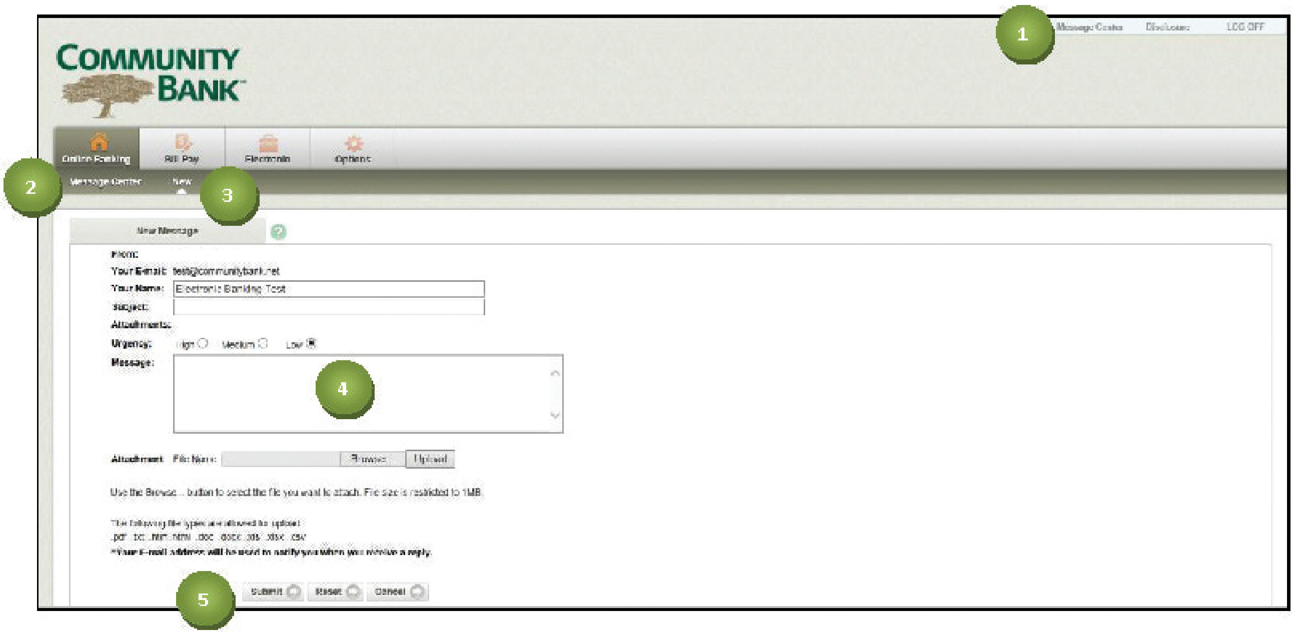


1. Choose the account in the drop-down menu, and Submit.
2. The site will be redirected to a secure website where checks, labels and accessories can be reordered.

Note: This feature is for reordering checks only. If checks have not been previously ordered through Community Bank, please contact the branch to order checks.

Message Center

To make communicating with Community Bank quick and easy, a secure message can be sent using the Message Center.



1. Select Message Center to send a secure message.
2. Check incoming messages from Community Bank by selecting Message Center.
3. To send a message directly to the bank, choose New from the Message Center menu.
4. Enter contact and subject information in the fields provided. Indicate the Urgency of the message by choosing the corresponding option.
5. Once the message is complete, Submit to send the secure message to Community Bank.

Note: The Customer Message Center is an online resource to ask “how to” questions about the web site. Please do not send a message that is time sensitive concerning an account. If a debit card needs to be reported lost or stolen please call 1-866-217-3305.

COMMUNITY BANK

Like no other bank you know.