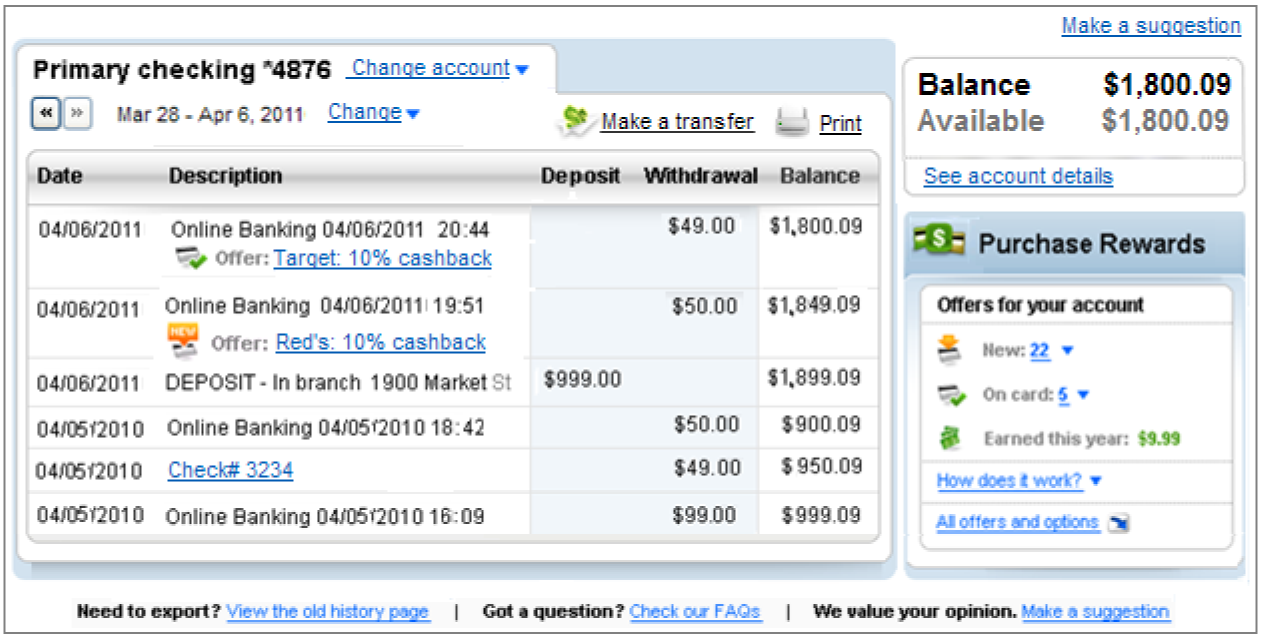
What is the New Account History Page?

This new page offers a different way to view your account information. You'll notice right away that the account detail information that was previously shown at the top of the page is now in two different places. The account name and partial account number are located on the upper left side of the page while the account balance and available balance are on the upper right.

In the upper-right portion of the transaction history list you will find the **Make a transfer** icon and link that enables you to make a one-time funds transfer between your accounts, make credit card or loan payments. Next to Make a Transfer you will see the **Print** icon and link. When selected, it opens a new window with the current date range of transactions in a print-friendly format.

The New Account History Page is a compliment to the New Consumer Home Page and both will continue to evolve and improve. So, if you have any ideas on how we can improve the look, feel and use of your New Account History Page, please use the **Make a suggestion** link and let us know.



What's on the New Account History Page?

We hope that you will take a few moments and try all the buttons and links to see what the New Account History Page can do. It still has transactions for all of your accounts, and loans. At the upper left of the page you will see the account name with 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, June 28 - July 6, 2011) 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. Or you can switch to another time period using the **Change** drop-down link.

To the right of the Change link 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 loan payment.

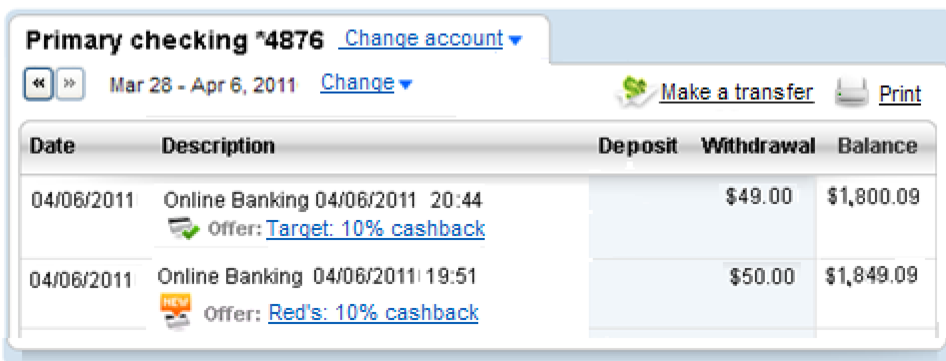
To the right of **Make a transfer**, you will find a **Print** icon and link that open a new window with the transactions presented in a print-friendly format. At the upper right of the page you will find balance information displayed for that account (e.g., Balance and Available Balance). Just below that you will see the Rewards section display if offers are eligible for that account.

Account Transactions

Your account transactions area is located on the left side 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. Click 'Date' from the header to change the column sort order.

You can also access older transactions for that account using the (« ») buttons to go forward or backward in time. Or you can change the date range using the **Change** link that's to the right of the date range.

Each transaction shows the most relevant information for the type of account that's selected. The screen example below shows the columns that are available for a checking account: Date, Description, Deposit, Withdrawal, and Balance. **NOTE:** If Memo text is available for a check transaction, the memo will appear in the **Description** column.

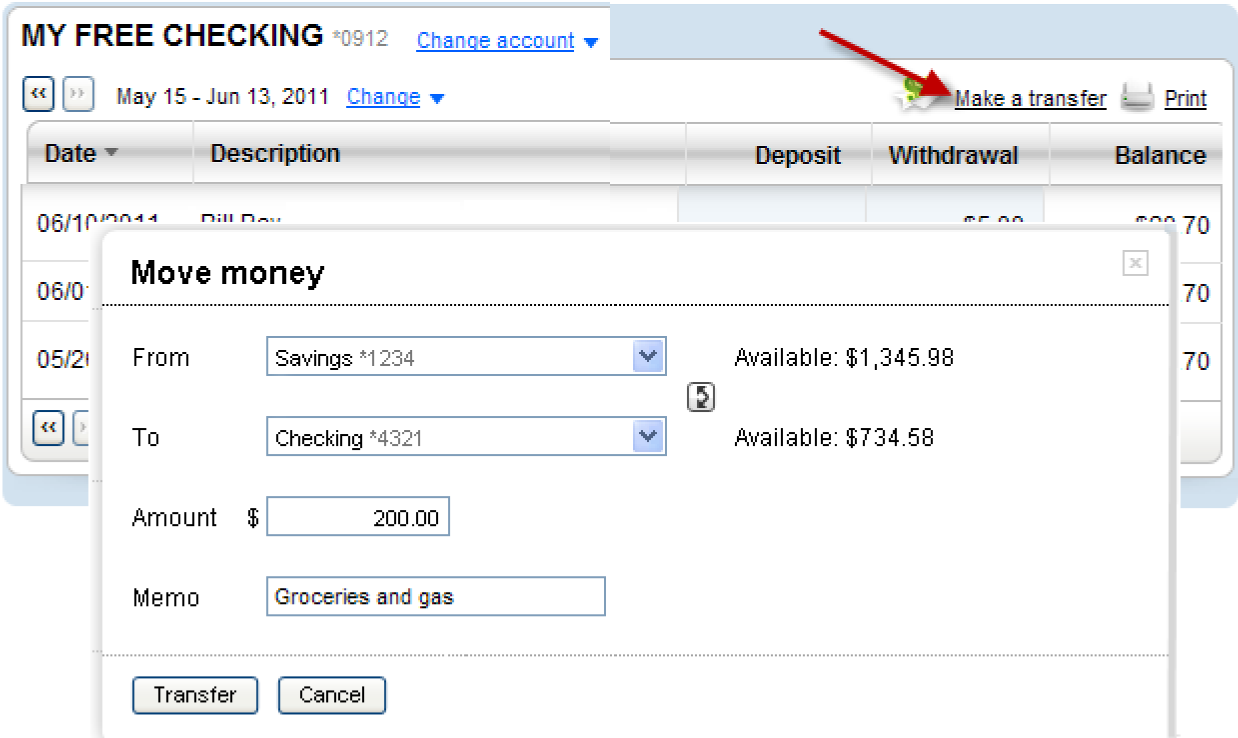


Make a transfer

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 loan payment.

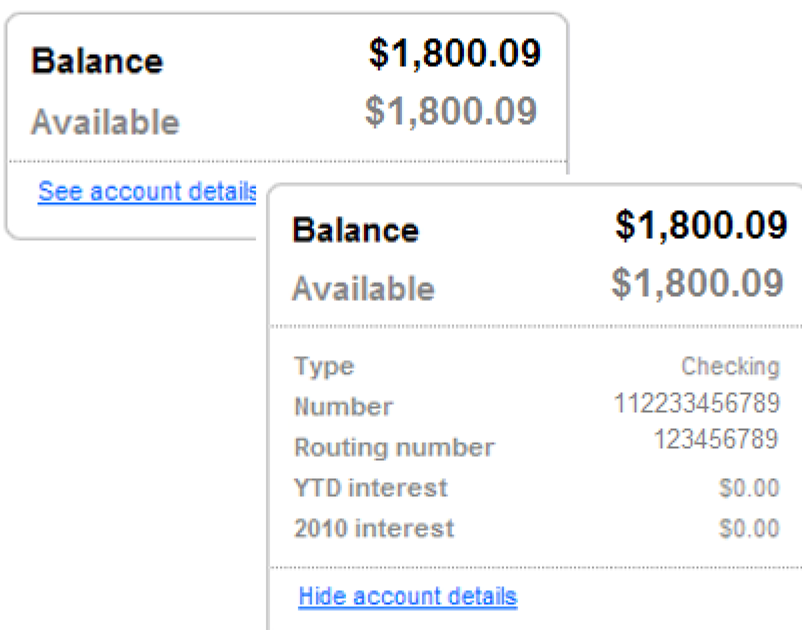
Selecting the Make a transfer link opens the **Move Money** window above your account history list. Just enter the amount, select the transfer To and From accounts and add a memo if needed, then click the **Transfer** button and confirm the transfer details and you're done. Transactions now post immediately 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 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.



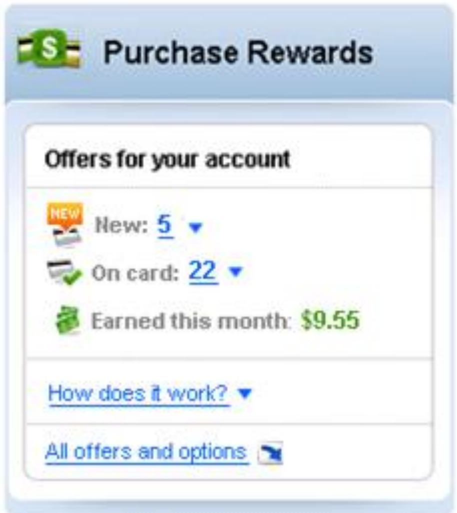
Account Summary

The account summary window is displayed in the upper right hand portion of the screen and shows the account Balance and Available balance along with the **See account details** link. Clicking on the See account details link expands the display with additional account information. To hide the additional account information, just click the **Hide account details** link.



Rewards program

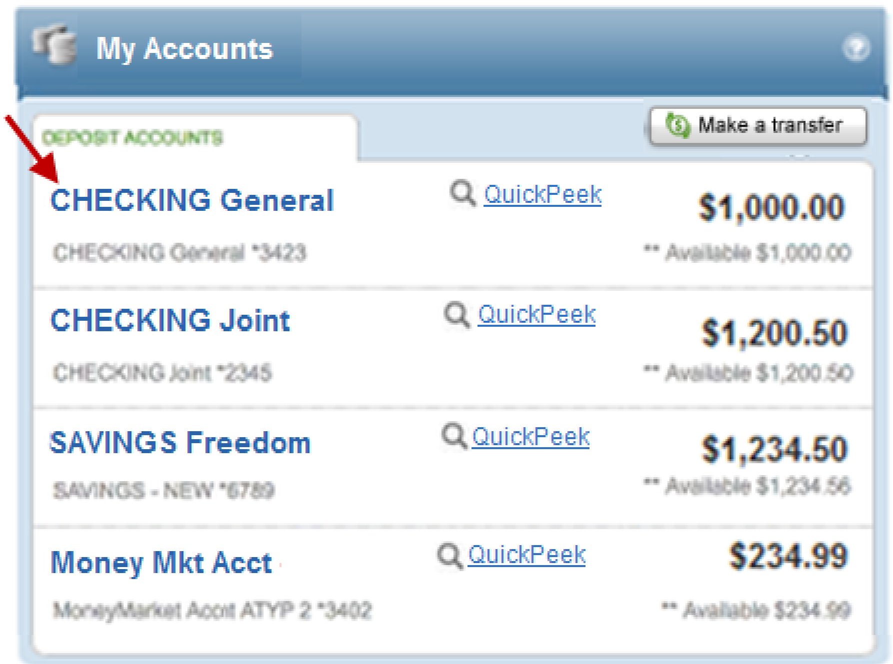
The Rewards program is an easy way to put a little money back in your pocket just by shopping for things you already use. If an account is eligible for the Rewards program you will see offers in your transaction list and find the 'Rewards' section just below the account summary. The 'Rewards' section display shows the number of new offers, active offers on the card, as well as how much you have earned. Clicking the **All offers and options** link opens the Rewards program summary page with a list of all new and current offers and recent rewards.



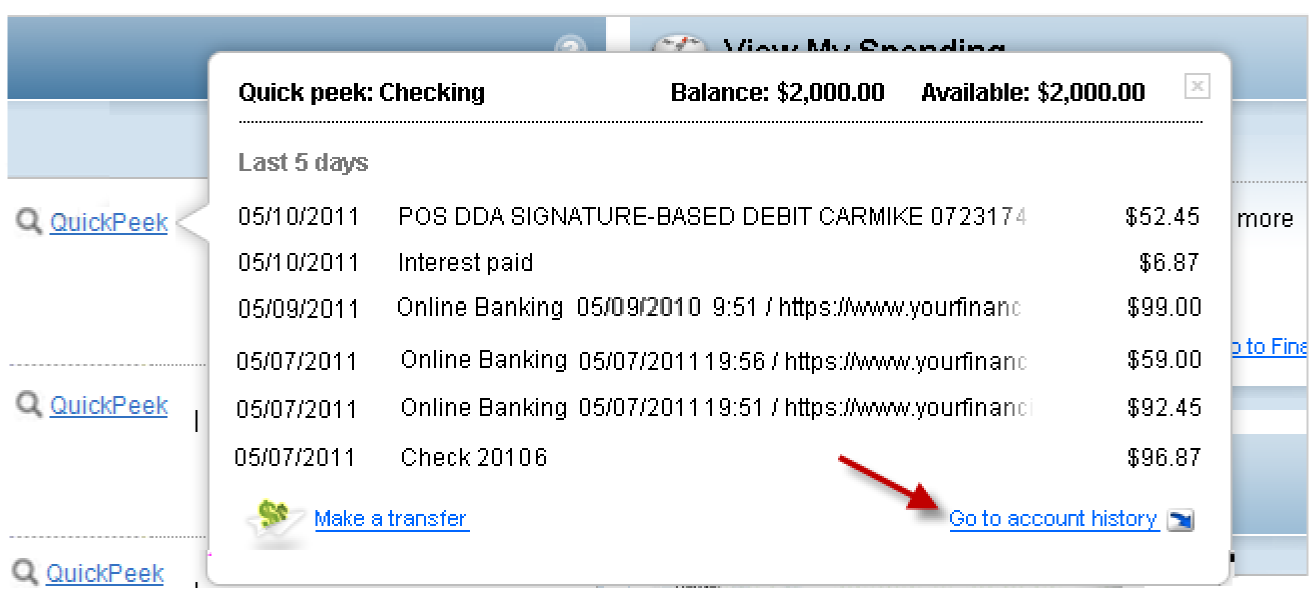
Where can I access the New Account History Page?

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

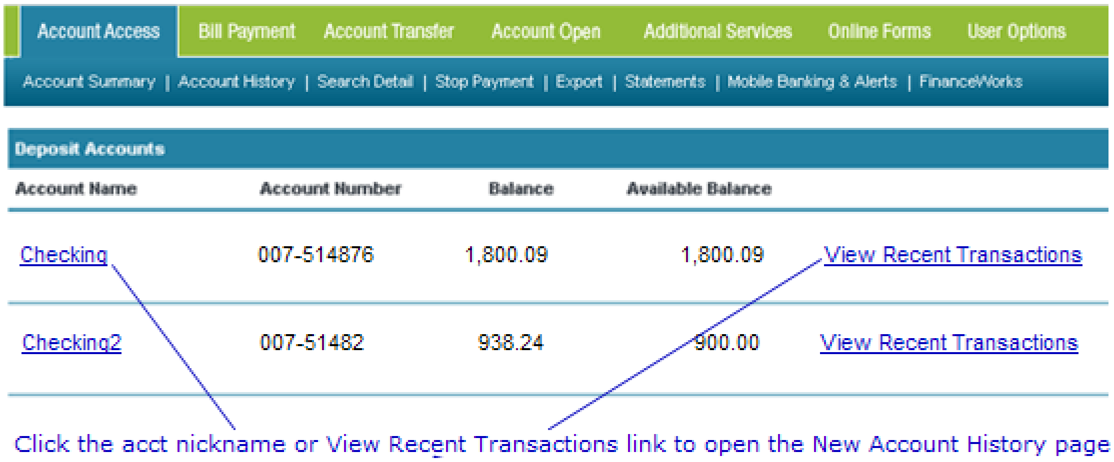
- **From the New Consumer Home Page:**
- **Account Name** - Click the blue account name to open the New Account History Page with transactions for that account.



- **Quick Peek** - Within the **Quick Peek** overlay just click the **Go to account history** link at the bottom of the display to open the new Account History Page with recent transactions for that account.

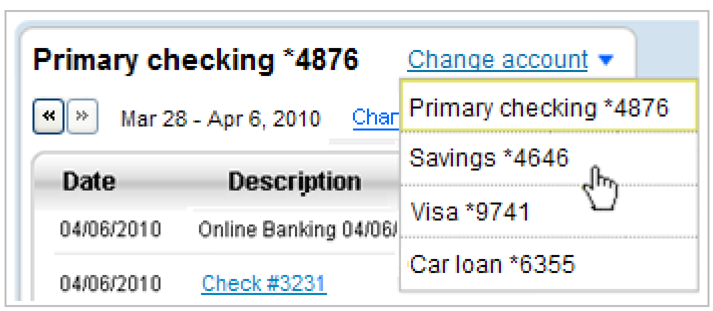


- **From Account Summary:** When you click on an account nickname link or click the **View recent transactions** link for any of your accounts, the Account History page opens with recent transactions for that account.



How do I 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 and just click on a different account name to select it. When a selection is made the page refreshes with transactions for the new account.



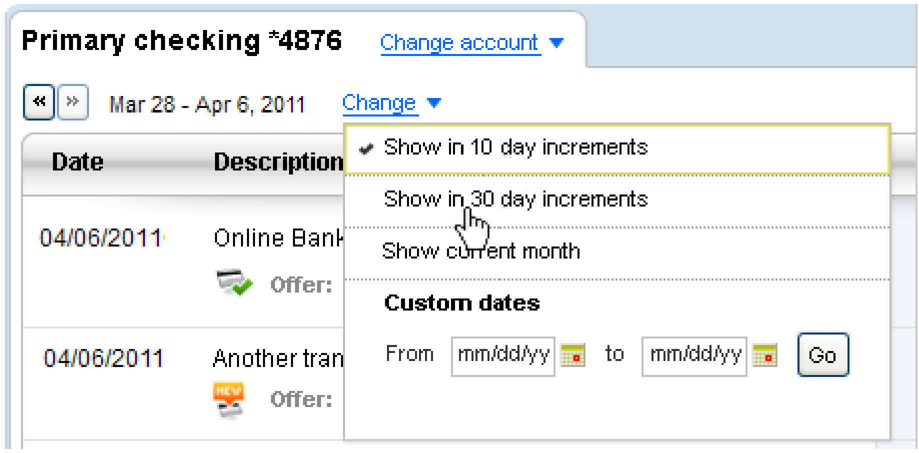
How do I change the date range?

You have probably noticed the date range that appears just below the account name (e.g., Mar 28 - Apr 6, 2010). Right now when the New Account History Page opens, a default set of transactions will be displayed; we are working on adding functionality to let you choose your own default range for the page.

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 **Change** link or down arrow and select another time period from the available options: 10 days, 30 days, current month and custom date range.

To enter a custom date range, click the **From** calendar icon and use the << >> controls on the calendar 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.

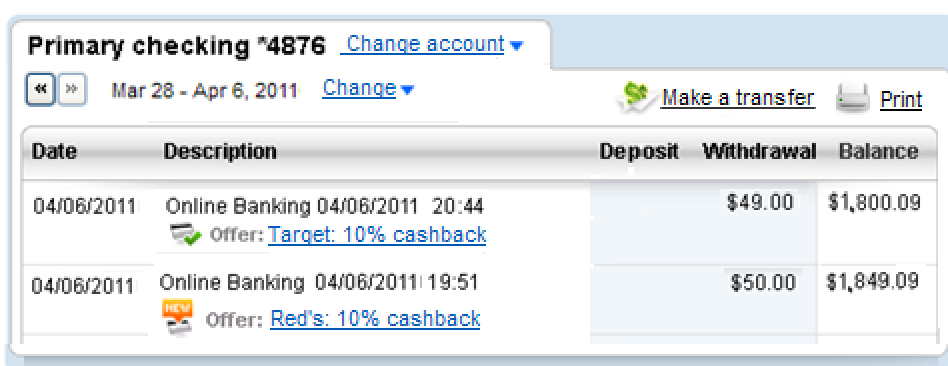


Where can I find my transactions?

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.

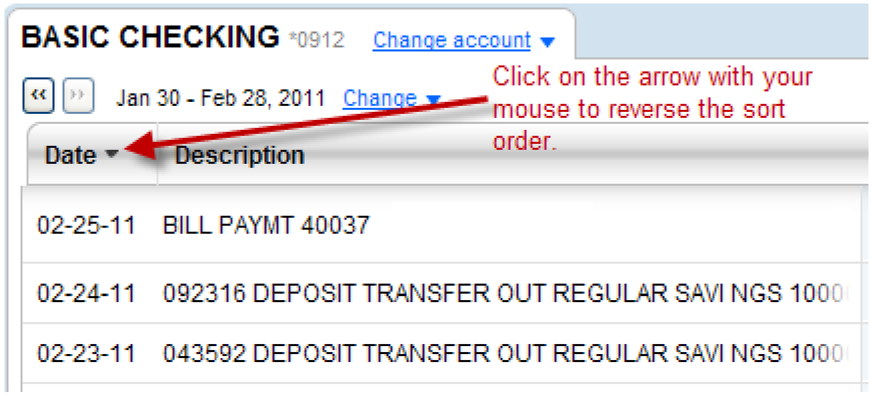
The screen example shows the fields that are displayed for a checking account: Date, Description, Deposit, Withdrawal, and Balance. The columns displayed may vary depending on the type of account that's selected and the data that's provided.

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.



How do I change the sort order?

You've probably noticed that the default sort for your transaction list is by date in descending order, which puts your most recent transactions at the top of the list. If you want to change the sort order just click on another column header, except for the **Balance** column which cannot be sorted. ***Please be aware*** that the values in the Balance column will not display if the sort order is changed to anything other than ***Date***.



How do I create or change nicknames for my accounts?

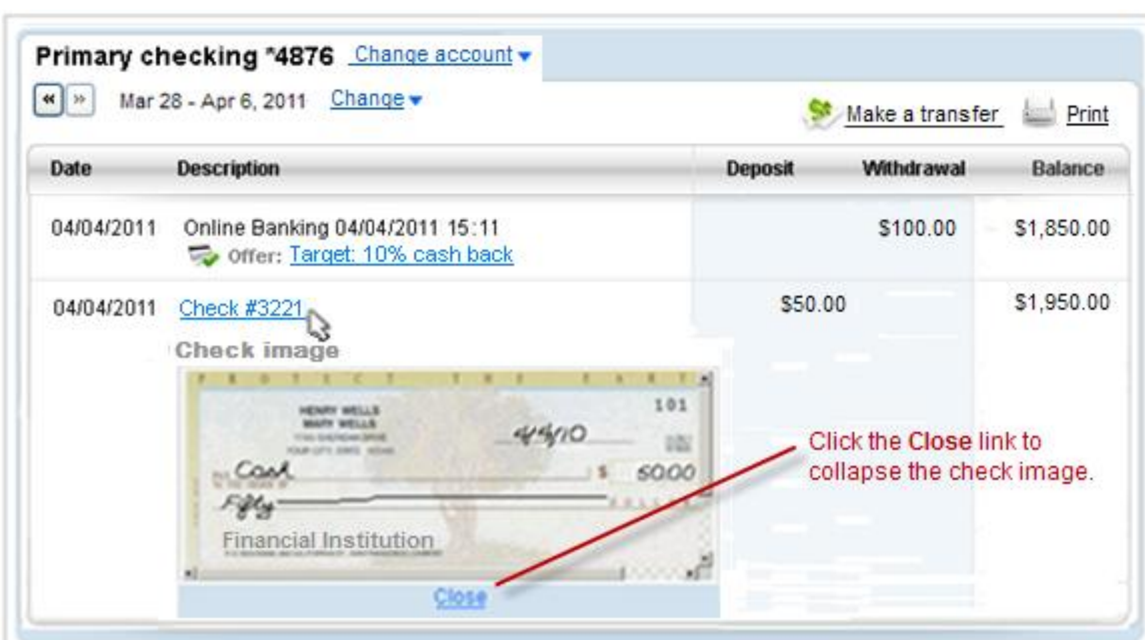
If available, it's very easy to do:

1. Click **User Options** in the top navigation within Internet Banking.
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.

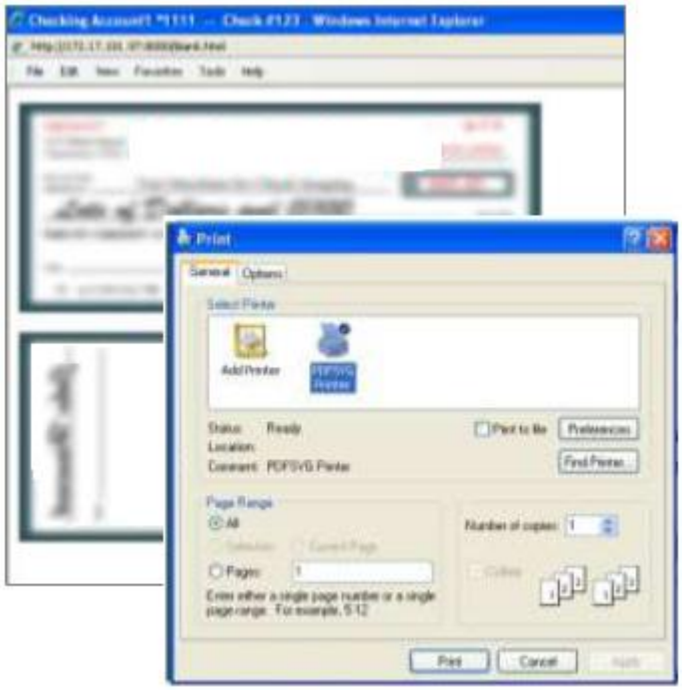
Where can I find my check images?

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** link (at the bottom of the window) when you are finished.



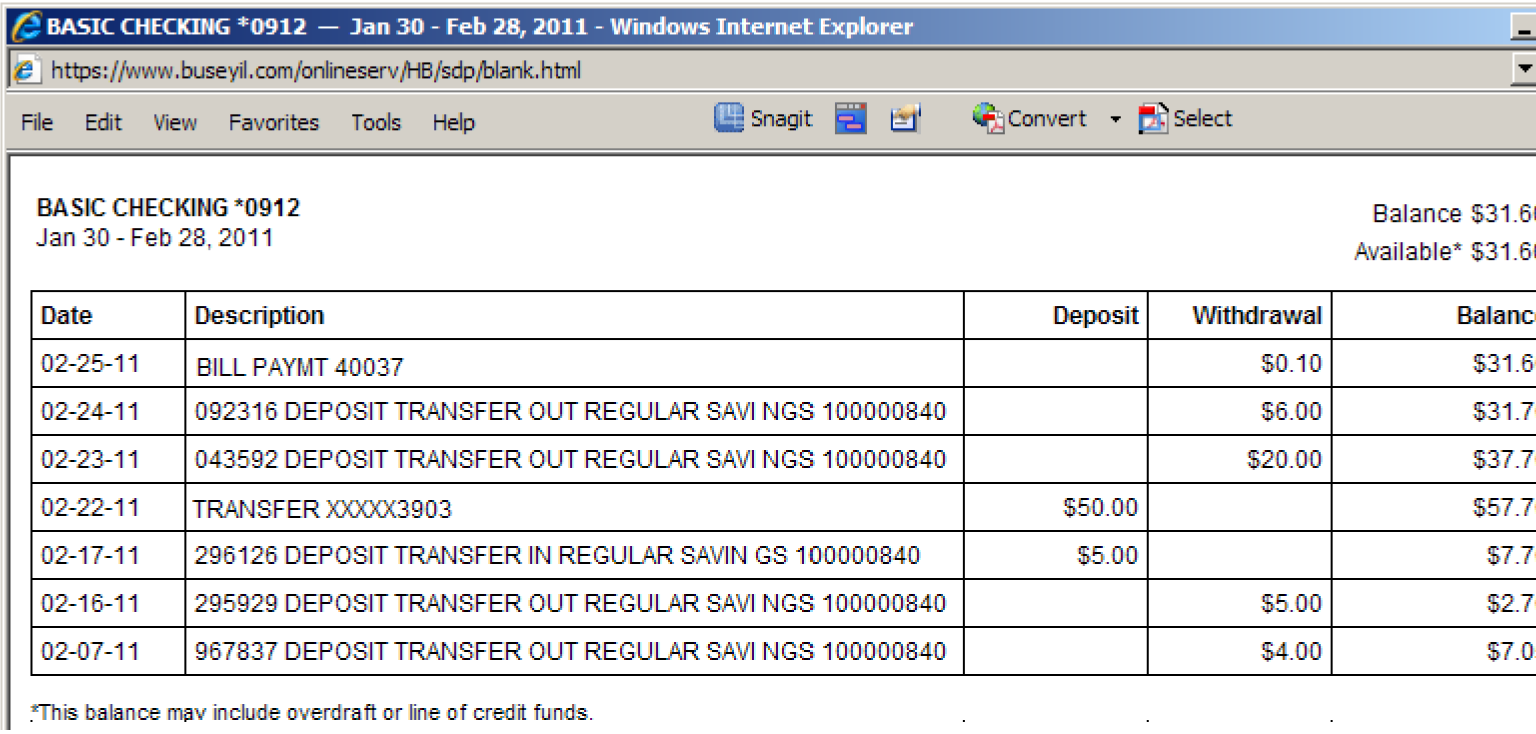
How do I print my checks?

Click the link provided to view the check image then 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.



How do I print my transactions?

In the upper-right portion of the transaction history list, you will also find a **Print** icon and link that, when selected, open a new window with the transactions presented in a ***printer-friendly*** format. The transactions that are printed match the same date range and 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.

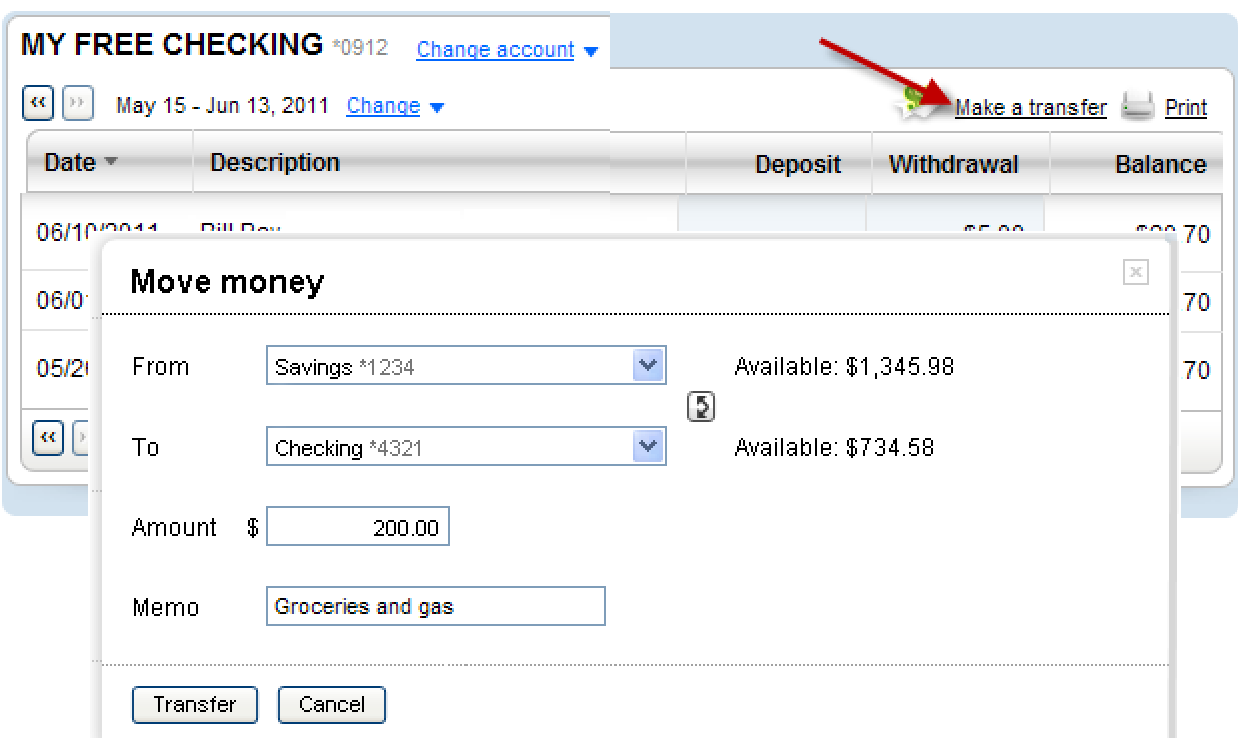


Date	Description	Deposit	Withdrawal	Balanc
02-25-11	BILL PAYMT 40037		$0.10	$31.6
02-24-11	092316 DEPOSIT TRANSFER OUT REGULAR SAVI NGS 100000840		$6.00	$31.7
02-23-11	043592 DEPOSIT TRANSFER OUT REGULAR SAVI NGS 100000840		$20.00	$37.7
02-22-11	TRANSFER XXXXX3903	$50.00		$57.7
02-17-11	296126 DEPOSIT TRANSFER IN REGULAR SAVIN GS 100000840	$5.00		$7.7
02-16-11	295929 DEPOSIT TRANSFER OUT REGULAR SAVI NGS 100000840		$5.00	$2.7
02-07-11	967837 DEPOSIT TRANSFER OUT REGULAR SAVI NGS 100000840		$4.00	$7.0

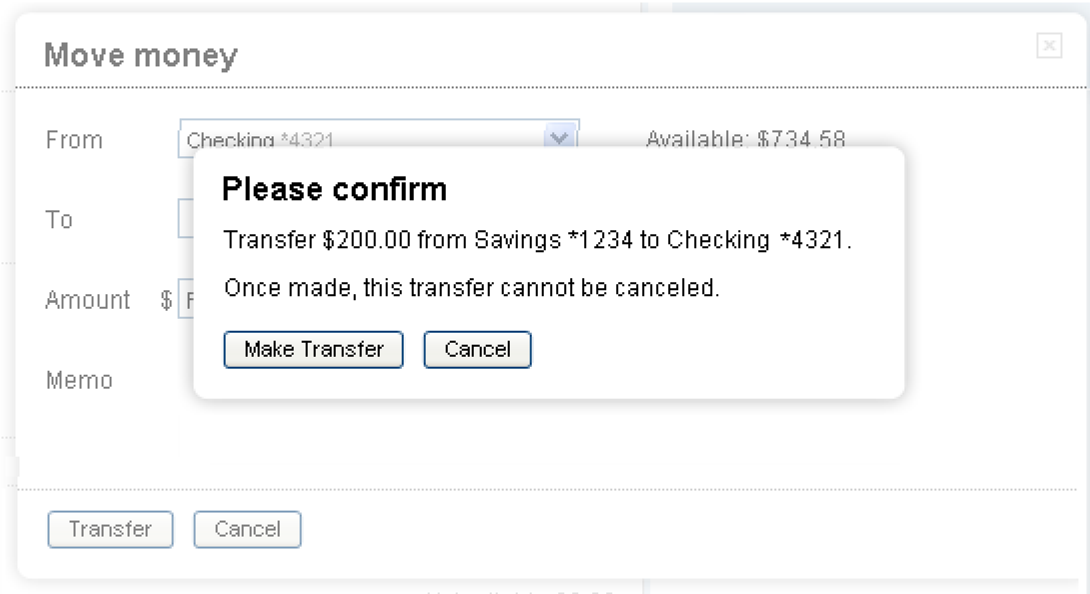
*This balance may include overdraft or line of credit funds.

How can I make a one-time transfer using Move Money?

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.

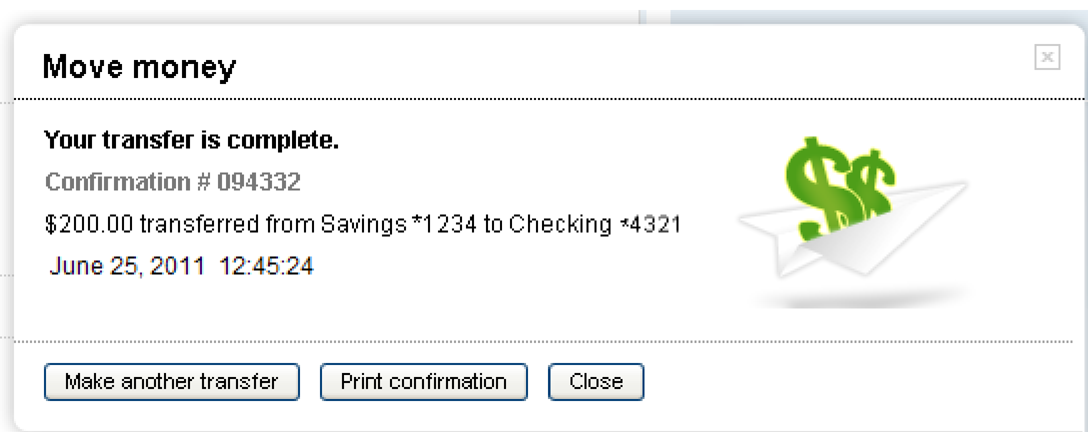


You will get a message asking you to confirm the funds transfer, as seen in the example below.



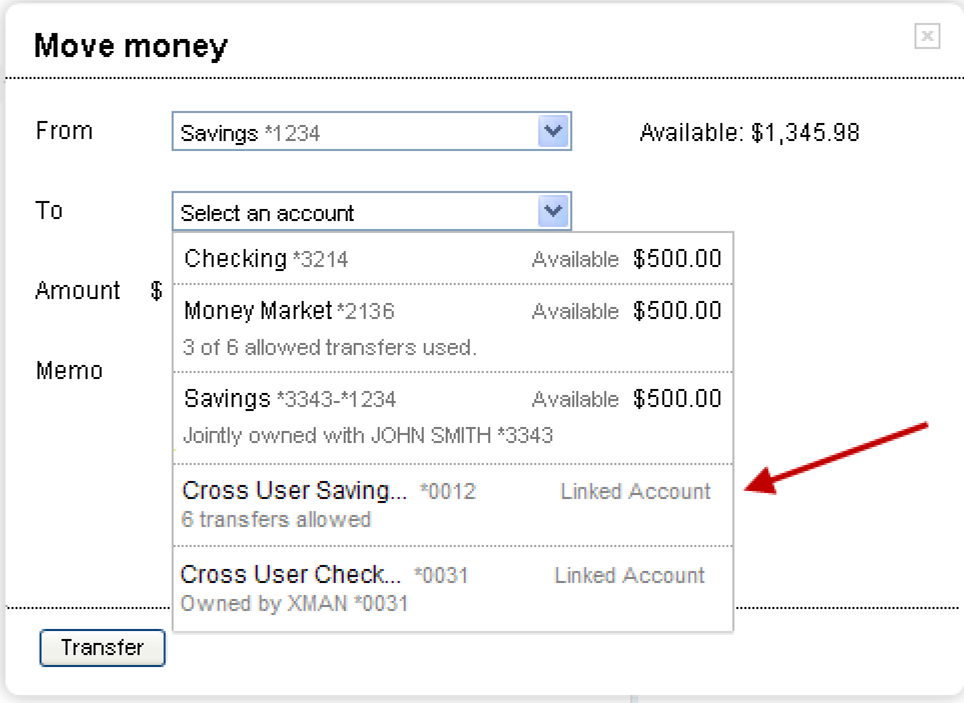
When you click the **Make Transfer** button a transfer complete window will display with all of the relevant transfer details and the option to **Make another transfer** or **Print** the transfer details. Transactions will post immediately when you complete the transfer.

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.



How do I transfer funds to another person using Move Money?

You can transfer funds to another customer account that you have previously set up with your financial institution. All cross-transfer accounts that you have set up will display at the bottom of the **To** drop-down list. You will see the account name or nickname and masked account number with the designation Linked Account. You will either see the account owner's name or Another Customer if the account owner's name has not been provided.



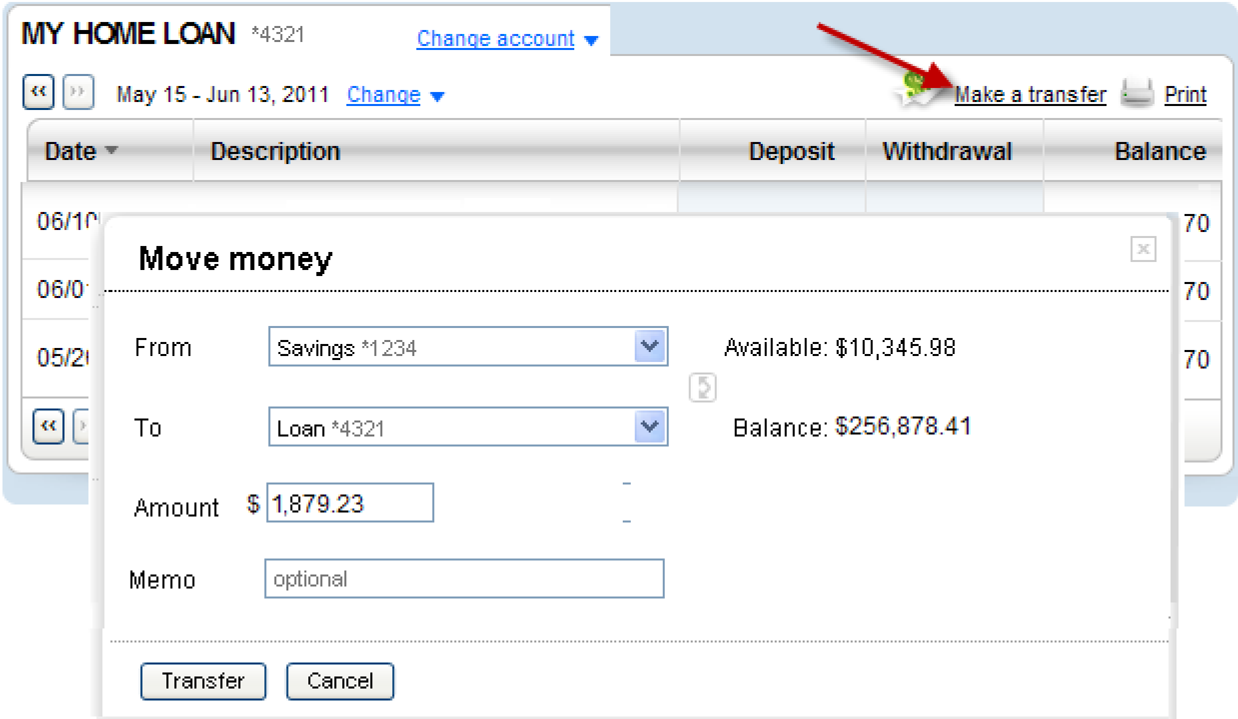
To transfer funds to another person at your financial institution using Move Money:

1. Click the **Make a transfer** link to open the Move Money window.
2. Select the **From** account from the drop-down list (the Available dollar amount will be displayed after it's selected)
3. Select the **To** cross-transfer account from the drop-down list (the cross-transfer accounts are at the bottom of the list)
4. Select the **Amount** to be transferred
5. Enter brief **Memo** text, if needed
6. Click the **Transfer** button and review the transfer details
7. Click the **Make Transfer** button to complete the transfer and display the completed transfer details
8. Click **Make another transfer** to make another transfer or payment, click **Print confirmation** to print out the transfer details, or click **Close** to close the Move Money window

How do I make a loan payment using Move Money?

To make a loan payment using Move Money:

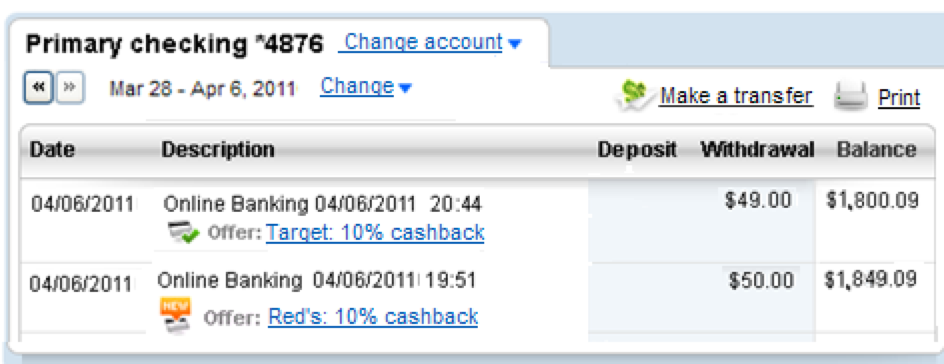
1. Click the **Make a transfer** link to open the Move Money window.
2. Select the **From** account from the drop-down list (the Available dollar amount will be displayed)
3. Select the **To** account from the drop-down list (the Balance amount will be displayed)
4. Review the **Amount** to be paid: 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



How do I use the Rewards program offers?

If an account is eligible for Rewards program and offers are available for that account, you may find offers in your transactions list. If there is an offer attached to a particular transaction, the offer will appear on the second line of the transaction details, as shown below.

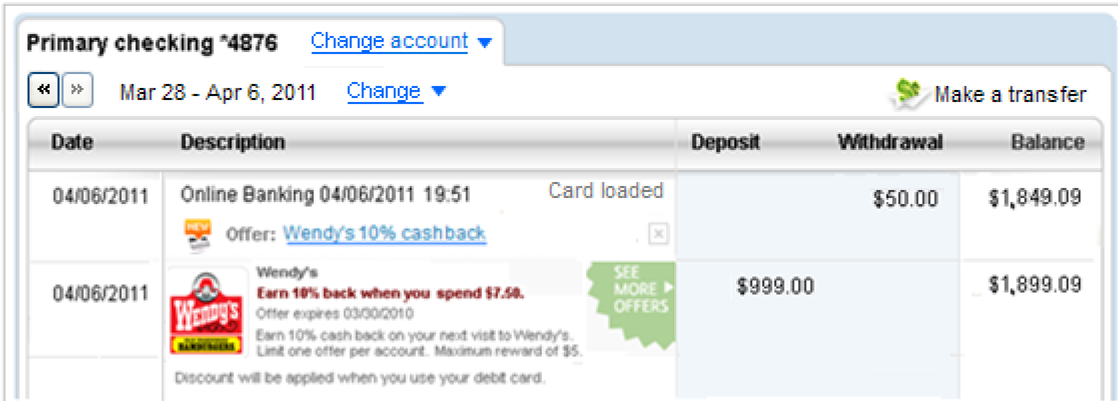
The first offer in the example below has a green checkmark icon to show that it has already been linked to your debit card, while the second offer icon is tagged "**NEW**" to indicate that it has not yet been added to your card.



Activating an offer

When you click on the NEW offer link that adds the offer to the debit card associated with the account, as shown below. Then when you shop at the sponsoring merchant and use that debit card to pay for the transaction, you earn the reward.

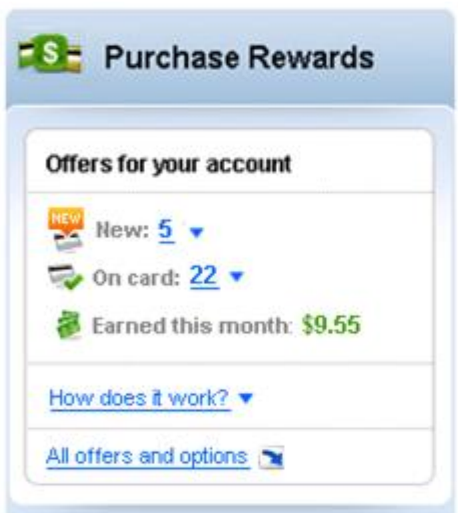
You can also read the full offer details there on the page or click the See More Offers icon to go to your rewards Summary page.



How do I use the 'Rewards' section?

If rewards offers appear in an account, you'll see the 'Rewards' section just below the account summary. This is where you can quickly see how many new and active offers you have as well as see how much you have earned (e.g. 5, 22 and $9.55 in the example below).

Clicking the **New** or **On card** number link, the **Earned this month** dollar amount link or the **All offers and options** link opens the Rewards program summary page where you can find a detailed listing of your new and active offers, as well as a breakdown of how much you have earned.



How do I use the 'Rewards' program summary page?

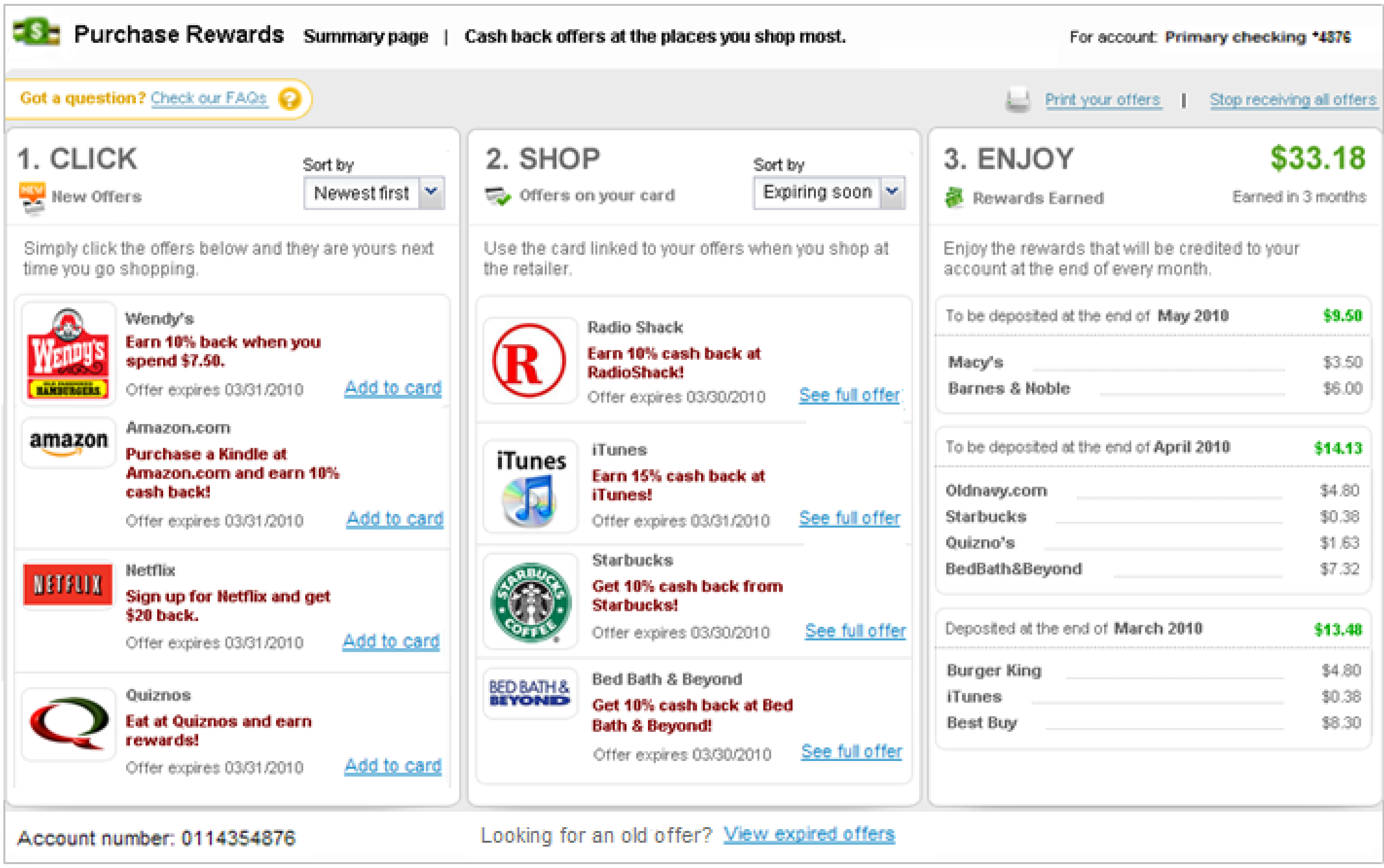
You'll notice right away that the summary page is arranged in three columns: Click, Shop and Enjoy. You'll find a list of every new offer for that account in the **CLICK** column with the most recent arrivals at the top of the list. Clicking the **Add to card** link puts the offer on your debit card.

You can review all of the offers that are currently on your debit card in the **SHOP** column with the offers set to expire soon at the top of the list. Clicking the **See full offer** link shows the complete offer details. You can also click the **Print your offers** link to print out a list of your offers.

You can also see how much you have earned in the **ENJOY** column that is arranged by month. This is how it works, if you make a qualifying purchase with your debit card in April, it will be shown in the ENJOY column as being deposited into your account at the end of May.

Opting Out of the Rewards Program

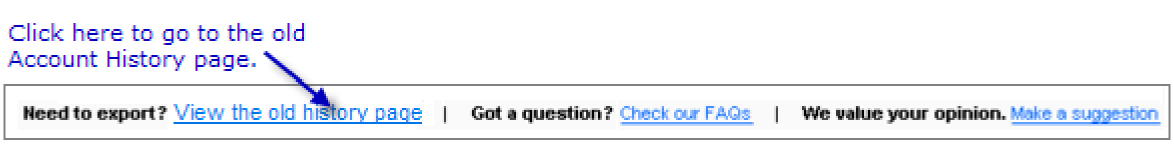
If you decide that you want to opt out of the Rewards program for a specific account, just click the **Stop receiving all offers** link near the top of the page and click **Yes** in the resulting popup to confirm that you no longer wish to receive offers for that account. **NOTE:** To start seeing offers again, click the **Start receiving offers again** link at any time in the Rewards module to opt back in to the Rewards program.



Can I still use the old Account History page?

Absolutely! Any time you want to visit the legacy Account History page within online banking, just click the **View the old history page** link at the bottom of the page to go directly to the page.

To return to the New Account History Page, click the **Account History** button in the online banking menu (if available). Otherwise you can go to the **Account Summary** page and click the account nickname link that you want or click the **View Recent Transactions** link for the account.



Which browsers can I use to view the New Account History Page?

Browsers that are officially supported include Microsoft Internet Explorer (IE) 7.0 and above, as well as Mozilla Firefox 3.0 and above. Currently, we don't officially support other modern browsers (like Chrome), but there is a good chance the page will work with them. If you are using one of the new browsers and experience any problems, please use the **Make a suggestion** link at the top or bottom of the page and let us know.

How long does it take for transfers to display?

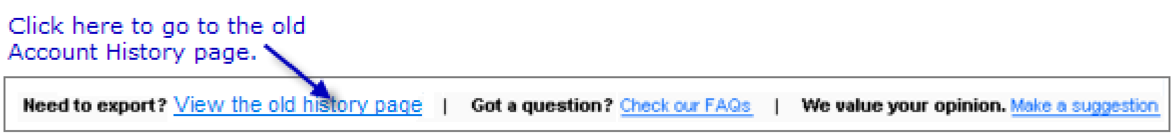
Transfers made on the Consumer Home Page will display immediately in the **My Accounts** list and the New Account History Page transactions list if it's supported by your financial institution. This means that we will automatically refresh the page (to get new account balances) once a user closes the transfers success window.

What other things can I do on this page?

Each section of the page has a link that will take you to other pages within online banking that provide tools to complete tasks that are not currently available on the New Account History Page. We've cited a few examples of these navigation links below.

- **Print transactions or check images**. Use the **Print** icon or link that's in the upper right corner of the transaction list to print out the transactions for the current date range in a printer- friendly format. Or just click the link for a check and then select the **Print** icon to print the front and back images of the check, if they are both available.

- **Export transactions**. Use the **View the old history page** link at the bottom of the page to go to the old account history page and export transaction data exactly how you do it now.



- **Make a suggestion**. Use one of the **Make a suggestion** links located at the upper top right of the page or lower bottom right of the page to let us know how we can improve the look, feel or use of the New Account History Page.