

A Quick and Easy Guide to
Online Banking
and
Bill Pay



COMMUNITY BANK

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.

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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.

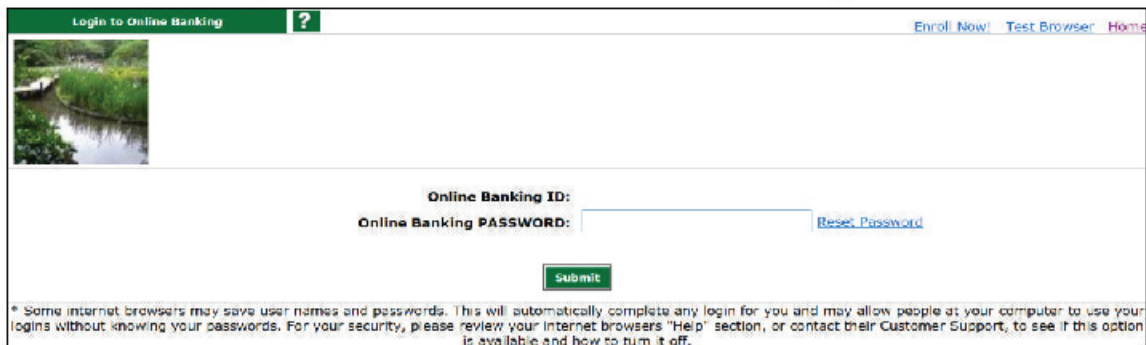
Getting Started and Logging In

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.

A screenshot of the online banking login screen. At the top, it says "Login to Online Banking" with a question mark icon. On the right, there are links for "Enroll Now!", "Test Browser", and "Home". Below this is a watermark image of a river and trees. In the center, there are two input fields: "Online Banking ID:" and "Online Banking PASSWORD:". To the right of the password field is a "Reset Password" link. Below the input fields is a "Submit" button. At the bottom, there is a disclaimer: "Some internet browsers may save user names and passwords. This will automatically complete any login for you and may allow people at your computer to use your logins without knowing your passwords. For your security, please review your internet browser's 'Help' section, or contact their Customer Support, to see if this option is available and how to turn it off."

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.

A screenshot of the online banking agreement screen. At the top, it says "Online Agreement" with a question mark icon. Below this, there is a heading "Online Agreement:" and a sub-heading "ONLINE BANKING AGREEMENT". The main text of the agreement is displayed in a scrollable area. At the bottom, there is a checkbox labeled "I Agree" which is checked. Below the checkbox are two buttons: "Accept" and "Decline".

- 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.

Information Message: PASSWORD Change Required.

Change NetTeller PASSWORD ?

Change your Online Banking PASSWORD (required):

Enter your current PASSWORD *

Enter your new PASSWORD *

Reenter your new PASSWORD *

NOTE: PASSWORD must be between 6 and 25 characters. Alpha/Numeric Special: Any combination of numbers, letters and special characters are allowed. The following special characters are allowed: + _ % @ ! \$ & * ~

Change your Online Banking ID (optional):

Your current Online Banking ID:

Enter your new Online Banking ID:

NOTE: Alias must contain at least one letter, and may contain numbers and these special characters: + _ % @ ! \$ & * ~. The ID must be between 4 and 12 characters.

Continue

- 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.

Select Watermark ?

Personal Icon

Current Image
No Image Selected

Click to Select or Change your Image

Previous Next

Cancel Submit

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

Security Features

What is it?
In order to make your online banking experience as secure as possible we are introducing a new security feature that detects any unusual behavior involving your account.

How does it work?
In order to make your online banking experience as secure as possible we are introducing a new security feature that detects any unusual behavior involving your account.

What are the next steps?
Answer and verify three security questions.
Enter and confirm your phone numbers
Continue banking, with an even higher level of security!

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.

Create Challenge Questions

Please provide an answer for each of the questions you select. These responses will be used to verify your identity.

Question One:

Answer:

Question Two:

Answer:

Question Three:

Answer:

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.

Email Address
Please take a minute to update your email address. This email will be used to send event notifications selected in options, notifications of ready electronic notices and e-statements, reset your own password, etc.

Password Reset Question and Answer
Have you ever been locked out and wished you could reset your password without calling the bank? You can if you have established a password reset question and answer. Complete the two fields below. Then the next time you become locked out click "reset password" and follow the on-screen instructions.

Personal Information

Enter/Update Email Address, Password Reset Question & Answer

Email address on file:

* The question and answer field below are used to prompt you when you need to reset your password.

Password Reset Question:

Password Reset Answer:

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 Nettleer 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.

The screenshot displays the My Nettleer online banking interface. At the top, there is a navigation bar with icons for Online Banking, Bill Pay, Electronic, and Options. Below this, a secondary navigation bar includes links for My Nettleer, Accounts, Order Checks, Interest Rates, and Transfers. The main content area is divided into several sections: Account Balances, My Accounts, Alerts, Recent Payments, Recent Statements, and Recent Transactions. A green circle with the number '1' highlights the 'Business 0002' account in the 'My Accounts' table. A 'Did You Know' section and a 'Welcome' message are also visible. A 'REMINDER:' box is present at the bottom right. A dropdown menu is open over the 'Business 0002' account, showing options: Transactions, Download Statements, Stop Payments, Transfers, and Account Info. A green circle with the number '2' highlights the 'Account Info' option.

| Name | Balance | View |
|-----------------|---------|------|
| D Checking 0000 | 4.50 | Info |
| D Business 0002 | 4.45 | Info |
| D Reg Chk 0001 | 5.10 | Info |

| Account (Click for Details) | Balance | Status |
|-------------------------------|---------|---------------|
| Reg Chk 0001 | 0.10 | Select Option |
| Business 0002 | 4.45 | |
| Checking 0003 | 4.50 | |

- Select Option
- Transactions
- Download Statements
- Stop Payments
- Transfers
- Account Info

1. The Transactions page can be accessed by clicking the account name from the My Nettleer 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.

The screenshot displays the online banking interface for the Transactions page. The top navigation bar includes links for Online Banking, Bill Pay, Electronic, and Options. Below this, there are tabs for My NetTeller, Accounts, Transactions, Transfers, Stop Payments, Statements, and Account Info. The Transactions tab is active, showing a list of transactions from 11/12/2014 to 12/12/2014. The current balance is 0.10 and the available balance is 0.10. The transactions table includes columns for Date, Ref/Check No, Description, Debit, Credit, and Balance. A search interface is also visible, allowing users to search for transactions by date, amount, and check number.

| Date | Ref/Check No | Description | Debit | Credit | Balance |
|------------|--------------|---|--------|---------|---------|
| 12/11/2014 | 1211140016 | Trsf from DDA Account test Confirmation number 1211140016 | | 1.55 CR | 0.10 |
| 12/09/2014 | | SVC CHG 1438 12/09/14 Reorder Crd Feb Card# ****3764 | (5.00) | | (1.45) |
| 11/19/2014 | 159 | Regular Check 159 | (1.00) | | 3.55 |
| 11/19/2014 | | Regular Deposit | | 1.00 CR | 4.55 |

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.

The screenshot shows the online banking interface for a 'New Stop Payment' request. At the top, the 'Online Banking' tab is selected, and the 'Stop Payments' menu item is highlighted with a green circle labeled '1'. Below the navigation bar, a message box contains instructions: 'Please enter your account number in the Remarks field.' followed by a red instruction: 'Please print, this confirmation sheet, sign it and fax to 601-706-0753 or contact your local branch for a form.' Below this, a paragraph states: 'According to State Statutes, a written, signed, Stop-Payment order is required for the initial Stop-Payment request to be valid for longer than 14 days. Upon receipt of a signed Stop-Payment Order, your request will be valid for six months.' This is followed by another red instruction: 'Our Stop-Payment requirements have changed. Please read before completing the stop pay request.' A larger red paragraph follows: 'All parties agree to abide by the rules and regulations (as established by the Uniform Commercial Code or other law) governing Stop-Payment Orders. To be effective, we must receive the Stop-Payment Order 24 hours before we receive the item to give us a reasonable opportunity to act on it, and before our Stop-Payment cutoff time, if any. Our normal fees for this Stop-Payment will be charged to your account.' A final red line reads: 'ACH stop payments do require an "Affidavit of Unauthorized ACH Debit Activity" form to be signed. These may be obtained at any office.' Below the message box, the 'New Stop Payment' form is visible. It has a title bar with 'New Stop Payment' and 'Enter Review Finish' buttons. The form contains a dropdown menu for 'Add Stop Payments for Account:' with 'Reg. Chck. 0301' selected. Below this are fields for '*Check Date' (12/12/2014), '*Check Number', '*Amount', '*Payee', and five 'Remarks' fields. A green circle labeled '2' is placed over the message box. A green circle labeled '3' is placed over the '*Check Date' and '*Check Number' fields. A green circle labeled '4' is placed over the 'Submit' and 'Cancel' buttons.

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.

The screenshot shows the 'New Transfer' form in an online banking system. The form is titled 'New Transfer' and has a 'Schedule' button. The form fields are: 'Transfer funds from' (Expense Checking), 'Transfer funds to' (Select acc...), 'Payment options' (None), 'Transfer amount' (input field), 'Frequency' (One Time), 'Transfer Date' (06/04/2015), and 'Transfer Memo' (input field). A 'Submit' button is at the bottom right. The interface also shows a navigation bar with 'Online Banking', 'Bill Pay', 'Electronic', and 'Options' tabs, and a sub-menu with 'My NetTeller', 'Accounts', 'Transactions', 'Transfers', 'Stop Payments', 'Statements', and 'Account Info'. The 'Transfers' sub-menu is active, showing 'New', 'Pending', and 'History' options. A note at the top states: 'Transfers will be posted on today's business until 8 pm CST Monday-Friday excluding holidays. Some balances are not shown in the Available Balance below, but will be included in the availability of funds to set up the transfer.'

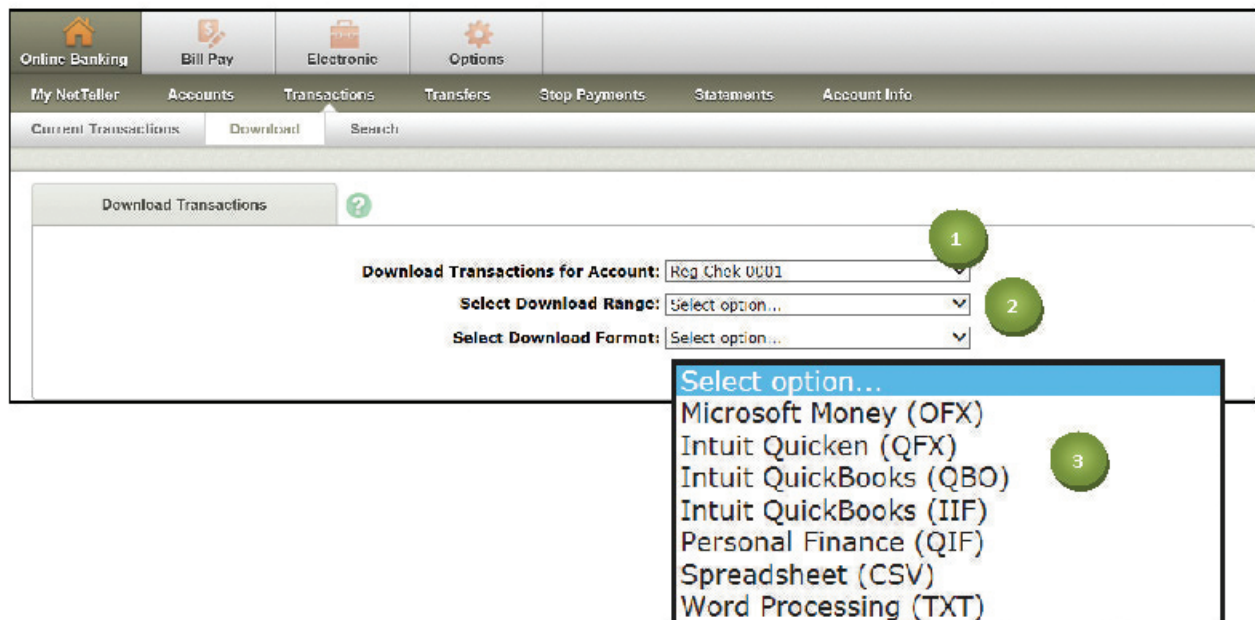
1. Choose the From and To accounts from the drop-down menus.
2. Enter a Transfer amount.
3. To create a recurring transfer, select a Frequency from the drop-down menu.
4. Enter the Transfer Date in the field provided, or use the calendar feature by clicking on the calendar icon.
5. Use the Transfer memo 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.

The screenshot shows the 'Enrollment' page in the Online Banking system. At the top, there is a navigation bar with tabs for 'Online Banking', 'Bill Pay', 'Electronic' (highlighted with a green circle '1'), and 'Settings'. Below the navigation bar, the page title is 'Enrollment'. A message states: 'You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:'. The steps are numbered 1 through 5, with green circles highlighting the corresponding elements on the page:

- 1. Account(s) and Document Enrollment:** A section with a link 'All available documents for all active accounts' and a 'Details' link.
- 2. Email Address:** A prompt to review the email address 'test@communitybank.net' with a text input field.
- 3. Security Phrase:** A prompt to enter a security phrase with a text input field.
- 4. Enrollment Passcode:** A prompt to enter the enrollment passcode with a text input field.
- 5. Agreement:** A section titled 'Community Bank Agreement to Begin or Discontinue Receipt of Electronic Communications'. It contains a scrollable area with the agreement text and a checkbox labeled 'I agree to the listed terms.' Below the checkbox is an 'Enroll Now' button.

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.

The screenshot displays the online banking interface for setting up bill pay. On the left, the 'Bill Pay' tab is active, showing a navigation menu with options like 'Pending Payments', 'Pay Bills', 'Payees', and 'Add Payee'. Below the menu, there is an 'Information Message' and a section titled 'Add a Bill Pay Account'. A drop-down menu is labeled 'Select account to set up for bill pay: Select option...' and is highlighted with a green circle '1'. Below the menu are 'Submit' and 'Cancel' buttons. On the right, a pop-up window titled 'Add a Bill Pay Account - Terms & Conditions' is shown. It contains sections for 'Bill Payment Service Charges Terms and Agreement:', 'Enrollment Fees' (noting that fees will be waived), and 'Transaction/Cycle Fees'. At the bottom of this window, there is a checkbox labeled 'I Agree' and a drop-down menu for 'Please select the left-most digit for Bill Payment check numbers* : 1', which is highlighted with a green circle '2'. Below the menu are 'Submit' and 'Cancel' buttons.

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.

The image displays two screenshots of the 'Bill Pay - Add Payee' form. The top screenshot shows the 'Pay a Company' tab with fields for Payee Name, Account Number, Address Line 1, Address Line 2, City, State, and Payee Zip Code. A green circle with the number 1 highlights the Payee Name field. A tooltip for the Account Number field reads: 'Please enter your account number exactly as shown on your last billing statement. Include any dashes, spaces or special characters. Example: 16 12043 99403'. The bottom screenshot shows the 'Pay an Individual' tab with fields for Payee Name, Payee Type (with a 'Clear' link), Payee Alias, Account Number, Address Line 1, Address Line 2, City, State, Zip Code, and Phone Number. A green circle with the number 2 highlights the Payee Name field. Both screenshots include a 'Search' button in the top one and 'Submit' and 'Cancel' buttons in the bottom one.

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.

Bill Payment - View Payee List

| Payee: | Account Number: | Type: | Last Paid Date: | |
|--------|-----------------|-------|-----------------|---------------|
| TEST | 1234567 | C | | Select Option |
| TEST 2 | 1234 | C | | Edit |
| | | | | Delete |

Bill Payment - Edit Payee

Edit information for: TEST

Payee Name: TEST
Payee Type: Check
Alias: TEST
Account Number: 1234567
Address Line 1: 102 MAIN ST
Address Line 2:
City: ANYWHERE
State: MS-Mississippi
Zip Code: 12345
Phone Number:

Name: TEST
Type: Check
Address 1: 102 MAIN ST
City: ANYWHERE
State: MS
Zip Code: 12345
Phone Number:

Submit Cancel

Bill Payment - Confirm Delete Payee

Payee Alias: TEST
Account Number: 1234567
Payee Name: TEST
Payee Type: Check
Address: 102 MAIN ST
City: ANYWHERE
State: MS
Zip Code: 12345-0000
Phone Number:

Delete Cancel

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.

Bill Payment - Quick Payment ? Select Schedule Confirm

Please select between 1 to 10 payees.

TEST 1 TEST 2

Continue

Online Banking Bill Pay Electronic Options

Pending Payments Pay Bills Payees Add Payee

Quick Payment New or Recurring Payment Expedited Payments

Payments are processed at 2AM and 12PM on each business day.
For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted.
For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 a.m. processing.
If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning.
Allow 5 to 7 business days for a check payment. Please note that we have no control over the U.S. Postal Service.

Bill Payment - Create New Payments ? Select Schedule Confirm

| Payee: | Type: | Amount: | Account: | Payment Date: | Est. Arrival: | Memo: |
|--------|-------|---------|-----------------------------|---------------------------|---------------|-------|
| TEST | C | | Reg Chk 0001 2 | 12/17/2014 3 | 12/29/2014 | |
| TEST 2 | C | | Reg Chk 0001 | 12/17/2014 4 | 12/29/2014 | |

Continue Cancel 5

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.

The screenshot shows the 'Bill Payment - New Payment' form in a web application. The form is titled 'Bill Payment - New Payment' and has a 'Select Schedule Confirm' button in the top right. The form fields are as follows:

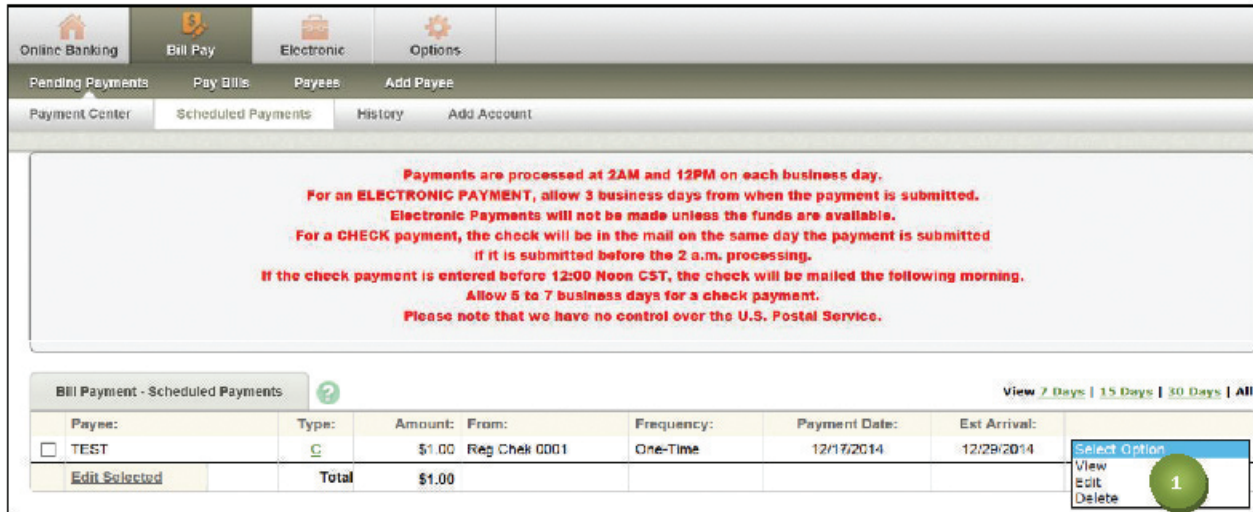
- Pay from account:** A drop-down menu showing 'Reg Chck 0001' with a green circle '1' next to it.
- Payee:** A drop-down menu showing 'Select option...' with a green circle '2' next to it.
- Payment Amount:** A text input field with a decimal separator and a green circle '3' next to it.
- Memo:** A text input field.
- Alert when payment is processed:** A checkbox.
- Frequency:** A drop-down menu showing 'One-Time' with a green circle '4' next to it.
- Payment Date:** A date picker showing '12/17/2014' with a green circle '5' next to it.
- Payment Description:** A text input field.
- Submit/Cancel:** Two buttons at the bottom with a green circle '6' next to the 'Submit' button.

At the top of the page, there is a navigation bar with 'Online Banking', 'Bill Pay', 'Electronic', and 'Options'. Below that is a sub-navigation bar with 'Pending Payments', 'Pay Bills', 'Payees', and 'Add Payee'. Under 'Pay Bills', there are three tabs: 'Quick Payment', 'New or Recurring Payment', and 'Expedited Payments'. A red warning box is present above the form, stating: 'Payments are processed at 2AM and 12PM on each business day.. For an ELECTRONIC PAYMENT, allow 3 business days from when 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 the payment is submitted if it is submitted before the 2 a.m. processing. If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning. Allow 5 to 7 business days for a check payment. Please note that we have no control over the U.S. Postal Service.'

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.

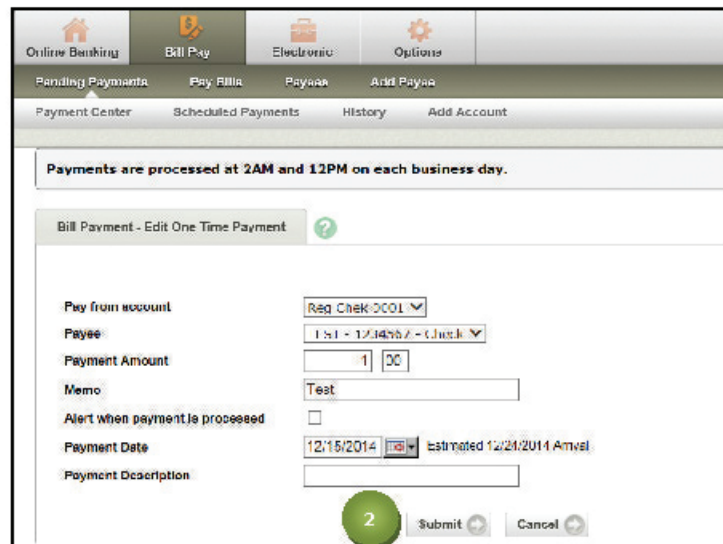


Payments are processed at 2AM and 12PM on each business day.
For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted.
Electronic Payments will not be made unless the funds are available.
For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 a.m. processing.
If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning.
Allow 5 to 7 business days for a check payment.
Please note that we have no control over the U.S. Postal Service.

Bill Payment - Scheduled Payments ? View 7 Days | 15 Days | 30 Days | All

| Payee: | Type: | Amount: | From: | Frequency: | Payment Date: | Est Arrival: | |
|-------------------------------|--------------|---------------|----------------|------------|---------------|--------------|--|
| <input type="checkbox"/> TEST | | \$1.00 | Reg Check 0001 | One-Time | 12/17/2014 | 12/29/2014 | Select Option |
| Edit Selected | Total | \$1.00 | | | | | View Edit Delete |

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



Payments are processed at 2AM and 12PM on each business day.

Bill Payment - Edit One Time Payment ?

Pay from account: Reg Check 0001

Payee: TEST - 12/14/2014 - Check

Payment Amount: 1.00

Memo: Test

Alert when payment is processed:

Payment Date: 12/15/2014 Estimated 12/21/2014 Arrival

Payment Description:

[Submit](#) [Cancel](#)

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.

The screenshot shows a web interface for Bill Pay. At the top, there are navigation tabs: Online Banking, Bill Pay (selected), Electronic, and Options. Below these are sub-tabs: Pending Payments, Pay Bills, Payees, and Add Payee. Under Pending Payments, there are further options: Payment Center, Scheduled Payments, History (selected), and Add Account. The main content area is titled "Bill Pay Select Payment History Options" and contains the following fields and controls:

- Payees:** A dropdown menu set to "All".
- From:** A date field set to "11/1/2014" with a calendar icon.
- To:** A date field set to "11/30/2014" with a calendar icon.
- Begin Amount:** A field with a dollar sign and an empty input box.
- End Amount:** A field with a dollar sign and an empty input box.
- Sort By:** Three dropdown menus, the first set to "Date".
- Sort Order:** Radio buttons for "Ascending" and "Descending", with "Descending" selected.
- Buttons:** "Submit" and "Cancel" buttons.

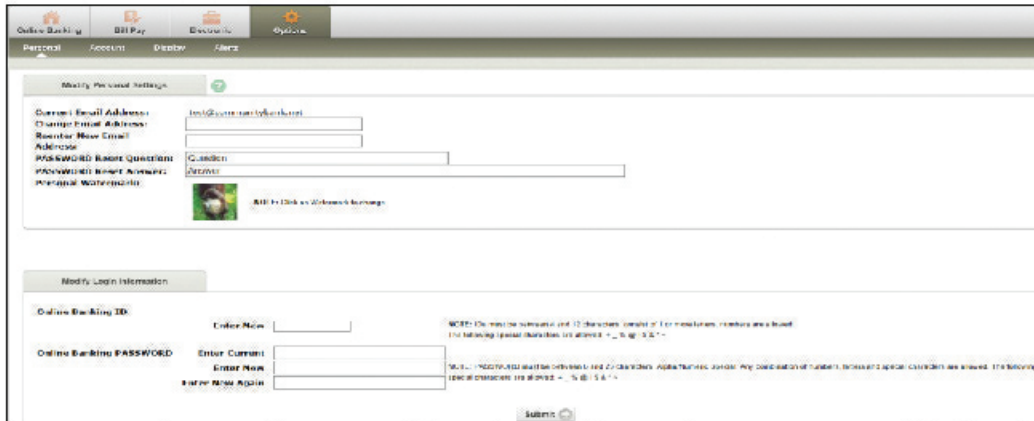
Green callout circles with numbers 1 and 2 are placed over the "Payees" dropdown and the "Submit" button, respectively.

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.

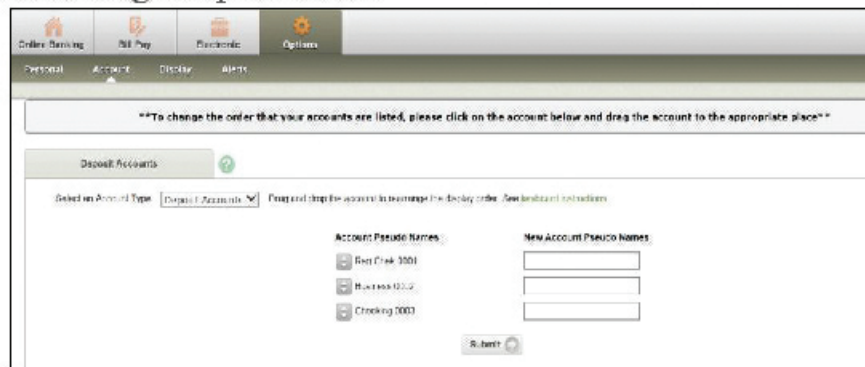
User Options

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.



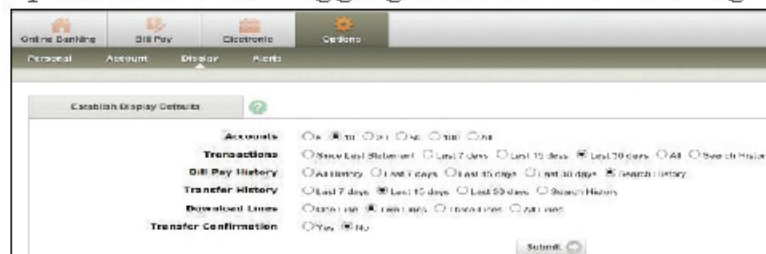
The screenshot shows the 'Modify Personal Settings' page. It includes a navigation bar with 'Online Banking', 'Bill Pay', 'Electronic', and 'Options'. Below the navigation bar are tabs for 'Personal', 'Account', 'Display', and 'Alerts'. The main content area is titled 'Modify Personal Settings' and contains several sections: 'Current Email Address' with a 'Change Email Address' link and a text input field; 'New Email Address' with a text input field; 'PASSWORD Reset Question' with a 'Question' text input field; 'PASSWORD Reset Answer' with an 'Answer' text input field; and 'Personal Watermarks' with a small image icon and a 'Bill Pay Link on Website Settings' link. Below this is the 'Modify Login Information' section, which includes 'Online Banking ID' with a 'Enter New' text input field and a 'Submit' button. To the right of the 'Enter New' field is a note: 'NOTE: ID number remains the same and ID changes result in 1 or more times, numbers are based on the following special characters: 0-9, A-Z, a-z'. Below the 'Enter New' field are 'Enter New Again' and 'Submit' buttons. To the right of the 'Enter New Again' field is another note: 'NOTE: ID number remains the same and ID changes result in 1 or more times, numbers are based on the following special characters: 0-9, A-Z, a-z'. A 'Submit' button is located at the bottom right of the page.

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.



The screenshot shows the 'Display Accounts' page. It includes a navigation bar with 'Online Banking', 'Bill Pay', 'Electronic', and 'Options'. Below the navigation bar are tabs for 'Personal', 'Account', 'Display', and 'Alerts'. The main content area is titled 'Display Accounts' and contains a message: 'To change the order that your accounts are listed, please click on the account below and drag the account to the appropriate place'. Below this is a 'Select an Account Type' dropdown menu set to 'Display Accounts'. To the right of the dropdown is a note: 'Optional step for account to manage the display order. See list below for details'. Below the dropdown is a table with two columns: 'Account Pseudo Names' and 'New Account Pseudo Names'. The 'Account Pseudo Names' column has three rows with checkboxes and text: 'Bill Check 300', 'Business 002', and 'Checking 000'. The 'New Account Pseudo Names' column has three empty text input fields. A 'Submit' button is located at the bottom right of the page.

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



The screenshot shows the 'Establish Display Details' page. It includes a navigation bar with 'Online Banking', 'Bill Pay', 'Electronic', and 'Options'. Below the navigation bar are tabs for 'Personal', 'Account', 'Display', and 'Alerts'. The main content area is titled 'Establish Display Details' and contains several sections: 'Accounts' with radio buttons for 'All', 'New', 'Old', 'Older', 'Older', 'Older'; 'Transactions' with radio buttons for 'Show Last Statement', 'Last 7 days', 'Last 15 days', 'Last 30 days', 'All', and 'See all history'; 'Bill Pay History' with radio buttons for 'All history', 'Last 7 days', 'Last 15 days', 'Last 30 days', and 'Search history'; 'Transfer History' with radio buttons for 'Last 7 days', 'Last 15 days', 'Last 30 days', and 'Search history'; 'Downloaded Lines' with radio buttons for 'None', 'Last 7 days', 'Last 15 days', 'Last 30 days', and 'All lines'; and 'Transfer Confirmation' with radio buttons for 'Yes' and 'No'. A 'Submit' button is located at the bottom right of the page.

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.

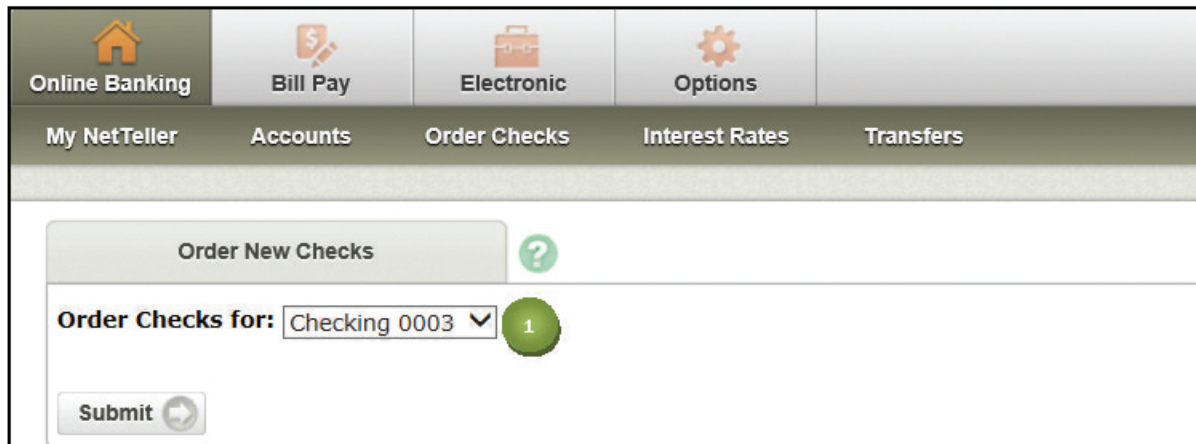
3. Choose the method of delivery by checking Email or Login.
4. Submit to process the Alert notification.

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.



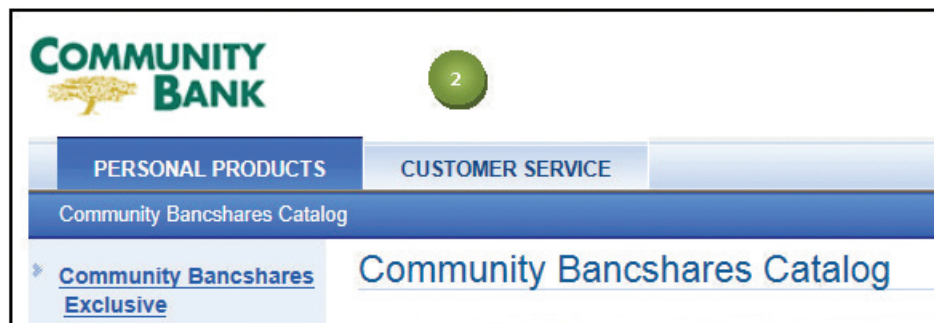
Online Banking | Bill Pay | Electronic | Options

My NetTeller | Accounts | Order Checks | Interest Rates | Transfers

Order New Checks ?

Order Checks for: Checking 0003 1

Submit



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.

The screenshot shows the Community Bank website's Message Center. At the top right, there are links for 'Message Center', 'Direct Deposit', and 'Log Off'. Below this is a navigation bar with icons for 'Online Banking', 'Bill Pay', 'Alerts', and 'Options'. The 'Message Center' link is highlighted with a green circle labeled '2'. Below the navigation bar, there is a 'New' button with a green circle labeled '3'. The main content area is titled 'New Message' and contains several input fields: 'From:' (pre-filled with 'web@communitybank.net'), 'Your Name:' (pre-filled with 'Electronic Banking Test'), 'Subject:', 'Attachments:', 'Urgency:' (with radio buttons for 'High', 'Medium', and 'Low', where 'Low' is selected), and a large text area for the 'Message:' (with a green circle labeled '4'). Below the text area is an 'Attachment' section with a 'Browse...' button and an 'Upload' button. At the bottom of the form, there are 'Submit', 'Cancel', and 'Cancel' buttons, with the 'Submit' button highlighted by a green circle labeled '5'. A small note at the bottom of the form states: 'The following file types are allowed to upload: pdf, doc, ppt, tiff, jpeg, docx, xls, xlsx, csv. *Your e-mail address will be used to notify you when you receive a reply.'

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.