



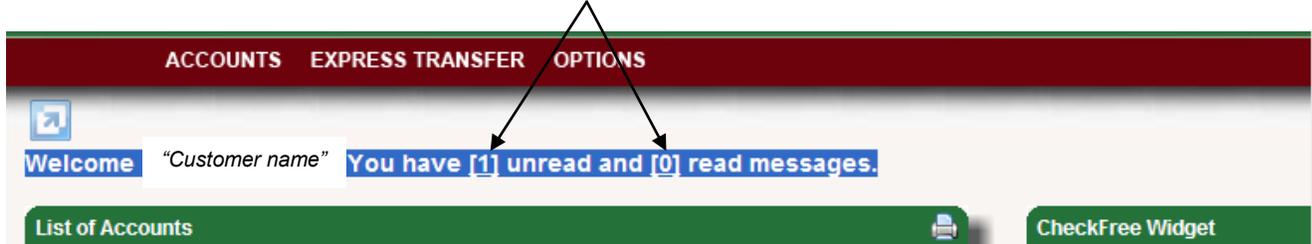
Online Banking

Introducing Online Banking Message Alerts

You have the ability to setup alerts in online banking to notify you when certain events occur on your account.

Here's how:

Log on to your Online Banking account
On the left hand side under the Menu Bar (Accounts, Express Transfer, Option), the Welcome banner below will appear.
Click on one of the links within the banner . . .



Choose any of the account type links below . . .



and select Setup New Alert.



Select a Category (checking, savings, or CD's) and Select a Type (from the list of alerts available) using the drop down boxes.

The screenshot shows a 'New Alert' dialog box. It contains two dropdown menus. The first, 'Select a Category:', has 'Checking' selected. The second, 'Select a Type:', has a list of alert types: 'Daily Checking Alert Text' (highlighted), 'Check Cleared', 'Checking Account Below Alert', 'Daily Checking Alert Email', and 'Daily Checking Alert Text'. There are 'Next' and 'Cancel' buttons and a close button (X) in the bottom right corner.

Below is an explanation of the alerts available:

Check Cleared: Receive notification when a specific check number clears.

Checking Account Below Alert: Receive notification when your checking account falls below a balance defined by you.

Daily Checking Alert Email: Receive daily notifications of your checking account balance when transactions post.

Daily Checking Alert Text: Receive daily notifications of your checking account balance when transactions post (delivered to your cell phone as an email message).

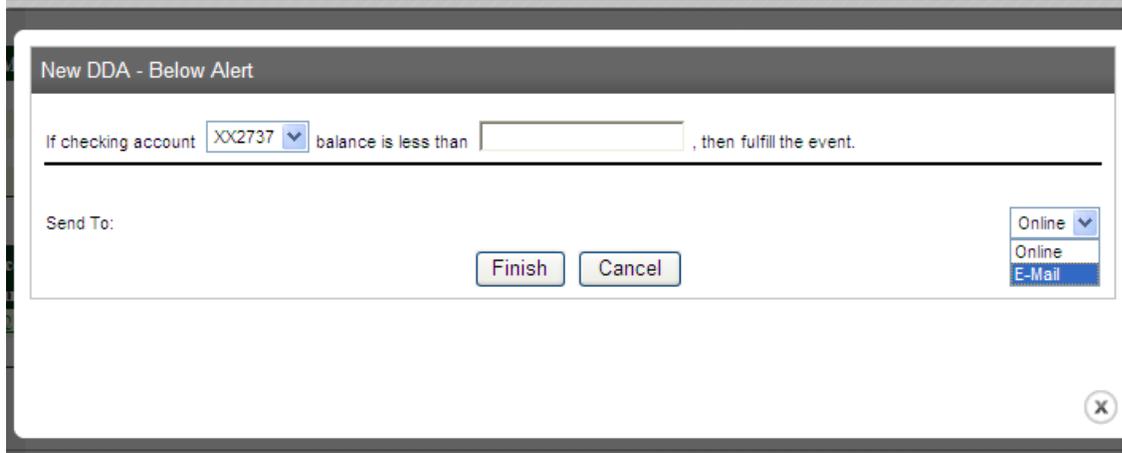
Savings Alert Text: Receive daily notifications of your savings account balance when transactions post (delivered to your cell phone as an email message).

Savings Balance Below Notice: Receive notification when your savings account falls below a balance defined by you.

Savings Daily Balance Notice: Receive daily notifications of your savings account balance when transactions post.

CD Maturity Notice: Receive notification 10 days prior to your Certificate of Deposit maturing.

If you select Checking Balance Below Alert, you will see the following screen:



Set the balance below notice at a certain dollar amount when you want to be notified.

Select how you want to receive the notification:

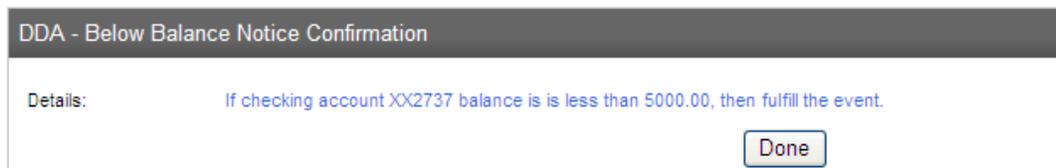
Online Message Box

– A message will be stored in online banking for the next time you log on.

E-mail

– You may input your “standard email address” if that is how you would like to receive the notification, OR you may input your “text email address” which will set up your notification to be sent as a text alert to your mobile phone.

Click FINISH



Review confirmation above and click DONE to setup.

The text alert you receive will look like this:

You have requested to be notified if your account number XXXXXXXXXXXX5920 falls below a balance defined by you.

Text Alerts:

If your cell phone is capable of receiving and displaying text messages, you may have the messages delivered to your cell phone.

Enter your cell phone address in the "Email Address" field(s).

Your cell phone address will likely take the input as 10-digit-cell-number@provider.com (i.e., 6089873321@messaging.nextel.com). Please note that entering a phone number without the @provider.com suffix will not work.

Check with your provider to determine your cell phone's e-mail address.

Text Email Addresses:

Here are some commonly used "text email addresses".

AT&T (& Tracfone): 10digitcellnumber@txt.att.net

CenturyTel: 10digitcellnumber@messaging.centurytel.net

Nextel: 10digitcellnumber@messaging.nextel.com

Qwest: 10digitcellnumber@qwestmp.com

Sprint PCS: 10digitcellnumber@messaging.sprintpcs.com

T-Mobile: 10digitcellnumber@tmomail.net

US Cellular: 10digitcellnumber@email.uscc.net

Verizon: 10digitcellnumber@vtext.com

Messages that we deliver to cell phone devices are truncated at approximately 120 characters. Different providers will display our messages in different ways. For example, some will include the subject line, and others will not. These variations are beyond our control.