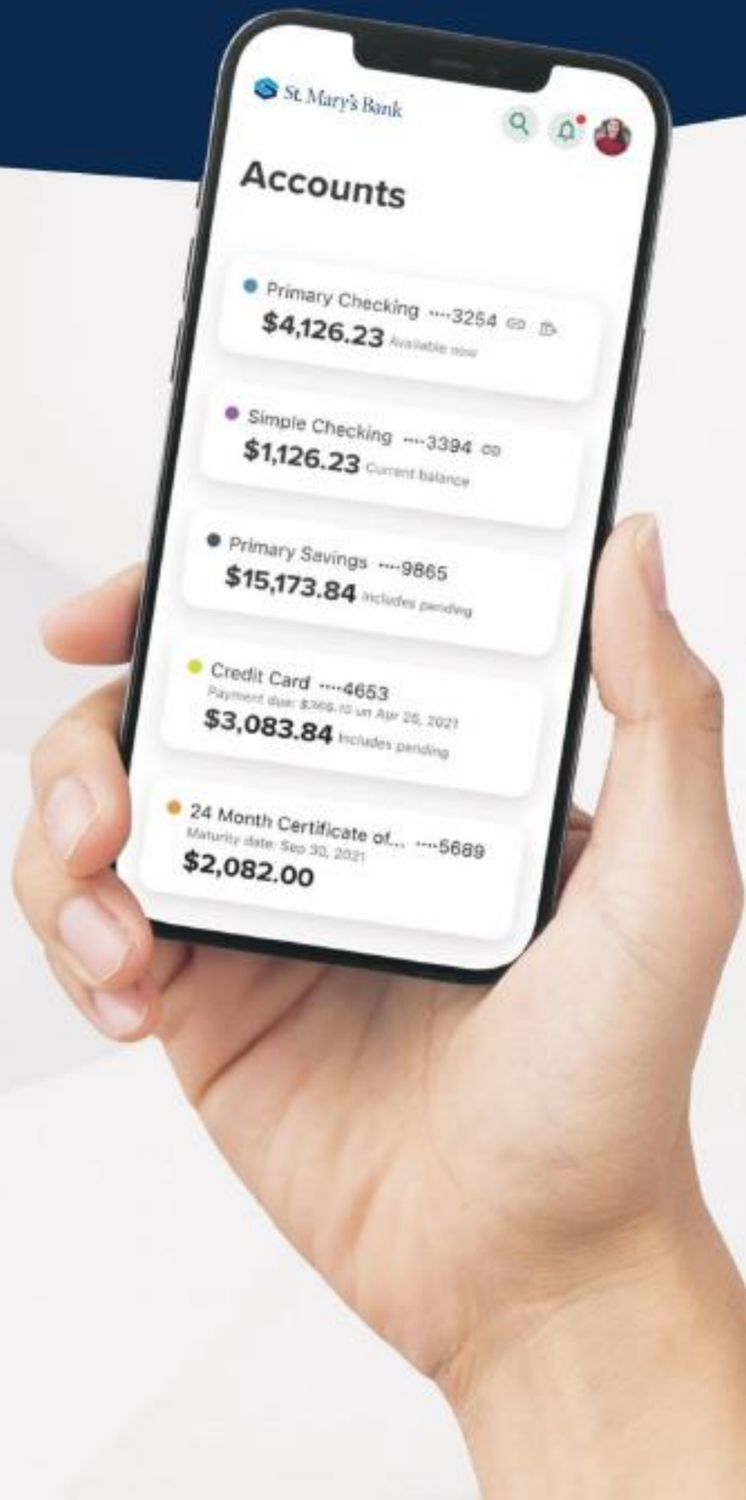
St. Mary's Bank

ONLINE BANKING USER GUIDE



St. Mary's Bank

Table of Contents

About This Guide

This guide is designed to assist in answering questions and help you navigate through some common transactions.

Getting Started

Browser and Device Support

Access your accounts via desktop, tablet, or mobile devices anytime, anywhere. For an optimal experience, make sure your devices are using the most updated versions of software available.

- Browser Support – Make sure your browser is within the latest 2 versions (Safari, Chrome, Edge, Firefox). Please note, Internet Explorer 11 does not support online banking and standards that are implemented in newer browsers.
- Device Support –
    - Windows: Versions still supported by Microsoft & support a browser listed above
    - OS X: Versions still supported by Apple & support a browser listed above
    - Android: Version 9.0+
    - iOS: Last 2 major releases

First Time, New Users*

If you have an account with us, but are new to online banking, it is easy to get started.

First navigate to our website and click register. You will then be prompted to verify protected information that matches the information on your account. You will then be prompted to accept the disclosure for Online Banking Access and enter your social security number.

Then you will be required to create a username and password. To keep your username and password secure, we have specific requirements.

Username: **Password:**

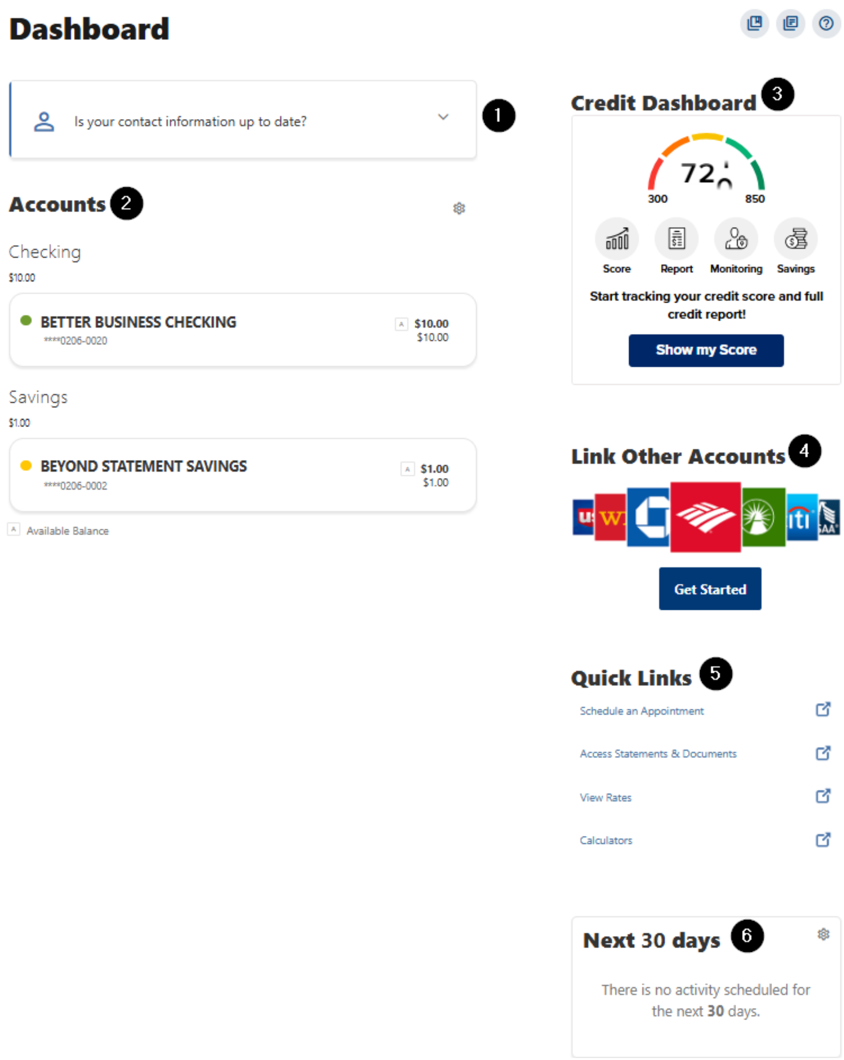
Requirement	Default	Requirement	Default
Minimum Length	8	Minimum Length	8
Maximum Length	15	Must include a Number	Yes
Allow Alpha Characters	Yes	Must include an Uppercase Letter	Yes
Allow Numeric Characters	Yes	Must include a Lowercase Letter	Yes
Allow Special Characters	Yes	Must include a Non-Alphanumeric	No

Ensure your contact information is correct and updated to finish your registration.

Dashboard Overview

Once you have successfully logged in, the dashboard will provide immediate access to the features you will likely use the most, requiring fewer clicks to perform financial tasks online. Here is a high-level overview of the summary dashboard from a desktop view.

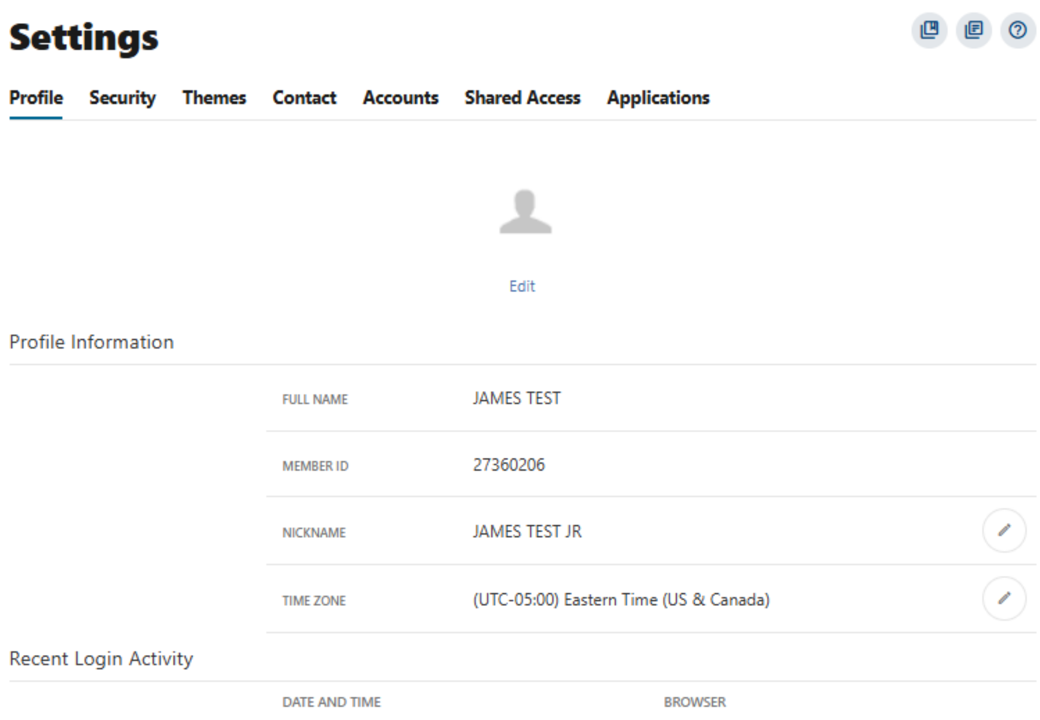
1. **Actionable Alerts** that require action from you are displayed here towards the top of the page.
2. **Accounts** are grouped by Account Type Class (e.g. Checking, Savings, Loans).
3. **Credit Dashboard** will reflect credit score and recent activity related to it.
4. **Link Other Accounts** from other Financial Institutions.
5. **Quick Links** to navigate to other St. Mary's Bank related material.
6. **Activity Module** provides a quick glance of recent and future activities.



Managing Your Profile

Settings allows you to view, update and manage settings that are applicable to your account and overall online banking experience. You can navigate to **Settings** by clicking on the drop-down menu under your name or **Tools & More** > **Settings**.

- **Profile:** allows you to enter profile information, such as Nickname, Time Zone, profile picture, and view your recent login activity
- **Security:** allows you to view and edit security details, such as username, Password, and Two-Factor Authentication, and maintain your authenticated devices.
- **Themes:** allows you to personalize the look of you online banking experience
- **Widgets:** allows you to choose which widgets are displayed and the order they appear on your home dashboard.
- **Contact:** allows you to make modifications contact info, including Address, Phone Numbers, and Email Addresses.
- **Accounts:** allows you to configure account color and nickname, display order, or hide accounts from display; you can also request access, confirm, or delete external (ACH) accounts.
- **Shared Access:** allows you to share one or many of your accounts with another user and determine their level of access and the actions they can perform.
- **Applications:** allows you to view and revoke access to authorized device



Categories Overview

We've organized information within navigation menu categories located at the top of your dashboard to help you quickly and seamless navigate to the features and tools you'll use the most.

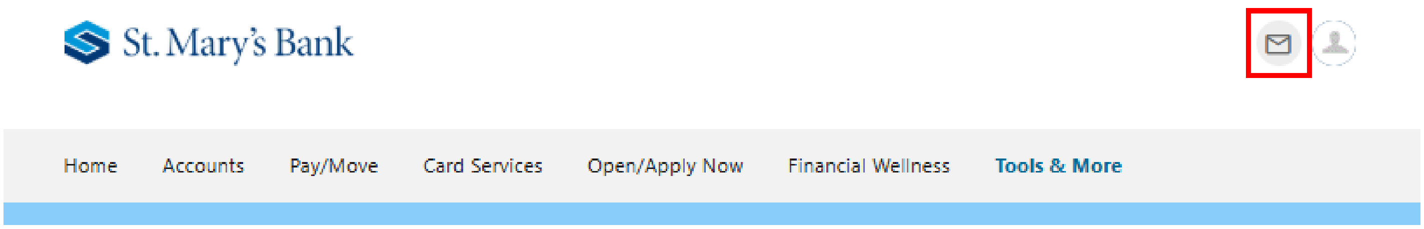
Category	What's inside?
Account	• **Account:** Gain a comprehensive view of your account details and transaction history. • **Statements & Documents:** View documentation related to your accounts (statements, tax documents, etc.).
Pay/Move	• **Transfers & Pay:** Perform an immediate transfer of funds, pay loans, schedule future or recurring transfers, link internal or external accounts • **Bill Pay:** Make a payment, manage the payee's information and details, add payees, and view the payment history or scheduled activity and manage eBills. • **Skip-A-Pay:** Ability to submit a Skip-a-Pay request on a loan payment for a given month (*terms and conditions do apply*).
Card Services	• **Manage Cards**: Review card information, block/unblock cards, and enable/disable Foreign Transactions. • **Credit Card Rewards:** Review and redeem rewards • **Payment Privilege Extended Coverage**: Opt-in options for Payment Privilege features.
Open/Apply Now	• **Open New Account**: Navigate to SMB's website to open a new deposit account. • **Apply for Loan**: Navigate to SMB's website to open a new deposit account. • **Schedule an Appointment**: Set up time to meet with a bank representative in-branch for assistance.
Financial Wellness	• **Budgets:** Create and manage income and expense thresholds • **Financial Wellness:** Take a survey to understand your financial health score and get offers on improving your score
Tools & More	• **Alerts:** Set up and customize notifications you receive for each account. • **Stop Payment:** Allows you to place a stop payment on an item, as well as reorder checks from this menu. • **Member Forms:** Access account-related forms and view submitted forms. • **Settings:** Update and manage settings for your profile, security, and notifications. • **Message Center:** Able to securely send a message to a St. Mary's Bank representative to chat. • **Locations:** Locate one of our branches and/or ATM locations.

Secure Message Center

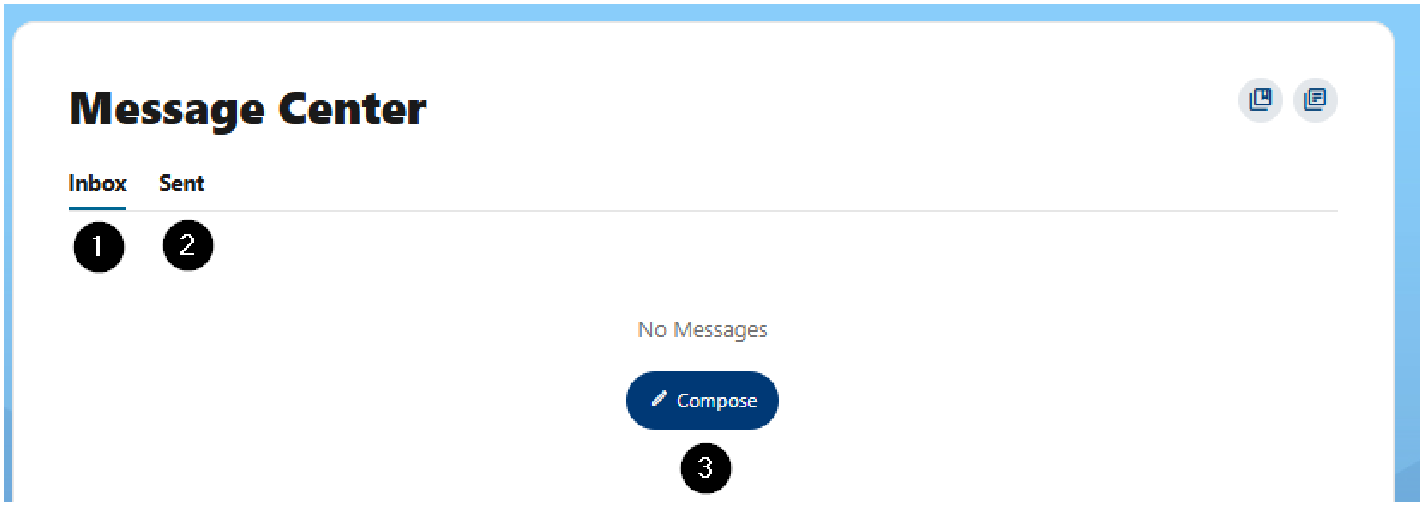
Your privacy is our top concern. You can securely send sensitive information such as your member number and other personal information by using the Secure Message Center.

Navigating the Message Center

You can access the Message Center by clicking the Envelope icon next to the Profile icon. You will be notified if you have any unread messages with a numeric total next to the number.



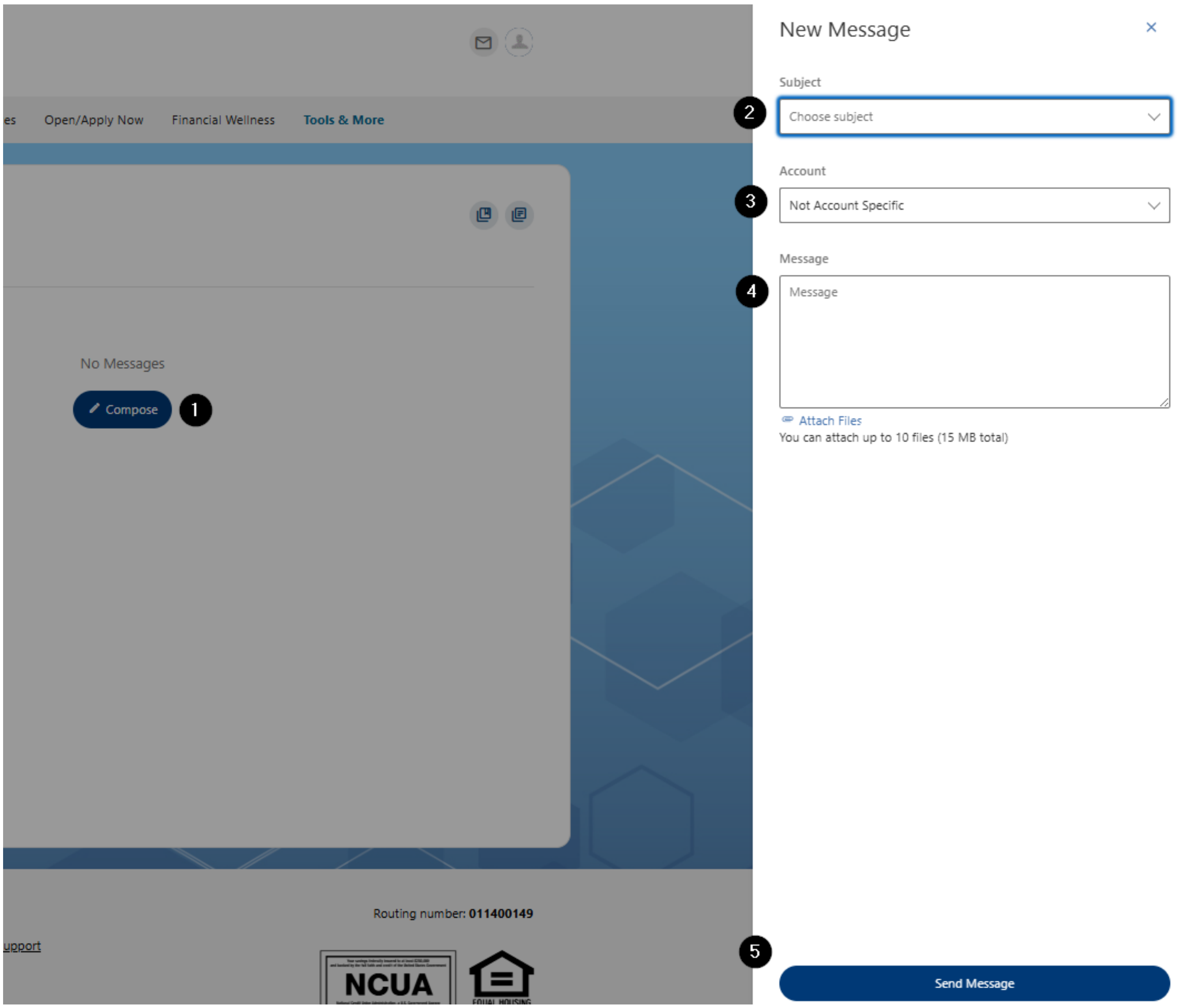
By clicking the Envelope icon, you will enter the Message Center. From here, you can (1) review your inbox, (2) compose a message, and (3) view what messages you have sent to St. Mary's Bank.



Compose a Message

To compose a new message:

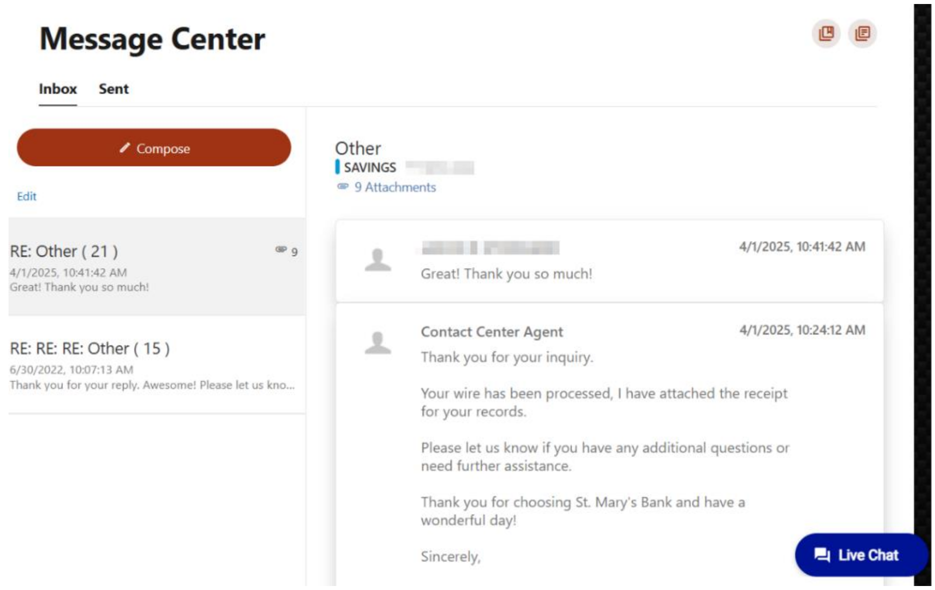
1) Click the **Compose** button on the **Inbox** tab of Message Center.
2) Select the message **Subject** from the dropdown menu.
3) Select the **Account** the message refers to from the dropdown menu.
4) Enter the **Message** body and select the **Attach Files** link to attach files to the message.
5) Click the **Send Message** button to send the message or click the **Cancel** button to close the New Message window without sending the message.



Respond to a Message

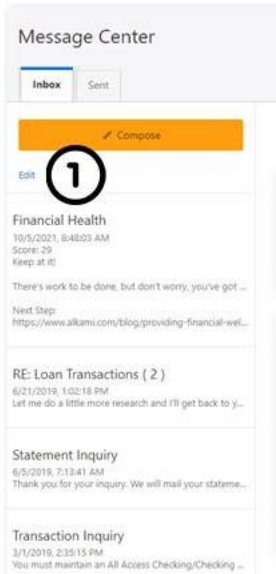
To reply to a message:

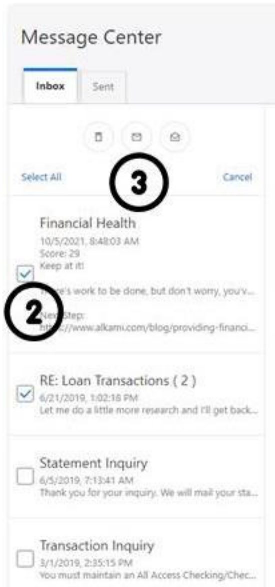
1) Select the message thread to respond to. View the messages within the thread.
2) Enter a **Message** response.
3) Select the **Attach Files** link to attach files to the message.
4) Click the **Send** button to send the response.



Message Actions

You have the ability to mark a message thread as unread, read, or delete a message thread.





1) Click the **Edit** link to view the message actions.

2) Click the checkbox next to the message threads to act on.

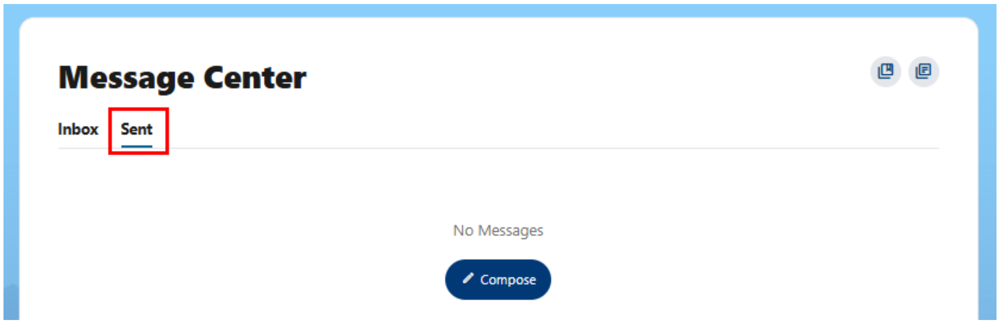
3) Click the **delete** (trash can) button to delete the message threads.

Click the **unread** (envelope) button to mark the message threads as unread.

Click the **read** (open envelope) button to mark the message threads as read.

Sent Messages

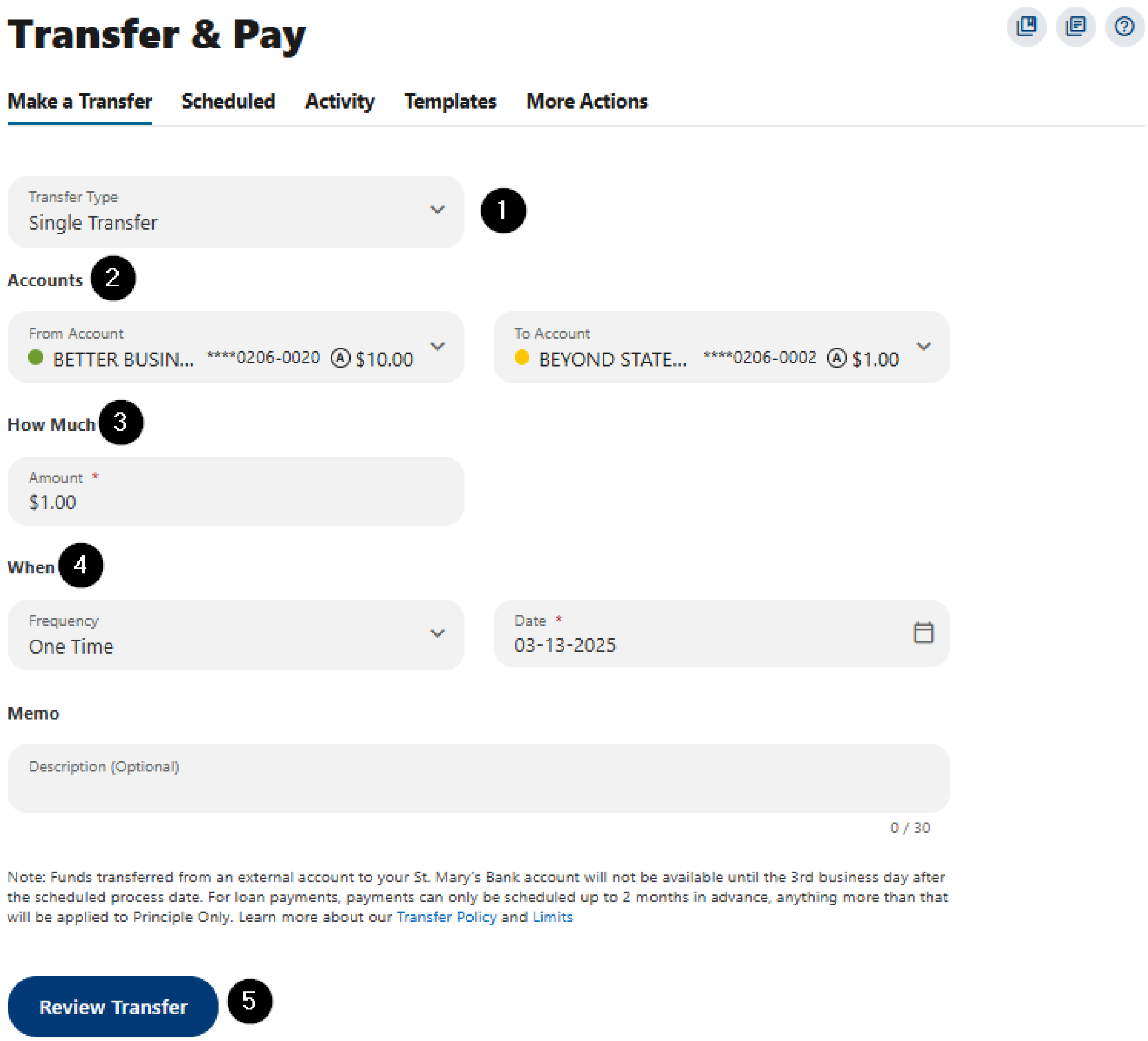
The **Sent** tab allows you to view and delete messages that have been sent.



One-time or Recurring Transfers

Perform both one-time and recurring transfers, as well as loan payments (including payments to credit cards).

1. Select whether doing a **Single** or **Recurring** Transfer.
2. Select the source account from the **From Account** dropdown menu. Select the destination account from the **To Account** dropdown menu.
3. Enter **How Much** you want to transfer.
4. Select the Frequency the transfer will repeat on (if applicable). Select the Ending date of the recurring transfer, if prompted (depending on which frequency you chose). Add memo (optional).
5. Click the **Review Transfer** button and then **Submit** once reviewed.



You can set up transfers or payments to move funds between account types that have you have ownership of (i.e. primary or joint ownership). Using **Transfer & Pay** under the **Pay/Move** tab, you can create any of the following four transfer scenarios:

One-Time Immediate Transfer

Create a one-time, immediate transfer by selecting the To Account and the From Account and entering an amount for the transfer. When a transfer is executed, a confirmation screen will appear to confirm the details of the transfer.

One-Time Future-Dated Transfer

Create a one-time future-dated transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify a future date as to when that transfer should execute.

Immediate Recurring Transfer

Create an immediate recurring transfer by selecting the To Account and the From Account and entering an amount for the transfers. Then, specify the frequency and when *the recurring transfer should end.*

Future-Dated Recurring Transfer

Create a future-dated recurring transfer by selecting the To Account and the From Account and entering an amount for the transfer. Then, specify the frequency and when the recurring transfer should end.

Memo for Transfers

An optional memo can be added to any transfer. This can be used to enter specific information about the transfer that you may want to record for future reference. This information will be stored and displayed for reference purposes in the **Scheduled** and **History** tab (Activity list on mobile) under the transfer detail.

Linking Accounts

Linking Accounts within St. Mary's Bank

Create a one-time or permanent link to another user's account to make one-time and recurring transfers to that account. You have the option to link to another user's account using their account number (along with the credit union share or loan ID associated with that account number) or by using the user's email address or phone number.

Linking External Accounts for Transfers

To add an external transfer account:

1) From the Dashboard, click the **Get Started** button under *Link other Accounts*.

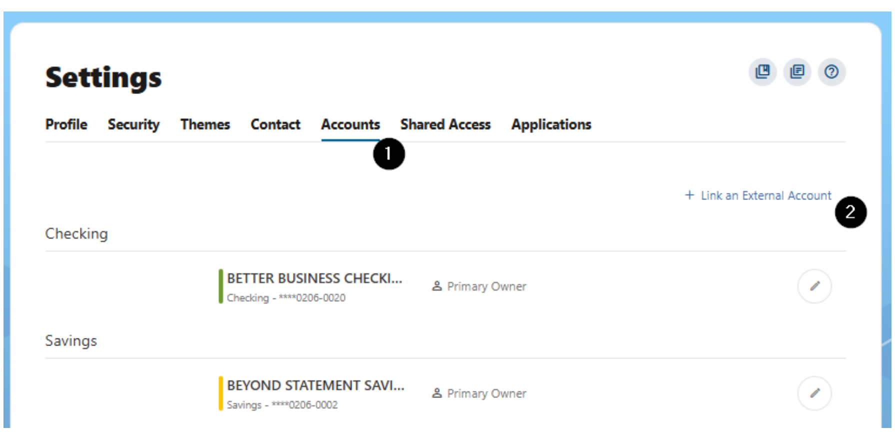
2) Select **Add an Account Manually** from the dropdown menu. The *Add Account* window is displayed.
3) Enter an **Account Type**.
4) Enter a **Routing Number**.
5) Enter an **Account Number**.
6) **Confirm** the **Account Number**.
7) Enter a **Nickname**.
8) Click the **Continue** button to add the account or click the **Cancel** button to close the window.

The system will send two trial deposits to the account. This process may take up to three business days to complete. Before the account can be added to your profile, you must confirm the value of the first and second trial deposit.

Linking External Accounts for Account Aggregation

Adding accounts from other FIs makes it convenient for end users to view their assets and liabilities in one place. Select the **Settings** under your profile drop down or under the **Tools** tab.

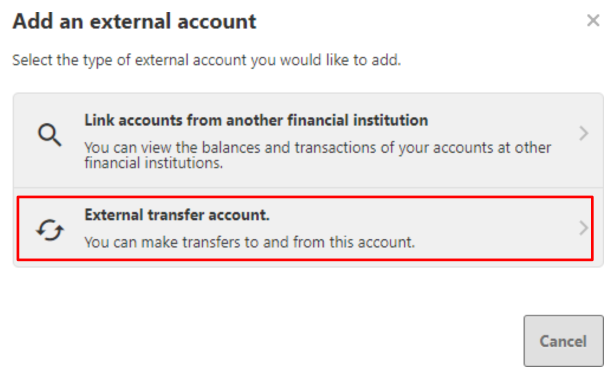
1) Select the **Accounts** tab from **Settings**.
2) Click the **Link an External Account** button.



Select the **External transfer account** option. If it is your first time, you will see an informational screen to guide you through the step-by-step process.

After the platform displays a success message to confirm the external institution was successfully added, it will begin the process of retrieving account details such as name, balance, or type and reading transactions.

You will see your account details and transactions in the Accounts or Dashboard widgets after sixty seconds or less.



Bill Pay

Add a Payee – Business

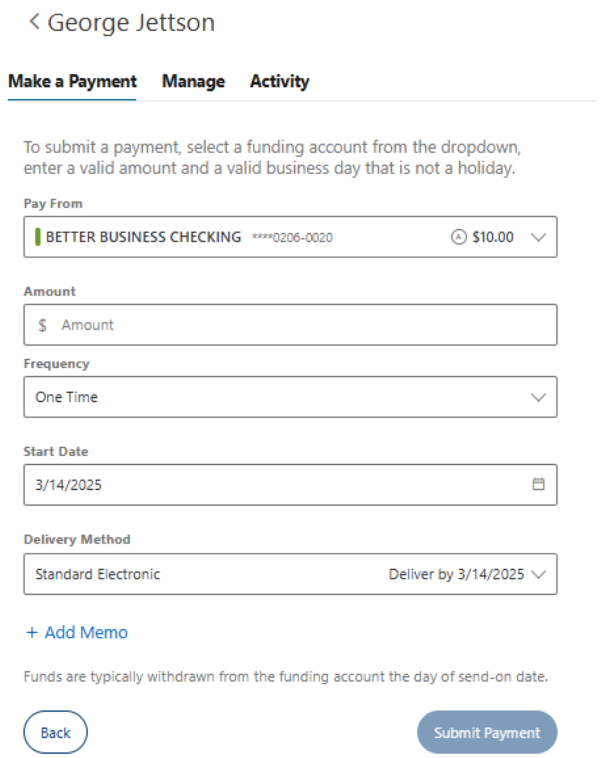
Within Bill Pay, click the **Add Payee** button. In the pop-up box, select **Business** and click **Next**. Enter the Name of Business, the Zip Code, select a Default Funding Account, and click the Next button.

Add a Payee – Person

Within Bill Pay, click the **Add Payee** button. In the pop-up box, select **Person** and click **Next**. Enter the payee's **Address, Phone Number, Nickname,** and click **Add Payee.** Please note, duplicate payees will only be rejected if the nickname, account number, and address are all the same.

Make a Payment

By clicking a Payee, the **Make a Payment** window will populate. This section allows you to schedule single and recurring payments to the selected payee. Once the payment is submitted, you will need to **Confirm** and **Submit Payment.**



Manage Payee Information or Sender Information (Default Funding Account)

In Bill Pay, click on the Payee and utilize the **Manage** tab by clicking the **Edit** (pencil) icon in the Payee Information or Sender Information and **Save** the changes. To Delete a Payee, click on the **Delete Payee link** and select the **Delete Payee** button.

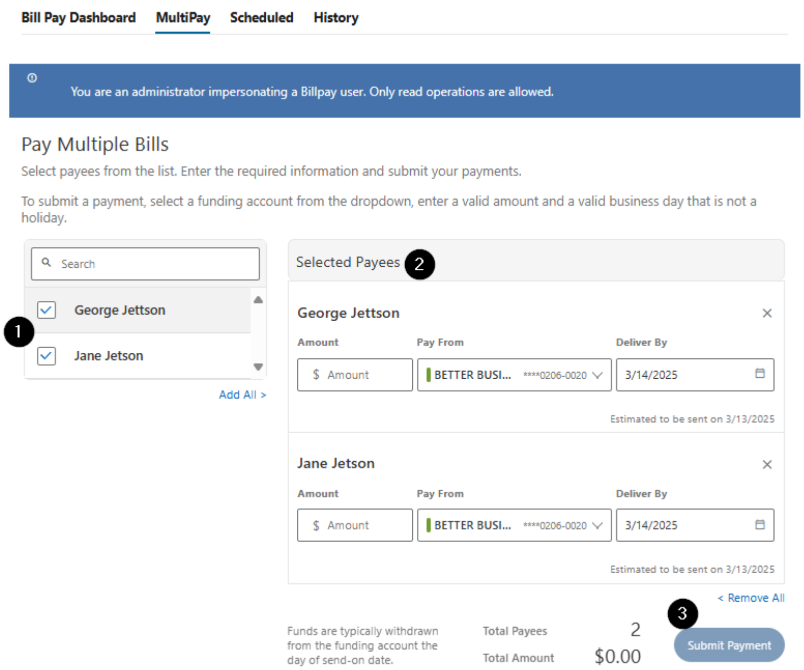
MultiPay

MultiPay can be used to pay several payees all in a single transaction, but it can also be used for single payments. The MultiPay tab does not allow you to set up recurring payments (for recurring payments, these must be scheduled in the Make a Payment Tab).

1) To pay multiple bills using Multipay, check the checkbox next to the payee name.

2) Under *Selected Payees*, select the appropriate account to **Pay From,** enter the **Amount,** and select the **Date** to *Deliver by*.

*3) After this is completed, you will receive an option to cancel or **Confirm Payment**, and a Multi Factor Authentication (MFA) verification may be required.*



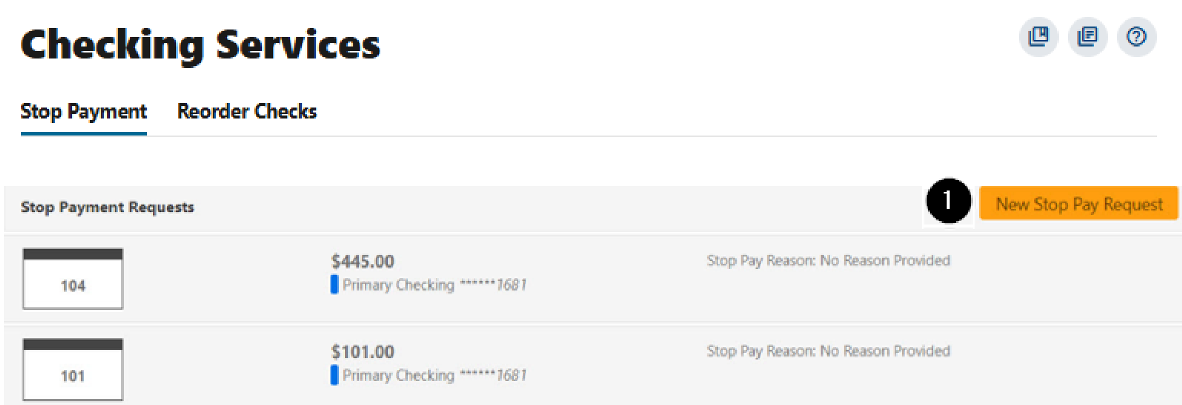
Check Services

Check Services should allow you to stop a payment, reorder checks and withdrawal checks.

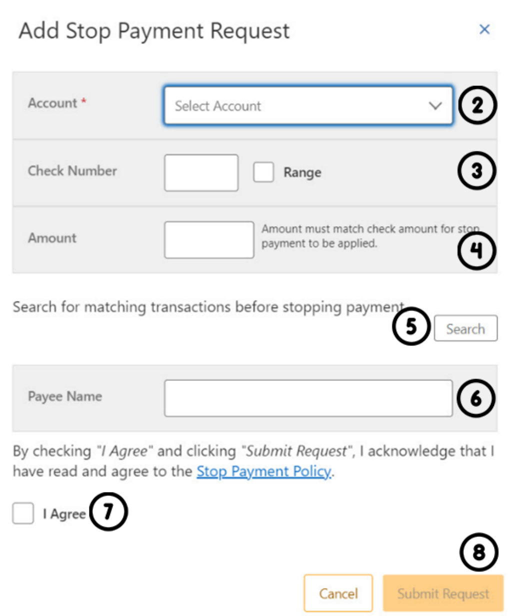
Stop Payment

To place a stop payment request:

1) Under the **Tools & More** tab, click **Stop Payment.** You will land on the *Stop Payment* tab. Click the **New Stop Pay Request** button.



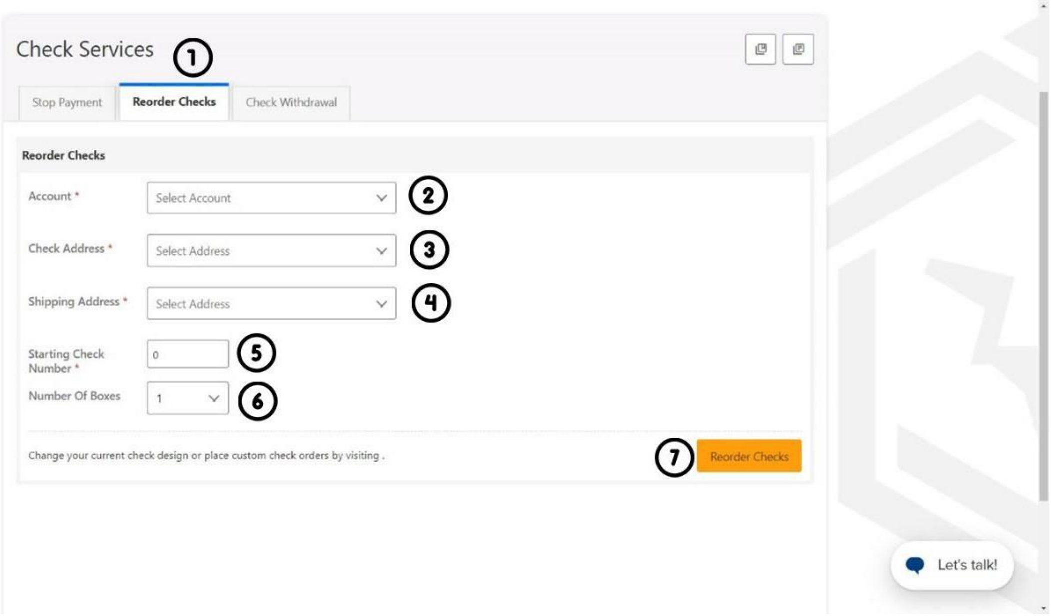
2) Click the **Account** dropdown menu and select the account to place the stop payment on.
3) Enter the **Check #** to place the stop payment on.
4) Enter the **Amount** the check was written for.
5) Click the **Search** button to search for transactions that have cleared the account selected and match the transaction details entered.
6) Enter the **Payee Name** the check was written to.
7) Check the **I Agree** checkbox to acknowledge the *Stop Payment Policy.*
8) Click the **Submit Request** button to submit the stop payment request or click the **Cancel** button to close the *Add Stop Payment Request* window without submitting the request. A message will display indicating the stop payment request was successful. Stop Payment requests that have been placed will display on the **Stop Payment** tab.



Reorder Checks

Reorder Checks is used to submit requests for checks.

1) Select **Reorder Checks** within **Check Services**.
2) You will be prompted to select an appropriate **account** if multiple qualifying accounts are found.
3) You will be directed to the Harland Clark site to complete order > Checkout


Check Services
1
Stop Payment
Reorder Checks
Check Withdrawal
Reorder Checks
Account *
Select Account
2
Check Address *
Select Address
3
Shipping Address *
Select Address
4
Starting Check Number *
0
5
Number Of Boxes
1
6
Change your current check design or place custom check orders by visiting .
7
Reorder Checks
Let's talk!