

A large, stylized, light blue 'C' shape is centered in the background, composed of several concentric, slightly offset lines that create a sense of depth and movement. The background is a solid dark blue.

YOUR ONLINE BANKING

eGUIDE

COMMUNITY
FIRST BANK

HFG | TRUST

YOUR FINANCIAL PARTNER FOR LIFE

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Getting Started

Welcome to Online Banking with Community First Bank! Whether you are at home or at the office using a mobile phone, tablet, or laptop, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the Online Banking process. If you have additional questions, please contact your local branch or call our Online Banking team at (509) 783-0955.

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Getting Started

New User Enrollment

If you're new to Online Banking with Community First Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking everywhere you go!

1. Type cfbhfg.com into your browser, and click the "Enroll in Online Banking" link at the top right of the screen.
2. Fill out the Online Banking Enrollment Form with the required information, and click the **Submit Enrollment** button.



Note: The details you provide are verified by comparing them to your contact information in our system. If the information does not match, call us at (509) 783-0955 to update your profile.

3. A confirmation message appears. You are given a temporary password to use during your first-time login. Memorize the password, and click the "Click Here" link to be redirected to the Community First Bank Home page.
4. Enter your new login ID and click the **Log In** button.
5. Choose the contact method that allows Community First Bank to reach you immediately with a Secure Access Code (SAC). This numbered code is only valid for a short time, and you will need to request a new one if it expires. If you close your browser before receiving the SAC, you can log in again and select the **I already have a Secure Access Code** button.
6. Enter the SAC and click the **Submit** button.
7. Choose whether to register your device for future logins. If you click the **Register Device** button, you will never need to request an SAC from that device.



Note: For additional security, we strongly suggest you do not register your devices. Not registering requires you to use an SAC each time you log in.

8. Review the Online Banking Services Agreement on the Disclaimers page, and click the **I Accept** button to agree to the terms and conditions.
9. A view-only profile page appears. Review the information and click the **Submit** button.
10. Change your password by using your old temporary password.
11. Congratulations! You have successfully logged in to Online Banking!
If you have any questions or concerns, call us at (509) 783-0955.

Getting Started

Logging In

After your first-time enrollment, logging in is easy and only requires your login ID and password. If you are logging in on a device that you have not previously registered, you need to request an SAC.

The image shows two screenshots of the login interface. The first screenshot shows a navigation bar with a 'CONTACT US' link and a 'LOGIN' button (callout 1). Below it is a 'PLEASE SELECT A LOGIN' screen with buttons for 'PERSONAL' (callout 2), 'BUSINESS', '401K', 'MFG TRUST CLIENT PORTAL', 'CREDIT CARDS', and 'ORDER CHECKS'. The second screenshot shows the 'Log in' form with 'Username' and 'Password' fields (callout 3), a 'LOG IN' button (callout 4), and a 'password?' link.

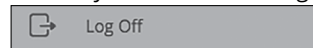
1. Click the **Login** button.
2. Click the **Personal** button.
3. Enter your username and password.
4. Click the **Log In** button.
5. Enter your password.
6. Click the **Log In** button.



Note: If you enter an incorrect password too many times, your account will be temporarily locked. Call us at (509) 783-0955 for assistance.

Logging Off

For your security, you should always log off when you finish your Online Banking session. We may also log you off due to inactivity.

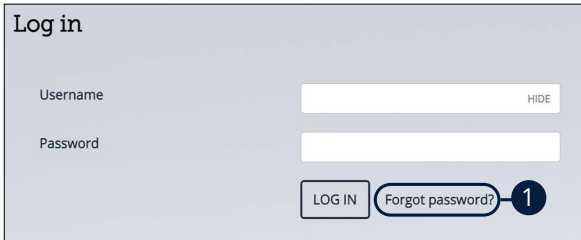


1. Click the **Log Off** tab in the navigation menu.
2. Close your internet browser.

Getting Started

Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the Community First Bank Home page—no need to call us!

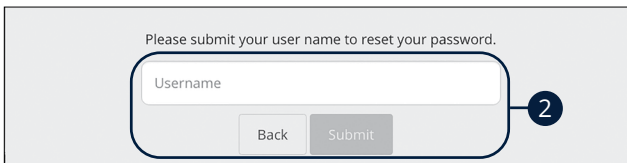


Log in

Username HIDE

Password

LOG IN [Forgot password?](#) 1



Please submit your user name to reset your password.

Username

Back Submit 2

1. Click the "Forgot password? link."
2. Enter your login ID and click the **Submit** button.



Note: You may not be able to change your password if your account is locked or if you are resetting your password from an unregistered device.

Please select a target:

E-mail : jessica.f@first.com

SMS : (781) 362-3478

Back

Enter your Secure Access Code

Secure Access Code

Back Submit

Please set your new password:

New Password

Confirm New Password

Submit

3. Choose the contact method that allows Community First Bank to reach you immediately with a six-digit Secure Access Code. You can choose to receive a text, email or phone call.
4. Enter the Secure Access Code and click the **Submit** button.
5. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Home Page

Home Page Overview

After logging in, you are taken directly to the Home page. This page is divided into three convenient sections to help you navigate to every feature within Online Banking. Here you can view the balances in both your linked and Community First Bank accounts, see your account summaries, and more!




The screenshot shows the Community First Bank Home Page interface. The page is divided into several sections:

- Navigation Menu (A):** Located on the left side, it includes links for Home, Messages, Move Money, Services, Settings, Branches, Help, and Log Off.
- Home Header:** Displays the bank name (COMMUNITY FIRST BANK | HFG TRUST) and the user's name (Go. Rachel Green).
- FINANCIAL TOOLS:** Includes links for Spending, Budget, Trends, and Cash Flow. A "Link Account" button is also present.
- ACCOUNTS:** Displays a list of accounts. Callout C points to the "View Activity" link for the first account. Callout B points to the "Current Balance" of the second account (\$37.74).
- NEW GROUP:** Displays a new group of accounts. Callout F points to the "Current Balance" of the first account in this group (\$10.26).
- Link Account:** A section with a "Get Started" button.
- ASSET SUMMARY:** Features a donut chart showing asset distribution (72% and 28%) and a table of account balances for "Off Balance She *0000".

Account Name	Available Balance	Current Balance	View Transactions
Off Balance She *0000	13000000	71.93%	
Off Balance She *0000	\$123.00		
Off Balance She *0000	\$22.00		

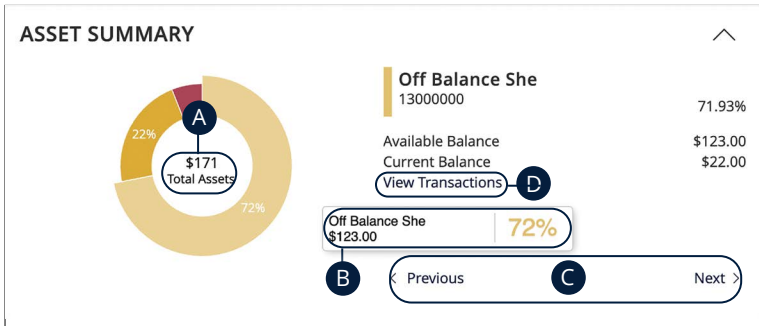


Note: The letters correspond to several available features on the Home page.

- A.** The navigation bar appears in every view on the left side of the screen. You can navigate to Online Banking features by selecting the appropriate drop-down tab.
- B.** Your Community First Bank accounts and linked external accounts are displayed in an account card with its balance.
- C.** If you click an account name, you are taken to the Account Details page. You can also click the  icon on the right side of an account card, and select View Activity for more details.
- D.** The  icon allows you to print a summary of current available funds in your accounts.
- E.** You can expand or collapse account details by clicking the  icon.
- F.** If you click and hold an account card, you can drag and drop it to a new location to change the order your accounts appear.
- G.** The Quick Actions links in the top right corner let you quickly access different Online Banking features.

Asset Summary Overview

If you ever need to quickly assess how much money is in all of your accounts, you can scroll down to Asset Summary on the Home page. This interactive chart represents your total assets, represented by specific colors and percentages.



- A. The Total Assets widget gives you the total amount of money in your accounts and breaks down those funds into percentages.
- B. Each colored piece represents one of your Community First Bank or linked accounts and displays its percentage of total funds and its balance.
- C. Clicking "Next" or "Previous" lets you view different accounts and details.
- D. You can click the "View Transactions" link for more information.

Home Page

Account Details Overview

Selecting a Community First Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.

A	REGULAR SAVINGS XXXX	⋮	SAVINGS XXXX	⋮
	Current Balance	\$43,270.48	Current Balance	\$118,547.75
	Available Balance	\$43,270.48	Available Balance	\$18,547.75

← Back to Home

Off Balance She *0000

Last Updated: September 30, 2021 4:00 PM

B	\$22.00	\$123.00
	Current Balance	Available Balance

Transactions Details & Settings

C	D	E	F	G
🔍	📄	🇺🇸	⬇️	⋮

H		Date	Description	Amount	
Pending			Hogwarts Gym Dues	\$1.00	⋮
				\$23.00	
SEP 24 2021	🔄		Transfer	\$0.01	⋮
			Transfer	\$22.00	
SEP 22 2021	🔄		Community First Payment	(\$30.00)	⋮
			Transfer	\$21.99	J

Details








Category:
Transfer

Online Description:
Community First Payment

Statement Description:
ACH Payment Community First ACH Paymen

Date:
9/22/2021

Type:
Debit


- A.** On the Home page, you can click on an account name to view the Account Details screen.
- B.** The current and available balances of that account are displayed in the top right corner.
- C.** The  icon opens the search bar to find transactions with that account.
- D.** Transactions can be sorted by time, type, amount, or check number. Click the  icon for more options.
- E.** Make a quick transfer by clicking the  icon. (See page 17 for additional details.)
- F.** Export your transactions into a different format by clicking the  icon.
- G.** The  icon lets you send a secure message about that account or print a list of transactions.
- H.** The  icon indicates how the Date, Description, and Amount columns are sorted.
- I.** You can view more details about a transaction by clicking on it.
- J.** The  icon lets you send a secure message about that transaction or print details about it.

Home Page

Quick Transfer

No need to run to a branch to move money from one account to another. If you're ever in a rush, the Quick Transfer option is a simple and fast way to make transactions.

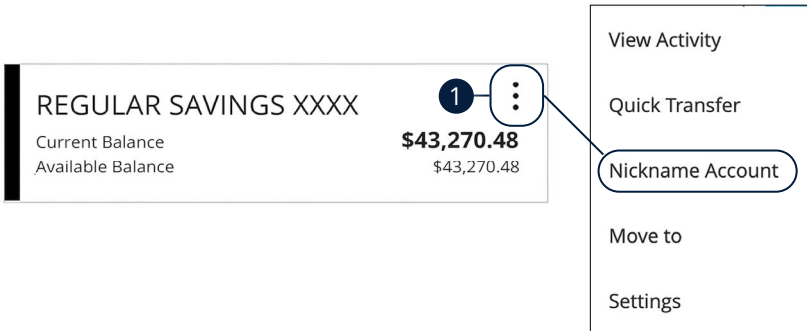
The image shows a mobile banking interface. At the top, there's an account card for 'REGULAR SAVINGS XXXX' with a current balance of \$43,270.48 and an available balance of \$43,270.48. A menu icon (three dots) is on the right of the card, with a callout box listing options: View Activity, Quick Transfer, Nickname Account, Move to, and Settings. Below the card is the 'Quick Transfer' form. It has a 'From Account' dropdown set to 'Off Balance She 13000000 \$123.00'. The 'To Account' dropdown is empty. The 'Amount' field is set to '\$ 0.00'. The 'Transfer Date' is '09/30/2021'. At the bottom, there are two buttons: 'Advanced Options' and 'Transfer Funds'.

1. Click the  icon on the right side of an account card and select Quick Transfer.
2. Select the "To" drop-down and choose an account to receive the funds.
3. Enter an amount to transfer.
4. Enter a transfer date.
5. (Optional) Click the **Advanced Options** button to be redirected to the Funds Transfer feature.
6. Click the **Transfer Funds** button when you are finished.

Home Page

Account Nickname


Change an account's nickname directly from the Home page.



The 'Account Nickname' dialog box displays the following information:

Account Name Off Balance She	Account Number 13000000
Available Balance \$123.00	Current Balance \$22.00

The 'Account Nickname' field contains 'Off Balance She'. Below the field are two buttons: 'Cancel' and 'Save'. A circled '2' points to the nickname field, and a circled '3' points to the 'Save' button.

1. Click the  icon on the right side of an account card and select Nickname Account.
2. Enter a new account nickname.
3. Click the **Save** button when you are finished.

Home Page

Account Grouping

You can organize your internal and linked accounts into groups, so the Home page appears in a way that makes sense to you. These groups can always be changed or deleted to meet your needs.

ACCOUNTS

Checking 9194	⋮
Available Balance	\$21.86
Current Balance	\$21.86

Create new group X

Select an account to add to this group.

2 Select Account

3 Group Name

4 Cancel Save

1. Create a new group by clicking the **⋮** icon and selecting “Create new group.”
2. Use the drop-down to select an account.
3. Enter the group name.
4. Click the **Save** button.

Editing a Group Name

The names of existing groups can be edited in just two easy steps.

ACCOUNTS

Checking **3123	⋮
Available Balance	\$43.97
Current Balance	\$43.98

Accounts [X] ✓ [⋮]

Checking **3123	⋮
Available Balance	\$43.97
Current Balance	\$43.98

1. Click the ⋮ icon and select “Edit group name.”
2. Enter a new name and click the check mark when you are finished.

Deleting a Group

After a group is made, you can reorganize the Home page by deleting a group without removing those accounts from the Home page.

ACCOUNTS [⋮]

Checking **6456	⋮
Available Balance	\$5.01
Current Balance	\$5.00

CHECKING [⋮]

Checking **3123	⋮
Available Balance	\$43.97
Current Balance	\$43.98

Warning [X]

You are removing the last account from this group. If you continue, your group **Checking** will be deleted.

[No, don't delete] [Yes, delete]

1. Remove all accounts from a group by clicking and holding an account tile and dragging it to another group and dropping it.
2. Click the **Yes, delete** button to delete the group.

Security

Protecting Your Information

Here at Community First Bank, we do everything we can to protect your personal information and provide you with a dependable online experience. However, we rely on you to take further precautions to ensure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off Online Banking when you're finished and close the browser.

Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers, and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

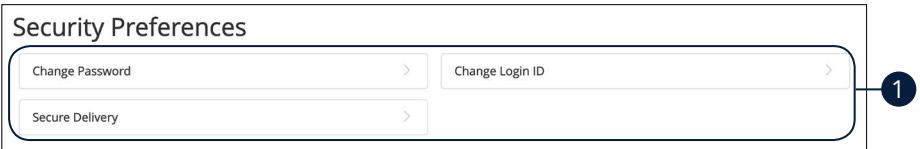
Fraud Prevention

- Do not open email attachments or click on links from unsolicited sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers, and expired cards.
- Act quickly. If you suspect your financial information is compromised, call us immediately at (509) 783-0955.

Security

Security Preferences

We take security very seriously at Community First Bank. So we have added various tools to help you better protect your account information. You can add and manage these features in Security Preferences to strengthen your Online Banking experience.



Change Password

You can change your Online Banking password at any time. We recommend changing your password regularly and following our guidelines to create a strong password.

 A screenshot of the 'Change Password' form. The form has a title 'Change Password' and four input fields: 'Current Password', 'New Password', and 'Confirm New Password'. Below the input fields is a 'Change Password' button. Numbered callouts are placed to the left of the form: '2' points to the 'Current Password' field, '3' points to the 'New Password' field, '4' points to the 'Confirm New Password' field, and '5' points to the 'Change Password' button.

In the **Settings** tab, click **Security Preferences**.

1. Click the **Change Password** button.
2. Enter your current password.
3. Create a new password.
4. Re-enter your new password.
5. Click the **Change Password** button when you are finished making changes.

Change Login ID

You can also change your login ID at any time. Create a unique login ID you will remember and follow our required guidelines.

The image shows a dialog box titled "Change Login ID". Inside the dialog, there is a text input field with the placeholder text "New Login ID". Below the input field is a button labeled "Save new Login ID". A blue circle with the number "2" is positioned to the left of the input field, and a blue circle with the number "3" is positioned to the left of the "Save new Login ID" button.

In the **Settings** tab, click **Security Preferences**.



1. Click the **Change Login ID** button.
2. Enter your new login ID.
3. Click the **Save new Login ID** button when you are finished making changes.

Secure Delivery



We can verify your identity by sending an SAC to you by text message, voice call, or email address. Within Security Preferences, you can make changes to your delivery preferences or add new ways we can contact you.

Secure Delivery Contact Information




Enter your preferred email and/or phone contact information below. This contact information will be used for Secure Access Code delivery.

  2

New Text Number New Voice Number New Email Address 4

  3

In the **Settings** tab, click **Security Preferences**.

1. Click the **Secure Delivery** button.
2. Make changes to a secure delivery method by clicking the  icon to make changes, or the  icon to delete a secure delivery method.
3. Enter your new contact information and click the  icon when you are finished to save your changes.
4. Add a new delivery contact by clicking either the **New Text Number**, **New Voice Number**, or **New Email Address** button at the bottom of the page.

Security

Mobile Security Preferences

Within Community First Bank's Mobile Banking app, you have the ability to set up security preferences that are not available on a desktop computer. These additional preferences make signing into your Mobile Banking quick and easy, but also add an extra layer of security to your private information while you are on the go.

Enabling Touch ID or Fingerprint Login

Touch ID and Fingerprint Login use fingerprint recognition technology, allowing you to perform tasks on your Apple® or Android™ device with just your fingerprint. With this feature enabled, you can quickly and securely access your accounts using our mobile app!

Apple®

Security Preferences

- Change Password >
- Change Login ID >
- Secure Delivery >
- Passcode Off
- Face ID Off **1**

Android™

- Fingerprint Login Off

What Is This Feature?

This feature lets you validate your Mobile Banking session using your fingerprint instead of a login ID and password.

With this feature enabled, you will be prompted to place your registered fingerprint on the fingerprint scanner to login.

Feature Enablement

Fingerprint authentication is only available for users with a fingerprint scanner enabled device.

In the event that you choose to disable the feature on your mobile device, your account will revert back to requiring a login ID and password.

Continue **2**

Login ID

Password

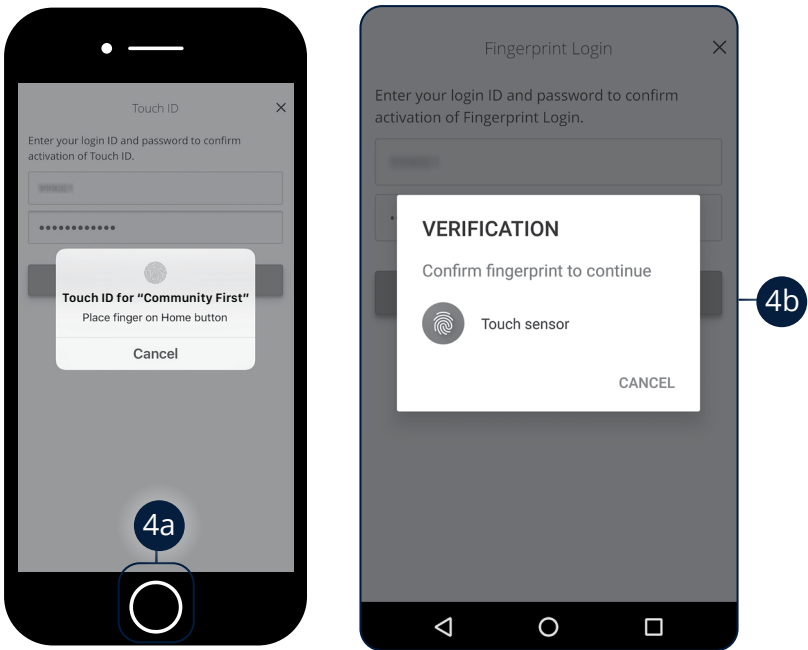
Authorize **3**

Sign in to Community First Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Touch ID** or **Fingerprint Login** switch from "Off" to "On."
2. Review the information about using fingerprint authentication and tap the **Continue** button.
3. Enter your login ID and password, and tap the **Authorize** button.



Note: You must have Touch ID or Fingerprint Login enabled on your mobile device before enabling it through our Mobile Banking app.

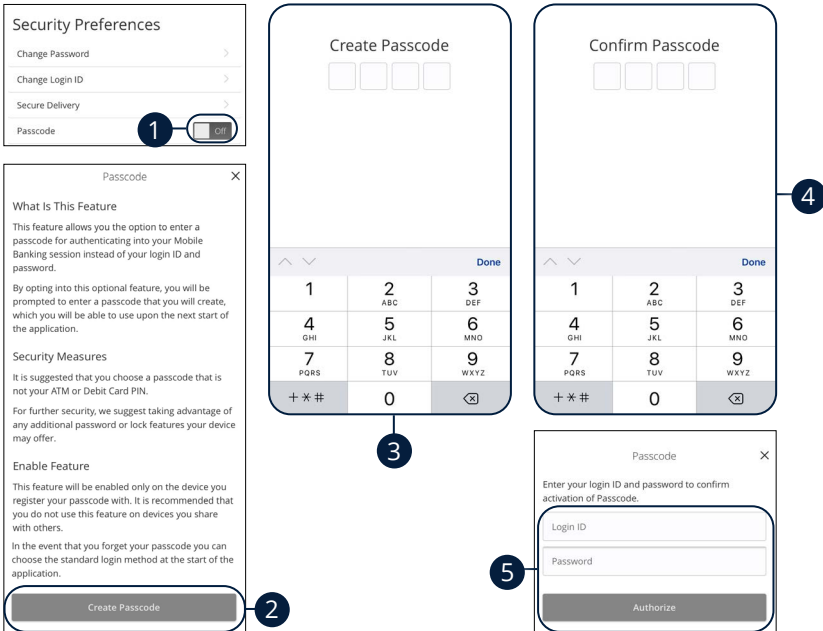


4. Scan your fingerprint.

- a. **Apple® Device:** Place your finger on the **Home** button to enable Touch ID.
- b. **Android™ Device:** Place your finger on the fingerprint scanner to enable Fingerprint Login. Location of scanner varies from device to device.

Enabling Passcode Authentication

Create a unique passcode within our Mobile Banking app to quickly and easily sign in and access your funds while on the go!

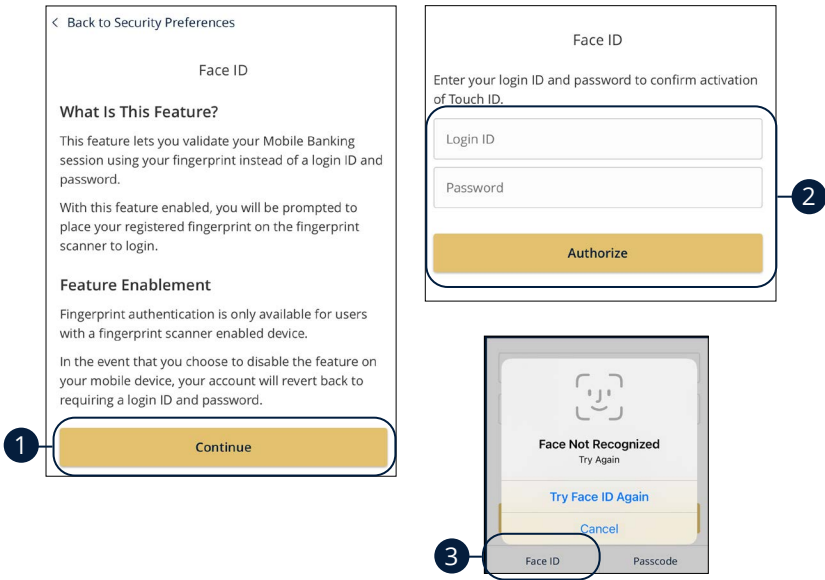


Sign in to Community First Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode** switch from "Off" to "On."
2. Review the information about using a passcode and tap the **Create Passcode** button.
3. Create your four-digit passcode using the keypad.
4. Confirm your passcode using the keypad.
5. Enter your login ID and password, and tap the **Authorize** button.

Enabling Face ID

Face ID is a feature which utilizes facial recognition technology, allowing you to unlock your Apple® device with your face instead of a login ID and password.



Open Community First Bank's Mobile Banking app and tap the **Face ID** button.

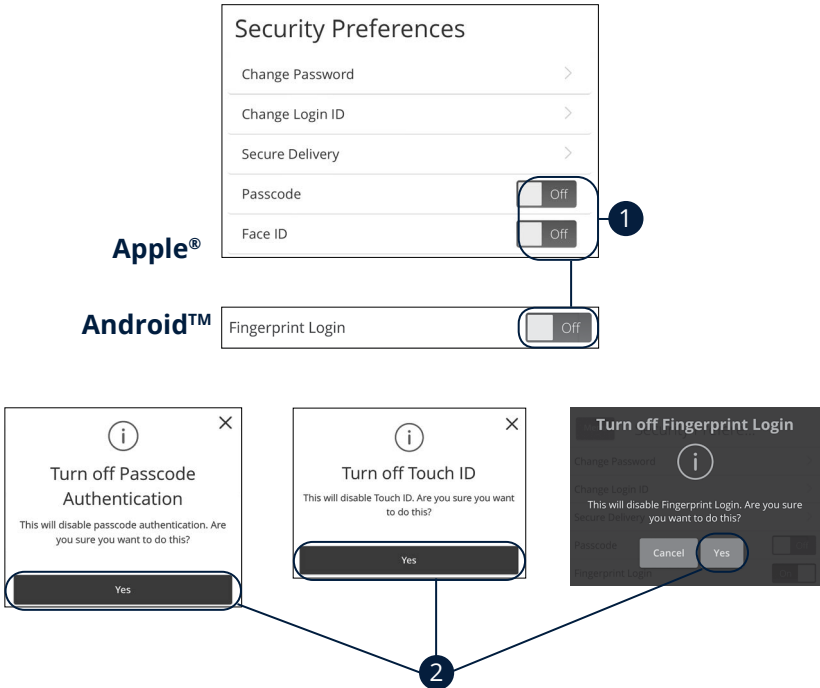
1. Review the information about using Face ID and tap the **Continue** button.
2. Enter your login ID and password, and tap the **Authorize** button.
3. Face ID is now set up. You can now tap the **Face ID** button to log in.



Note: You must have Face ID enabled on your mobile device before enabling it through our Mobile Banking app.

Disabling Passcode Authentication, Touch ID, Fingerprint or Facial ID Login

You can disable Passcode Authentication, Fingerprint or Facial Recognition Login if you no longer prefer to utilize them. When all features are disabled, you can sign in to your Online Banking using your user ID and password.



Sign in to Community First Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Security Preferences**.

1. Toggle the **Passcode**, **Face/Touch ID** or **Fingerprint Login** switch from "On" to "Off."
2. Tap the **Yes** button to disable the feature.

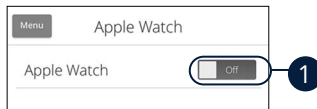
Security

Apple® Watch

With the convenience of the Apple® Watch feature, you can now check your balances faster than ever.

Apple® Watch Setup

Activate the Apple® Watch feature in your mobile banking app using your mobile device or tablet.

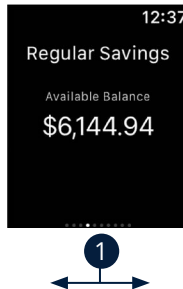


Sign in to Community First Bank's Mobile Banking app and tap the **Menu** button. In the **Settings** tab, tap **Apple® Watch**.

1. Toggle the **Apple® Watch** switch from "Off" to "On."

Viewing Balances and Transactions

When you activate the Apple® Watch feature, you can view your first ten accounts on the Account Summary page, balances and transactions with a few taps.

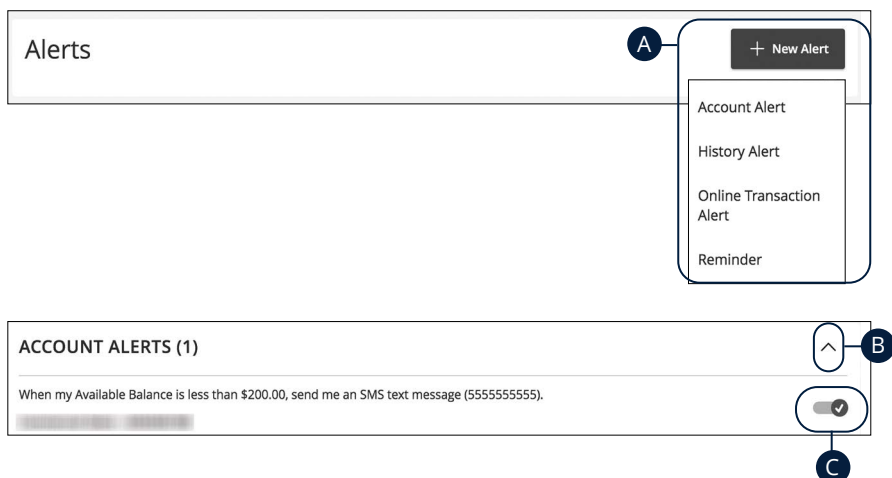


1. Swipe left and right to view different account balances.

Security

Alerts Overview

Having peace of mind is critical when it comes to your Online Banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you can stay on top of what's important to you.



In the **Settings** tab, click **Alerts**.

- A.** The "New Alert" drop-down lets you create an account, history, online transaction or reminder alert.
- B.** The ^ icon allows you to collapse or expand alert details for each category.
- C.** Toggling the switch turns an alert on or off without deleting it.



Note: All alerts are automatically sent through secure messages, but you can also choose to receive them by text message, voice call, or email.

Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go below or above a set amount.

The image shows a 'New Account Alert' form with the following fields and callouts:

- 1**: A vertical menu on the left containing 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'.
- 2**: The 'Account' drop-down menu.
- 3**: The 'Account balance type' drop-down menu.
- 4**: The 'Amount' section with radio buttons for 'More Than', 'Less Than', and 'Exactly'.
- 5**: The numerical input field for the amount, currently showing '0.00'.
- 6**: The 'Alert Delivery Method' section with a drop-down menu set to 'Email' and a 'Recipient Email Address' input field below it.
- 7**: The 'Create Alert' button at the bottom right.

In the **Settings** tab, click **Alerts**.

1. Use the “New Alert” drop-down and select “Account Alert.”
2. Use the drop-down to select an account.
3. Choose an account balance type.
4. Select a comparison.
5. Enter an amount.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

History Alerts

If you're ever concerned about amount limits or pending checks, you can create History Alerts to contact you when a check number posts or transactions meet a chosen amount.

The screenshot shows the 'New History Alert' form. On the left, a vertical menu (1) contains 'Account Alert', 'History Alert', 'Online Transaction Alert', and 'Reminder'. The main form (2) has the following sections:

- Transaction Type:** A row of four buttons: 'Debit Transaction', 'Credit Transaction', 'Check Number', and 'Description' (2).
- Amount:** Three radio buttons: 'More Than', 'Less Than', and 'Exactly' (3). Below them is a text input field with a '\$' symbol on the left and '0.00' on the right (4).
- Account:** A dropdown menu (5).
- Alert Delivery Method:** A dropdown menu with 'Email' selected (6).
- Recipient Email Address:** A text input field (6).
- Buttons:** 'Go back' and 'Create Alert' buttons (7).

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "History Alert."
2. Select a transaction type.
3. Select a comparison. These options vary depending on the chosen transaction type.
4. Enter an amount.
5. Use the drop-down to select an account.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

Online Transaction Alerts

Different types of transactions can occur in your accounts. By creating Online Transaction Alerts, you can be notified when various transfers, payments or debits post to your account.

The image shows a user interface for creating a new online transaction alert. On the left, a vertical menu (callout 1) lists four alert types: Account Alert, History Alert, Online Transaction Alert, and Reminder. The main form, titled 'New Online Transaction Alert', contains several fields (callouts 2-5) and two buttons (callout 6):

- 2**: Transaction type dropdown menu.
- 3**: Account dropdown menu.
- 4**: Status dropdown menu.
- 5**: Alert Delivery Method dropdown menu (set to 'Email') and a text input field for 'Recipient Email Address'.
- 6**: 'Go back' and 'Create Alert' buttons.

In the **Settings** tab, click **Alerts**.

1. Click the "New Alert" drop-down and select "Online Transaction Alert."
2. Use the drop-down to select a transaction type.
3. Use the drop-down to select an account.
4. Use the drop-down to select a status.
5. Select a delivery method and enter the corresponding information.
6. Click the **Create Alert** button when you are finished.

Reminders

Just like marking a calendar, you can set up alerts to remind you of specific dates or events. Keep track of important dates, so you will never forget a birthday or anniversary again!

The image shows a 'New Reminder' form with the following fields and callouts:

- 1**: A sidebar menu with options: Account Alert, History Alert, Online Transaction Alert, and Reminder.
- 2**: The 'Event' drop-down menu.
- 3**: The 'Select a date' input field with a calendar icon.
- 4**: The 'Recurs Every Year' checkbox.
- 5**: The 'Message' text input field.
- 6**: The 'Alert Delivery Method' section, including a drop-down menu (set to 'Email') and a 'Recipient Email Address' input field.
- 7**: The 'Create Alert' button.

At the bottom of the form are two buttons: 'Go back' and 'Create Alert'.

In the **Settings** tab, click **Alerts**.

1. Use the "New Alert" drop-down and select "Reminder."
2. Use the drop-down to select an event.
3. Enter the date for the alert to occur.
4. Check the box next to "Recurs Every Year" to have your alert repeat annually.
5. Enter a message.
6. Select a delivery method and enter the corresponding information.
7. Click the **Create Alert** button when you are finished.

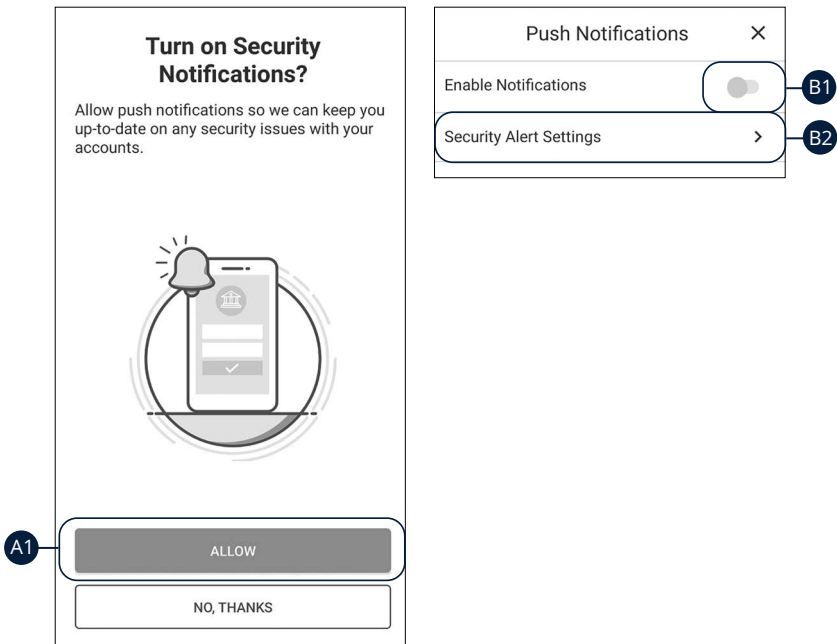
Security

Enabling and Disabling Push Notifications

Have alerts sent directly to your mobile device as push notifications. Push notifications are completely free to receive and will show up as a banner at the top of your lock screen or in your “notification tray.”



Note: Push Notifications are available for security, reminder, account and transaction alerts.

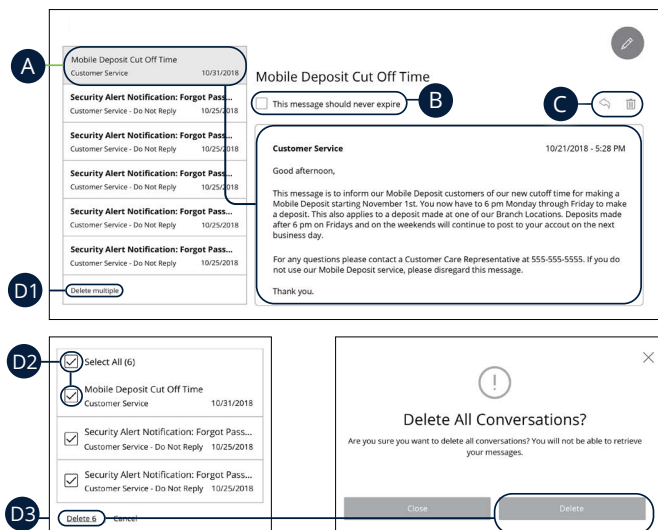


- A.** When you first sign into Community First Bank’s online banking app you have the option to enable push notifications for alerts by tapping the **Allow** button.
- B.** To enable or disable push notifications at a later time, in the **Settings** tab, tap **Push Notifications**.
 - 1.** Use the **Enable Notifications** switch to enable or disable push notifications.
 - 2.** Tap the respective **Alert Settings** tab to edit alerts and their delivery preferences. (See Alerts Overview section starting on page 31 for more information.)



Security

Secure Message Overview

If you have questions about your accounts or need to speak with someone at Community First Bank, Secure Messages allow you to communicate directly with a Community First Bank client services specialist. From the Secure Messages page, you can find replies, old messages or create new conversations.



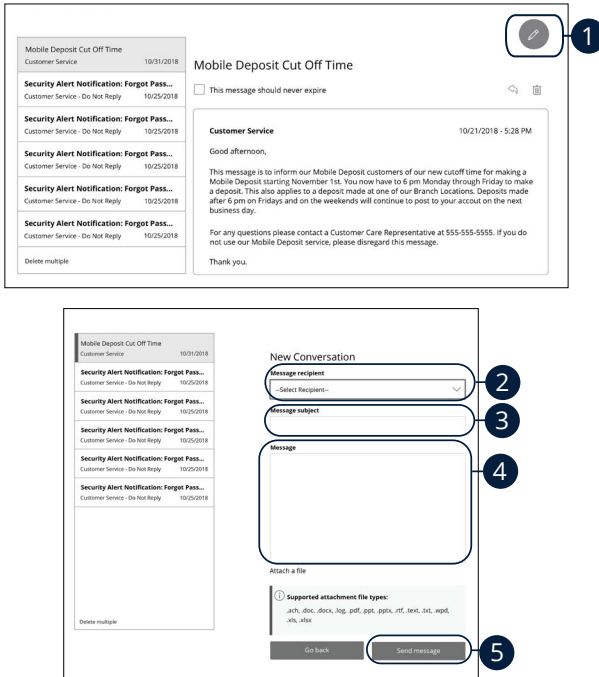
Click the **Messages** tab.

- A. Click on a message to open it. Messages are displayed on the left side of the screen.
- B. Messages automatically delete after a certain time. Check the box next to “This message should never expire” to prevent that message from being erased.
- C. Delete an opened message by clicking the  icon or reply by clicking the  icon.
- D. You can delete multiple messages at once.
 1. Click the “Delete multiple” link.
 2. Check the box next to the corresponding messages or check the box next to “Select All.”
 3. Click the “Delete” link and then the **Delete** button to permanently delete the selected messages.


Security

Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential information relating to your accounts or attach files within a new message.



Click the **Messages** tab.

1. Create a new message by clicking the  icon in the top right corner.
2. Select the recipient from the drop-down.
3. Enter the subject.
4. Enter your message.
5. Click the **Send message** button when you are finished.

Transaction Types

Moving Money Overview

Online Banking gives you the ability to transfer funds on the go. Whether you are transferring money between your accounts or sending money to someone outside of Community First Bank, there are various features that help you transfer funds in different ways.

- **Funds Transfer:**

Move money between your personal Community First Bank accounts.

Funds Transfer

From Account

▼

- **External Transfer after adding and verifying external accounts:**

Move money after linking your external accounts.

Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts

Add External account(s)

Routing Number	Account Number
<input style="width: 90%;" type="text"/>	<input style="width: 90%;" type="text"/>

Need help finding?

- **Peer Transfer:**

Move money to someone's Community First Bank accounts.

Peer to Peer Transfer

You can choose to make a single transfer to another client or link another client's account (for deposit purposes only) to your Online Banking. If you plan to make more than one transfer, or if you need to create a recurring or future-dated transfer, linking the other client's account is required. This will place the account number in the drop-down menu for the funds transfer option.

Single Transfer
Link Account

- **Loan Payment:**

Move money to a loan at Community First Bank or at another financial institution.

Loan Payment

From Account *

----Select From Account:---

To Loan Account *

----Select To Account:---

- **Bill Pay:**

Move money to someone's external account or to a company's account.

The screenshot shows a web browser interface for a bank's bill pay service. The top navigation bar includes links for Payments, Payee, Pay a person, QIPay, Calendar, My account, and Help. The main content area is titled 'Payments' and features a 'Schedule' section with a search bar and a table of upcoming payments. The table has columns for Payee, Pay item, Amount, and Payment date. Below the table, there are sections for 'Pending' and 'History' payments, each with a list of transactions and their respective amounts and dates.

Payee	Pay item	Amount	Payment date	Actions
American Express ¹⁴⁵⁶	Primary Chec. *5676	\$ 0.00	08/27/2018	Pay
AMERICAN EXPRESS				Edit Add comment Add comment Edit bill
Car Loan ¹⁶⁴⁷	Primary Chec. *5676	\$ 0.00	09/27/2018	Pay
G M A C				Edit Add comment Add comment
Cellular One	Primary Chec. *5676	\$ 0.00	09/27/2018	Pay
SPRINT				Edit Add comment Add comment
Day Care ¹⁶⁷⁹	Primary Chec. *5676	\$ 0.00	08/27/2018	Pay
Day Care				Edit Add comment Add comment

Payee	Amount	Payment date	Actions
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit
Total: \$1,550.00			

Payee	Amount	Payment date	Actions
Day Care	\$500.00	09/27/2018	View
Christmas Account	\$200.00	09/26/2018	View
Mortgage	\$1,200.00	09/26/2018	View
Cellular One	\$75.00	09/20/2018	View
Phone	\$50.00	08/30/2018	View
Sarah Louise Mason	\$100.00	08/15/2018	View
Total: \$2,125.00			

Move Money

Funds Transfer

Use the Funds Transfer feature when you need make a one-time or recurring transfer between your personal Community First Bank accounts. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows a web form for transferring funds. It is divided into three main sections, each indicated by a numbered circle (1, 2, 3) on the left:

- Step 1:** A rounded rectangular box containing two dropdown menus. The top one is labeled "From Account" and the bottom one is labeled "To Account". Both have a downward arrow icon on the right.
- Step 2:** A rounded rectangular box containing three fields. The top one is labeled "Amount" and has a "\$" symbol on the left and "0.00" on the right. Below it is a field labeled "Frequency" with the text "One time transfer" and a downward arrow icon on the right.
- Step 3:** A rounded rectangular box containing a date field labeled "Transfer Date" with the text "04/28/2020" and a calendar icon on the right. Below this is a text input field labeled "Memo (optional)" with the placeholder text "Enter letters and numbers only".

At the bottom of the form is a dark grey button with the text "Transfer Funds" in white.

In the **Move Money** tab, click **Funds Transfer**.

1. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
2. Enter the amount to transfer.
3. (One-Time Transfer Only) Enter the date to process the transaction.

The screenshot shows a form for setting up a recurring transfer. It includes the following elements:

- 4a**: A dropdown menu labeled "Frequency" with the selected option "Last day of the month".
- 4b**: A date field labeled "Start Date" with the value "04/28/2020" and a calendar icon.
- An informational message: "Transfers falling on a Sunday or banking holiday will be processed the following business day."
- 4c**: A section labeled "Repeat Duration" with two radio button options: "Forever (Until I Cancel)" (selected) and "Until Date (Set An End Date)".
- 5**: An optional text field labeled "Memo (optional)" with the placeholder text "Enter letters and numbers only".
- 6**: A dark grey button labeled "Transfer Funds".

4. If you would like to set up a recurring transfer, follow the steps below.
 - a. Use the drop-down to select a frequency.
 - b. Enter a start date for this transaction using the calendar features.
 - c. Decide if the transfer will repeat forever or have an end date.
5. (Optional) Enter a memo.
6. Click the **Transfer Funds** button when you are finished.



Note: You can view or cancel unprocessed transactions by accessing the **Recurring Transactions** tab within the Activity Center.

Move Money

Adding a Personal External Account

Your private accounts at other financial institutions can be linked to Online Banking with Community First Bank, so you can transfer money between two banks without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits Community First Bank makes into the external account.

Manage External Accounts

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers. Please note only domestic (U.S.) banks are allowed. You can also manage your external accounts.

Add External account(s)

1 2

Need help finding?

3 Checking Savings

4

Manage External account(s)

If you are looking to verify the micro deposits for one of the external accounts that you have previously requested to be linked through micro-deposits and do not see it here. It is likely that your micro-deposits may have been expired. Please resubmit the external account.

You do not have any external accounts that are currently linked in the online banking.

In the **Move Money** tab, click **External Account(s)**.

1. Enter the financial institution's routing number. These numbers are located at the bottom of a paper check or deposit slip from your checkbook.
2. Enter the account number.
3. Select the type of account.
4. Click the **Submit** button.



In two to three business days, two micro-deposits will appear in your external account. Once you receive the deposits, return to external account(s) to verify the account.

Move Money

Verifying a Personal External Account

As soon as Community First Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the external account.

In the **Move Money** tab, click **External Account(s)**.

1. Select the account you would like to verify.
2. Enter the amounts of the two micro-deposits made into your external account.
3. Click the **Continue** button when you are finished.

Move Money

Peer Transfer

If you have a friend or relative that also banks through Community First Bank, Peer Transfers allow you to send them money immediately. You can send electronic payments and link accounts for future deposits using their account number and the first three characters of their last name.

Linking Someone's Community First Bank Account

Instead of typing in someone's information every time you send them money, you can conveniently link their account for future deposits.

Peer to Peer Transfer

You can choose to make a single transfer to another client or link another client's account (for deposit purposes only) to your Online Banking login. If you plan to make more than one transfer, or if you need to create a recurring or future-dated transfer, linking the other client's account is required. This will place the account number in the drop-down menu for the funds transfer option.

Single Transfer
Link Account 1

Link An Account

Enter the information below to link the receiving client's account to your Online Banking login.

Enter recipient member account information

2

Account Number

First 3 characters of Last Name

3

4

Account Type v

Back
Submit 5

In the **Move Money** tab, click **Peer Transfer**.

1. Click the **Link Account** button.
2. Enter the recipient's account number.
3. Enter the first three characters of the recipient's last name.
4. Select an account type from the "Account Type" drop-down.
5. Click **Submit** when you are finished.



Note: To review or cancel a Peer Transfer, visit the Activity Center.

Single Transfers Between Community First Bank Accounts

If you only need to send money to someone once, you can generate a single transaction using their account number and the first three characters of their last name.

Peer to Peer Transfer

You can choose to make a single transfer to another client or link another client's account (for deposit purposes only) to your Online Banking login. If you plan to make more than one transfer, or if you need to create a recurring or future-dated transfer, linking the other client's account is required. This will place the account number in the drop-down menu for the funds transfer option.



Transfer Funds to Another Client

Make a one-time transfer to another client's account.

Enter your account information

From Account 2

Amount 3 Description 4

Enter recipient member account information

Account Number 5 First 3 characters of Last Name 6

Account Type 7

Back 8 Submit

In the **Move Money** tab, click **Peer Transfer**.

1. Click the **Single Transfer** button.
2. Select the account to take funds from using the "From Account" drop-down.
3. Enter an amount.
4. (Optional) Write a description of your transfer.
5. Enter the recipient's account number.
6. Enter the first three characters of the recipient's last name.
7. Select the recipient's account type using the "Account Type" drop-down.
8. Click **Submit** when you are finished.

Transactions

Loan Payment

If you need to make a one-time or recurring loan payment with Community First Bank or another financial institution, you can use the Loan Payment feature.

The screenshot shows a form titled "Loan Payments" with the instruction "Please enter the loan payment details below." The form contains the following fields and options:

- 1**: "From *" dropdown menu with the placeholder text "---Select From Account---".
- 2**: "To *" dropdown menu with the placeholder text "---Select To Account---".
- 3**: "Payment Type *" dropdown menu.
- 4**: "Amount *" text input field.
- A checkbox labeled "Make this recurring" located to the right of the Amount field.
- "Date" text input field containing "09/30/2021" and a calendar icon.

In the **Move Money** tab, click on **Loan Payment**.

1. Using the "From" and "To" drop-downs, select the account the funds will be taken from and the account you wish to post the payment.
2. Select your payment type using the "Payment Type" drop-down.
3. Enter the amount of the payment.
4. (One-Time Payment Only) Enter the date to process the transaction.

The image shows a form for setting up a recurring payment. The form is enclosed in a rectangular border. At the top, there is a text input field labeled "Amount *". To its right is a checkbox labeled "Make this recurring" which is checked, with a callout circle "5a" pointing to it. Below the amount field is a dropdown menu labeled "Frequency *", with a callout circle "5b" pointing to it. Underneath the frequency field are two date input fields: "Start Date" and "End Date", both containing "09/30/2021" and featuring calendar icons. A callout circle "5c" points to the "End Date" field. Below the date fields is a checkbox labeled "Repeat Forever" which is unchecked, with a callout circle "5d" pointing to it. Underneath is a text input field labeled "Memo" with the placeholder text "Memo/Description", with a callout circle "6" pointing to it. At the bottom right of the form are two buttons: a "Clear" button and a "Submit" button, with a callout circle "7" pointing to the "Submit" button.

5. If you would like to set up a recurring payment, follow the steps below.
 - a. Check the box next to "Make this recurring" to repeat the transfer.
 - b. Use the "Frequency" drop-down to specify how often the transfer should occur.
 - c. Enter a start and end date for this transaction using the calendar features.
 - d. If your transaction doesn't have an end date, check the box next to "Repeat Forever."
6. (Optional) Enter a memo.
7. Click the **Submit** button when you are finished.

Transactions

Activity Center Overview





All transactions and deposits appear in the Activity Center.

The screenshot shows the Activity Center interface. At the top, there are tabs for 'Single Transactions', 'Recurring Transactions', and 'Deposited Checks'. Below the tabs is a search bar labeled 'Search transactions'. To the right of the search bar are icons for printing, exporting, and filtering. Below the search bar are dropdown menus for 'Created date', 'Status', 'Transaction Type', 'Account', and 'Amount'. The main area displays a table of transactions:

Created date	Status	Transaction Type	Account	Amount
2/27/2019	Processed	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX	\$1.00
2/27/2019	Drafted	Funds Transfer - Tracking ID: 123456	Checking Account XXXXXX	
2/27/2019	Cancelled	Funds Transfer - Tracking ID: 123456	Savings Account XXXXXX	

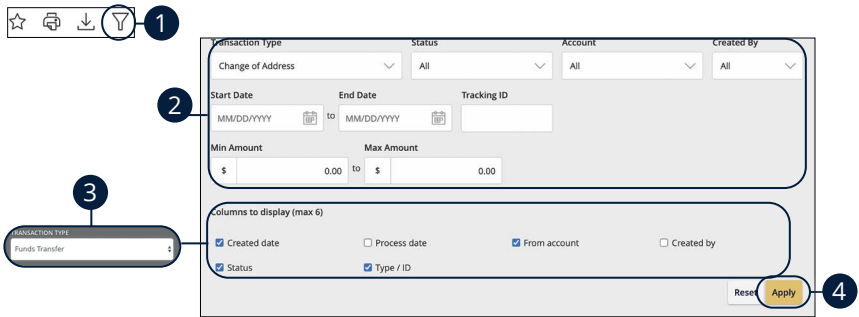
Below the table, a detailed view of a transaction is shown. The transaction is 'Cancelled' with a 'Tracking ID' of 123456 and an 'Amount' of \$1.00. The 'Description' is 'Funds Transfer via Online'. The 'From Account' is 'Savings Account XXXXXX' and the 'To Account' is 'Checking Account XXXXXX'. The 'Created' date is 02/27/2019 11:21 AM, 'Created By' is John Doe, 'Authorized' date is 02/27/2019 11:21 AM, 'Authorized By' is John Doe, and 'Cancelled On' is 02/27/2019.

In the **Move Money** tab, click **Activity Center**.


- Click an appropriate tab to view **Single Transactions** or **Recurring Transactions**.
- Use the search bar to find transactions within that account.
- Print the Activity Center page by clicking the  icon. Export your transactions into a different format by clicking the  icon.
- Click the  icon next to the Created, Status, Transaction Type, Account, or Amount columns to sort transactions.
- Click on a transaction to view more details.
- Click the  icon to perform additional functions.

Using Filters

The Activity Center can be customized using various filters. You can also choose up to six columns to display, so you can swiftly find what you're looking for.

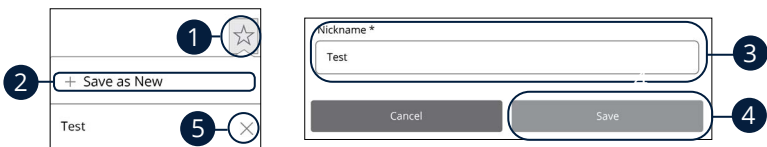


In the **Move Money** tab, click **Activity Center**.


1. Click the  icon to create a custom view of your transactions.
2. Create a custom list of transactions using these filters.
3. Filter the type of transaction you are looking for using the "Transaction Type" drop-down. Column names with check boxes appear. Select up to six boxes.
4. Click the **Apply** button when you are finished.

Creating or Deleting Custom Views Using Favorites

After applying specific filters, you can save that view of the Activity Center to Favorites, making it easier and faster to search, print or export transactions. You can always delete Favorites if they are no longer useful.

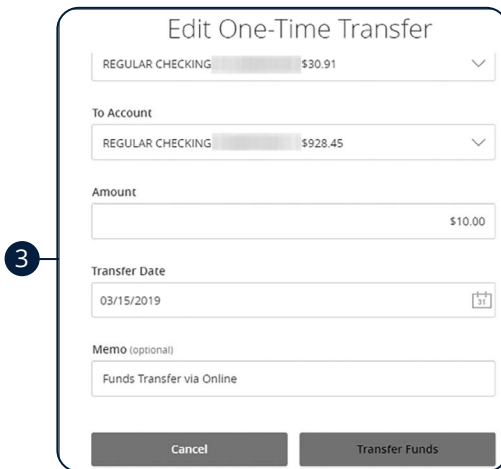
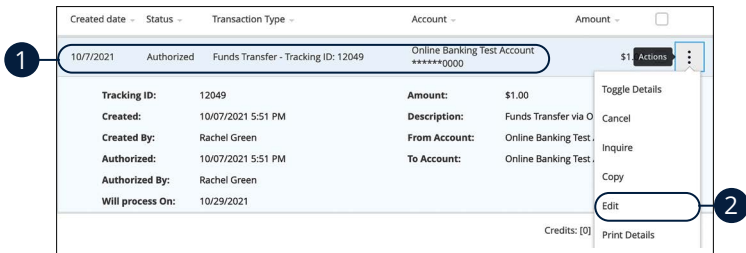


In the **Move Money** tab, click **Activity Center**.


1. Click the  icon.
2. Click the "+ Save as New" link to create a new favorite template.
3. Enter a nickname for your new custom view.
4. Click the **Save** button when you are finished.
5. Click the **X** icon to remove a custom view from your Favorites.

Editing Transactions

The Activity Center only shows pending transactions initiated within Digital Banking that are not yet posted to your account. The edit feature is not available for loan payments.



In the **Move Money** tab, click **Activity Center**.

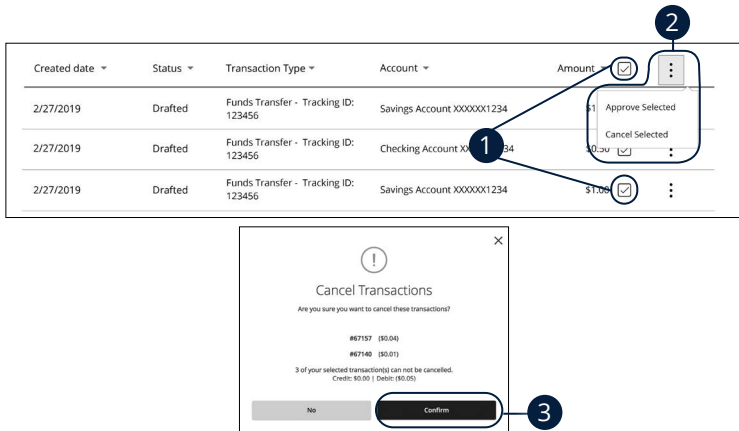
1. Browse through your pending transactions and locate the transaction you would like to edit. Create a custom list of transactions using these filters.
2. Click the  icon and click "Edit."
3. Make the necessary edits and then click the **Transfer Funds** button when you are finished.





Note: If you edit a recurring transaction in the Single Transaction tab, you will only edit that single occurrence. To edit an entire series, you must visit the **Recurring Transactions** tab in the Activity Center.

Canceling Transactions

The Activity Center shows all pending transactions that have not posted to your account. You can cancel pending transactions up until their process date.



In the **Move Money** tab, click **Activity Center**.

1. Browse through your pending transactions and check the box for each transaction you want to cancel. Check the box between the Amount column and the  icon to select all transactions.
2. Click the  icon and click "Cancel Selected."
3. Click the **Confirm** button when you are finished. The status then changes to "Canceled" on the Activity Center page.



Note: If you cancel a recurring transaction in the **Single Transaction** tab, you will only cancel that single occurrence. To cancel an entire series, you must visit the **Recurring Transactions** tab in the **Activity Center**.

Pay Bills

Payments Overview

Bill Pay with Community First Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments in one place.

When you click the **Pay Bills** tab, you are asked to choose an account to use within Bill Pay and to accept the terms and conditions.

The screenshot shows the Bill Pay interface with several callouts:

- A**: Navigation bar at the top.
- B**: "Display" drop-down menu.
- C**: "Category" drop-down menu.
- D**: Search field for payee name or nickname.
- E**: "Pay" button for a bill.
- F**: "eBill Connect" section.
- G**: "Pending" section.
- H**: "History" section.
- I**: "View more" link for pending payments.
- J**: "Edit" button for a pending payment.
- K**: "View" button for a history payment.

The main content area displays a list of bills with columns for bill to, pay from, amount, payment date, and actions. The pending section shows a table of payments being processed in the next 45 days.

Payee	Amount	Payment date	Actions
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit
Total:	\$1,550.00		

Payee	Amount	Payment date	Actions
Day Care	\$500.00	09/27/2018	View
Christmas Account	\$200.00	09/26/2018	View
Mortgage	\$1,200.00	09/26/2018	View
Cellular One	\$75.00	09/20/2018	View
Phone	\$50.00	08/30/2018	View
Sarah Louise Mason	\$100.00	08/15/2018	View
Total:	\$2,125.00		

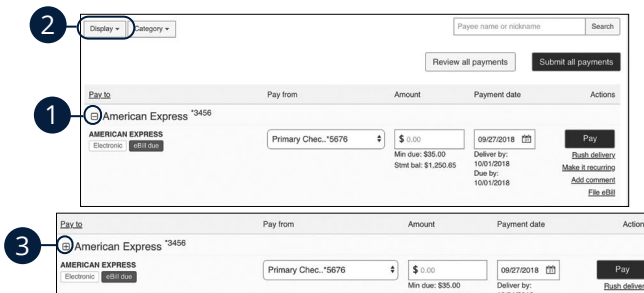
In the **Move Money** tab, click **Pay Bills**.

- The navigation bar appears in every view at the top of the screen. You can navigate to payments features under the **Payments** tab.
- Use the "Display" drop-down to sort your transactions by Last 30 days, eBills, Company, Individuals, Inactive or Hidden.
- Filter your payments by category using the "Category" drop-down. To set up a category, see page 76.

- D. Locate payees using the search bar.
- E. All your payees are listed on the left side of your screen.
- F. eBill Connect displays eBills awaiting additional action such as setup or payment.
- G. All pending transactions appear in the “Pending” section.
- H. View transaction history for the last 45 days in the “History” section.
- I. Click the “view more” link to see further details about a pending transaction.
- J. Click the “Edit” link to edit a pending transaction.
- K. Click the “View” link to see more details about a processed transaction.
- L. Click the “Messages” link to view secure messages.
- M. Click the “Chat Now” link to speak with a customer service representative.
- N. Always click the “Log Out” link or the X button when you are finished sending payments.

Hiding or Unhiding Payees from Payment Screen

You can hide or unhide payees from the Payment screen. This can be helpful if certain payees are not utilized as often as others.



In the **Payments** tab.

1. Click the – icon next to a payee to hide them from your Payments screen.
2. Click the “Display” drop-down and select “Hidden.”
3. Click the + icon next to a payee to unhide them from your Payments screen.

Pay Bills

Creating a Payee Overview

The individual that receives your payments is known as a payee. You can pay just about any company, person, loan or account using Bill Pay. Before you can begin making payments, you will need to decide what type of payee to create and how they will receive funds.

- **Company:** Electronically pay a company such as your mobile phone provider, utility company, or even your dentist.
- **Person:** There are multiple ways you can pay a person.
 - a. **Via email:** Pay any individual with an email address. When the payee receives the email, they are given instructions on how to direct the funds to their account.
 - b. **Via direct deposit:** Send money directly to someone's account using their routing and account numbers.
 - c. **Via check:** Request a check to be sent to a payee. We print it and drop it in the mail for you.



Note: Not all companies are set up for electronic payment. These bills will be paid via paper check.

Pay Bills

Creating a Payee: Company

The information printed on your bill is all you need to set up a company as a payee. When creating your payee, there are two types of companies you can add: known and unknown.

Known: If the company you need to pay is preloaded in our database, you have the option to send a Rush Delivery or sign up for eBills. For more information, visit page 66 for a Rush Delivery and page 70 for eBills.

Unknown: If you have a payee who is not in our system, you can add their contact information. You may not be able to send a Rush Delivery or sign up for eBills, but they will be paid via a paper check.

The screenshot shows the 'Payments' interface. At the top left, there is a 'Schedule' section with a '+ Payee' button circled in red and labeled with a '1'. Below this is a search bar for 'Payee name or nickname'. The main area displays a bill for 'AMERICAN EXPRESS' with a payment amount of '\$ 0.00' and a due date of '09/27/2018'. To the right, there is an 'eBill Connect' section and a 'Pending' section showing a list of bills with amounts and due dates.

The screenshot shows the 'Add payee' dialog box. A red circle with the number 2 highlights the 'Pay a company' radio button. The dialog has two main sections: 'I need to:' with radio buttons for 'Pay a company (e.g. credit card, utilities or cable)' and 'Pay a person (e.g. friend or relative)'; and 'Search or select from frequently used payees:' with a search bar and a list of companies including BANK OF AMERICA VISA, CAPITAL ONE, CHASE MASTERCARD AND VISA, CITY OF OREGON CITY, COMCAST BEAVERTON SEVEN, COSTCO ANYWHERE CARD US, NORTHWEST NATURAL GAS, OREGON CITY GARBAGE CO INC, PORTLAND GENERAL ELECTRIC, and VERIZON WIRELESS. 'Back' and 'Next' buttons are at the bottom right.

In the **Move Money** tab, click **Pay Bills**.

1. Click the **+ Payee** button.
2. Select "Pay a company" and click the **Next** button.

Move Money: Creating a Payee: Company

Add a payee

Who are you trying to pay?

All fields are required unless designated with (optional).

Payee name	<input type="text"/>
Payee account number	<input type="text"/>
Confirm account number	<input type="text"/>
Payee phone number	(<input type="text"/>) - <input type="text"/> - <input type="text"/>
Payee zip code	<input type="text"/> - <input type="text"/>

Add a payee

Need more information about Gas Bill

All fields are required unless designated with (optional).

Payee name	Gas Bill
Payee account number	123456789
Payee phone number	314-555-0000
Payee address	<input type="text"/>
Payee city	<input type="text" value="Maryland Heights"/>
Payee state	Missouri
Payee zip code	63043 -
Payee nickname	<input type="text" value="Gas Bill"/>
Default pay from	<input type="text" value="Regular Checking"/>
Category (optional)	<input type="text" value="Unassigned"/> Add new category
Name on Bill (optional)	<input type="text"/>

3. Enter the payee's name, account number, phone number and zip code.
4. Click the **Next** button.
5. (For Unknown Payees) Enter the payee's street address, city and nickname.
6. Click the **Next** button to create the payee.

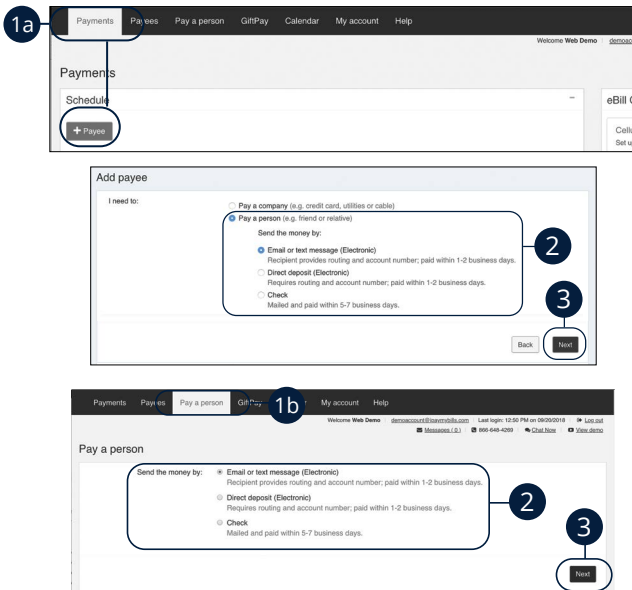
Pay Bills

Creating a Payee: Person

You can pay anyone, such as a babysitter, dog-walker, or a freelance worker, by creating them as a payee in Bill Pay.

Part 1 of 3: Choosing Payee and Payment Method

To begin setting up a person as a payee, you need to decide how they need to receive their funds. The three ways a person can receive funds are through email, direct deposit, or check.



In the **Move Money** tab, click **Pay Bills**.

1. There are two options to add a person as a payee.
 - a. Click on the **Payments** tab and click the **Add a Payee** button.
 - b. Click on the "Pay a Person" option.
2. Select "Pay a Person" and decide how to send funds to the payee.
3. Click the **Next** button.

Part 2 of 3: Adding Payee Information

To create a person as a payee, you need to provide their contact information. The required information changes depending on whether you are sending them a check, direct deposit or email payment.

The diagram illustrates the 'Who are you paying?' form with three different delivery options:

- 1a (Email Payment):** Fields include Payee first name, Payee last name, Payee email address, Confirm email address, Payee phone number (optional), Payee nickname, Default pay from (Primary Account), and Category (optional) (Unassigned). A 'Next' button is highlighted.
- 1b (Direct Deposit):** Fields include Payee first name, Payee last name, Payee phone number, Payee account number, Confirm account number, Payee routing number, Confirm routing number, Payee account type (Checking), Payee nickname, Default pay from (Primary Account), and Category (optional) (Unassigned).
- 1c (Check Payment):** Fields include Payee first name, Payee last name, Payee phone number, Payee address, Payee city, Payee state (Select State), Payee zip code, Payee account number (optional), Confirm account number, Payee nickname, Default pay from (Primary Account), and Category (optional) (Unassigned).

1. Enter the required information based on the delivery option you choose.
 - a. **Email:** Enter the payee's first and last name, their email address, nickname and the account from which you will pay them.
 - b. **Direct Deposit:** Enter the payee's first and last name, their phone number, routing and account number, account type, nickname and the account from which you will pay them.
 - c. **Check:** Enter the payee's first and last name, their phone number, street address, city, state, zip code, nickname, and the account from which you will pay them.
2. Click the **Next** button.

Part 3 of 3: Keyword (Email Only) and One-Time Activation Code

There is an additional step if you're paying a person via email transfer: Establishing a keyword, which will be used by the payee in order to receive your payment.

No matter which kind of transfer you are sending, you need to create a one-time activation code. This code is an added security measure that ensures you, the account owner, are creating the payee.

The screenshots illustrate the following steps:

- Step 1:** "Create a keyword for Test". The user enters a keyword and confirms it. A "Next" button is visible.
- Step 2:** "First time payee activation" for "Murphy & Company". The user selects a preferred delivery method (Home Phone or Primary Email). A "Next" button is visible.
- Step 3:** "First time payee activation" for "katherine". The user enters an activation code. A "Next" button is visible.
- Step 4:** The "Pay" screen showing the payee "Test" and a "Pay" button.

1. Enter a keyword and confirm it. This step is only needed if you are adding a payee that will receive funds in an email.
2. Click the **Next** button.
3. Select a preferred delivery method to receive your activation code.
4. Click the **Next** button.
5. Enter your activation code.
6. Click the **Next** button.
7. The new payee appears on the Payment screen.

Pay Bills

Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The screenshot illustrates the 'Editing a Payee' process in the Move Money application. It is divided into four numbered steps:

- Step 1:** Selecting a payee from a list. The list shows 'Test' with a 'Check' option.
- Step 2:** Clicking the 'Edit payee' link in the 'Payee details for Test' section.
- Step 3:** Filling out the 'Edit payee' form. The form includes fields for:
 - Payee name: TEST
 - Payee phone number: (314) 338-1111
 - Payee address: 123 Main St.
 - Payee city: Springfield
 - Payee state: MO
 - Payee zip code: 63025
 - Payee nickname: Test
 - Payee account number: 123456789
 - Default pay from: Primary Account
 - Category (optional): Unassigned
 - Name on Bill (optional): A Murphy
- Step 4:** Clicking the 'Submit' button to save the changes.

In the **Move Money** tab, click **Pay Bills**.

1. Select a payee to edit a payment.
2. Click the "Edit payee" link.
3. Make the needed changes to the payment.
4. Click the **Submit** button when you are finished making changes.

Pay Bills

Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from an existing payment using that payee.

The screenshot shows the 'Pay Bills' interface. At the top, there is a header with a dropdown menu containing 'Test', 'TEST', and 'Check'. A circled '1' points to this dropdown. To the right of the dropdown are fields for 'Primary Acco.***', '\$ 0.00', and '03/03/2017'. A 'Pay' button is also visible. Below the header is a section titled 'Payee details for Test' with 'TEST *6789' and an 'Edit payee' link circled with a '2'. Below this is the 'Edit payee' form. The form contains various fields: 'Payee name' (TEST), 'Payee phone number', 'Payee address' (123 Main St.), 'Payee city' (Springfield), 'Payee state' (MO), 'Payee zip code' (63025), 'Payee nickname' (Test), 'Payee account number' (123456789), 'Default pay from' (Primary Account), 'Category (optional)' (Unassigned), and 'Name on Bill (optional)' (A Murphy). At the bottom of the form, there is a checkbox labeled 'I would like to delete this payee' circled with a '3'. To the right of the checkbox is a 'Submit' button circled with a '4', and a 'Cancel' button is also present.

In the **Move Money** tab, click **Pay Bills**.

1. Select a payee to delete.
2. Click the “Edit payee” link.
3. Check the box next to “I would like to delete this payee.”
4. Click the **Submit** button to permanently delete the payee.

Pay Bills

Scheduling Payments

It is easy to pay your bills once you set up payees. When you click on the **Payments** tab, you will see all of the payees you have established so far. To pay a bill, simply find your payee and fill out the payment information beside their name.

The screenshot shows a 'Pay To' interface for an 'Electric Bill'. It includes a 'Pay from' dropdown (1) set to 'Primary Acco.***', an 'Amount' field (2) with '0.00', and a 'Payment date' calendar (3) showing '03/03/2017'. Below the calendar is a 'Pay' button (4) and a 'Submit all payments' button (5). The interface also features a 'Test' payee option, a 'Check' option, and a 'Review all payments' button. A calendar for November 2016 is visible, showing dates from 1 to 31.

In the **Move Money** tab, click **Pay Bills**.

1. Select an account to withdraw from using the "Pay from" drop-down.
2. Enter the amount in the provided column.
3. Enter the payment date using the calendar feature. Based on the payment type, a process date and delivery date will appear.
 - **Payment Date:** The date you would like to start the bill payment process.
 - **Delivery Date:** The date we estimate the payment will arrive and be processed by your payee.
4. Add a memo or comment to your payment.
5. Click the **Pay**, **Submit All Payments** or **Review All Payments** button when you are finished.



Note: If you are making a payment requiring a coupon or piece of paper to go with your payment, we strongly suggest you manually write a paper check and mail it with the coupon. Although rare, court-ordered payments and other government payments may require a coupon for timely processing.

Pay Bills

Rush Delivery

If you need to send a payment faster and if your payee has the Rush Delivery option, you can process your payment faster than the standard rate.

A standard fee may occur. Please see our Fee Schedule for details.

Pay To	Pay from	Amount	Payment date	Actions
Electric Bill TEST **** Electronic Set up eBill	Primary Accto.***	\$ 0.00	03/03/2017 Deliver By: 03/07/2017	<input type="button" value="Pay"/> <input type="button" value="Rush Delivery"/> <input type="button" value="Make it Recurring"/> <input type="button" value="Add Comment"/>

Rush delivery

Pay to **Electric Bill**
****131
Electronic

2

3

4 **Select delivery day**

<input type="radio"/>	Tuesday 3/7/2017	Check	\$14.95
	<ul style="list-style-type: none"> • May be scheduled until 4:00 PM ET • Check payment delivered to submitted physical address • Payment deducted from account when check clears • UPS tracking provided 		
<input type="radio"/>	Wednesday 3/8/2017	Check	\$9.95
	<ul style="list-style-type: none"> • May be scheduled until 4:00 PM ET • Check payment delivered to submitted physical address • Payment deducted from account when check clears • UPS tracking provided 		
<input type="radio"/>	Wednesday 3/8/2017	Electronic	\$4.95
	<ul style="list-style-type: none"> • May be scheduled until 4:00 PM ET • Electronic payment - no physical address required • Electronic payment deducted from account automatically • Tracking not included 		

5 **Rush payment sent to**

Address on file

New address

6

In the **Move Money** tab, click **Pay Bills**.

1. Click the "Rush Delivery" link.
2. Enter the amount.
3. Select an account to withdraw from using the "Pay from" drop-down.
4. Select a delivery date with the appropriate charges.
5. Select an address.
6. Click the **Next** button.

Rush delivery

Warning
Delivery Fees will not be refunded for an invalid or incorrect payee address.

Please provide a physical street address for Ameren. Rush delivery not available to Post Office Boxes. Rush Payments may need to be sent to another address than appears on your regular billing statement.

Pay to **Electric Bill**
*****131
Electronic

Payee phone number () - -

Payee address

Payee city

Payee state State

Payee zip code -

Back Next

Rush delivery

Pay to **Electric Bill**

Electronic

Pay from Primary Account

Amount 1.00

Rush payment fee \$4.95

New delivery date 3/8/2017

Fee Debit Authorization

We agree to deliver your payment to the payee on the business day following the current process day. The posting of your payment will be dependent on the payee's processing procedures.

By completing this expedited payment request, you are also agreeing to accept the fee associated with the service. This fee will be separate from the expedited transaction and will be charged directly to your current bill pay account.

Print

Back Accept & Submit

7. Enter the payee's phone number, address and city.
8. Choose the payee's state using the drop-down.
9. Enter the payee's zip code.
10. Click the **Next** button.
11. Review the payment summary and Fee Debit Authorization.
12. Click **Accept & Submit** when you are finished.

Pay Bills

Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to re-enter a payment each time it is due.

Car Loan [redacted]
 G M A C
 Electronic
 Primary Chec... [redacted] \$ 0.00
 09/27/2018 [calendar icon]
 Deliver by: 10/01/2018
 Pay
 Push delivery
1 Make it recurring
 Add comment

To schedule your payment automatically, select your preferences below.

* Required field

Pay to Car Loan [redacted]
 Electronic

2 Pay from * Primary Chec... [redacted]

Amount * \$ 0.00 **3**

4 Frequency * Select Frequency

Select first payment date * [calendar icon] **5**

If the payment falls on a holiday or weekend, what would you like to do? Pay before Pay after

Will this payment series end? * Yes No **6**

Cancel **7** Submit

In the **Move Money** tab, click **Pay Bills**.

1. Click the “Make it Recurring” link next to a specific payee.
2. Select an account to withdraw from using the “Pay from” drop-down.
3. Enter the amount.
4. Choose how often to repeat the payment using the “Frequency” drop-down.
5. Select the first payment date using the calendar feature and decide how to pay if a holiday occurs.
6. Decide if the payment series should end. If so, enter the ending date or a certain amount of payments that will be processed.
7. Click **Submit** when you are finished.

Pay Bills

Editing Payments

You can change a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payee			
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit

what would you like to do? *

- Skip this payment scheduled on 10/31/2018
- Edit single occurrence scheduled on 10/31/2018
- Edit entire series

Cancel [Continue](#)

Pay to Electronic

Pay from * Primary Chec...

Amount * \$400.00

Frequency Monthly

Process date * This date is original to be removed: 10/31/2018
10/31/2018

Comment

(Maximum characters: 1000) You have 1000 characters left. Comments are for personal use and will not be seen by the payee

Cancel [Submit](#)

In the **Move Money** tab, click **Pay Bills**.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Pay Bills

Skipping Payments

You can skip a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payee			
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit

What would you like to do?*

- Skip this payment scheduled on 10/31/2018
- Edit single occurrence scheduled on 10/31/2018
- Edit entire series

[Cancel](#) [Continue](#)

Skip this payment

Pay to:

Pay from: Primary Checking

Amount: \$400.00

Next delivery date: 11/2/2018

Additional Items: Confirmation #: 26
Process date: 10/31/2018
Delivery: Standard
Series start: 10/31/2018

[Return to payments](#)

In the **Move Money** tab, click **Pay Bills**.

1. In the Pending window, find the payment you wish to edit and click the “Edit” link.
2. Select “Skip this payment” and select which payment you would like to skip.
3. Click the **Continue** button.
4. You will receive a confirmation message.

Pay Bills

Canceling Payments

You can cancel a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

Processing in next 45 days | [View more](#)

Payee	Amount	Date	Action
American Express	\$1,000.00	09/27/2018	Edit
Fred Andrew Nelson	\$50.00	10/01/2018	Edit
Red Cross	\$500.00	10/01/2018	Edit

What would you like to do? *

- Skip this payment scheduled on 10/31/2018
- Edit single occurrence scheduled on 10/31/2018
- Edit entire series

Cancel [Continue](#)

Pay to: Car Loan

Electronic
Series start: 10/31/2018

Pay from * Primary Chec. [dropdown]

Amount * \$ 400.00

Frequency * Monthly on the Last Business Day [dropdown]

If the payment falls on a holiday or weekend, what would you like to do? *

Pay before Pay after

Will this payment series end? *

Yes No

I would like to stop this payment

Cancel [Submit](#)

In the **Move Money** tab, click **Pay Bills**.

1. In the Pending window, find the payment you wish to edit and click the "Edit" link.
2. Choose whether you want to edit a single occurrence or the entire series.
3. Click the **Continue** button.
4. Click the box next to "I would like to stop this payment."
5. Click the **Submit** button when you are finished.

Pay Bills

Setting Up eBills

Many major credit card companies, automotive finance companies and utility companies are preloaded into the bill pay system. Only billers that are preset in the system have the potential to be set up as an eBill. When you set up an eBill, you will continue to receive bills from your biller. In order to stop receiving them, you must contact the company.

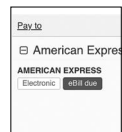
The image shows two screenshots of the eBill Connect interface. The first screenshot, titled "eBill Connect", shows a search bar with "Cellular One" entered and a link "Set up eBill summary" circled with a blue circle containing the number 1. The second screenshot, titled "Set up eBill", shows a form for "Login credentials for Cellular One". It includes fields for "Username" (with "test" entered), "Password" (with "...." entered), and "Account type" (with "Bill" selected in a dropdown). Below these fields is a "Terms and conditions" section with a blue circle containing the number 3. At the bottom right of the form is an "Accept and submit" button circled with a blue circle containing the number 4, and a "Cancel" button to its left.

In the **Move Money** tab, click **Pay Bills**.

1. Click the "Set up eBill summary" link under eBill Connect.
2. Enter your username and password for the biller's website, and select the account type from the drop-down.
3. Read the eBill Service User Agreement.
4. Click the **Accept and Submit** button when you are finished.



Note: When your eBill is available, it shows up in green under the payee's name or you receive an alert by email or phone. You can then pay your bill by sending a one-time payment or a recurring payment.



Pay Bills

Adding an Account

As long as you are an account signer, you can add another account within your online banking at any time. This is beneficial if you manage your bills from another account or if you are the power of attorney for a family member.

The image illustrates the process of adding a new account through an online banking interface. It consists of four sequential screenshots:

- Step 1:** The user is on the 'My account' tab of the navigation bar.
- Step 2:** In the 'Pay from accounts' section, the user clicks the 'Add account' link.
- Step 3:** The 'Add pay from account' form is displayed. The user enters an account nickname (3), the account number (4), confirms the account number (5), and selects an account type (6). The 'Next' button (7) is visible.
- Step 4:** The 'Review pay from account' screen shows the entered information: Account nickname: Katherine, Account number: [redacted], and Account type: Checking. The 'Submit' button (8) is highlighted.

In the **Move Money** tab, click **Pay Bills**.

1. Click the **My Account** tab.
2. Click the "Add Account" link in the "Pay from accounts" section.
3. Enter an account nickname.
4. Enter and confirm the account number.
5. Using the "Account Type" drop-down select the account type.
6. Click the **Next** button.
7. Review your account information.
8. Click **Submit** when you are finished.

Pay Bills

Editing an Account

Within the My Account tab, you can edit an account nickname at anytime.

The screenshots illustrate the process of editing an account nickname:

1. Select the **My account** tab in the top navigation bar.
2. Click the **View accounts** link in the **Pay from accounts** section.
3. Click the **Edit** link next to the account you want to modify.
4. Edit the **Account nickname** field.
5. Click the **Submit** button to save the changes.

In the **Move Money** tab, click **Pay Bills**.

1. Click the **My Account** tab.
2. Click the “View accounts” link in the “Pay from accounts” section.
3. Click the “Edit” link next to the account you would like to edit.
4. Make the necessary changes.
5. Click **Submit** when you are finished making changes.

Pay Bills

Deleting an Account

If an account is no longer needed it can easily be deleted. Deleting an account does not erase data from any existing payments.

The screenshot shows the Move Money interface with the following steps highlighted:

- Click the **My account** tab in the top navigation bar.
- Click the **View accounts** link in the **Pay from accounts** section.
- Click the **Edit** link next to the account you would like to edit.
- Click the box next to **Delete pay from account** to delete the account.
- Click the **Submit** button when you are finished making changes.

In the **Move Money** tab, click **Pay Bills**.

1. Click the **My Account** tab.
2. Click the “View accounts” link in the “Pay from accounts” section.
3. Click the “Edit” link next to the account you would like to edit.
4. Click the box next to “Delete pay from account” to delete the account.
5. Click the **Submit** button when you are finished making changes.

Pay Bills

Editing Personal Information

Keeping your personal information up-to-date is very important, especially if you go through a life changing event such as getting married or moving. Making sure your information is current is the first step in making sure your bills get paid.

The screenshot shows the 'My account' navigation bar at the top. Below it, the 'Personal information' section is highlighted with a blue box and a callout '1'. The 'Personal information' form contains the following fields:

- Primary account holder: A. Murphy
- Address: [Text input]
- City: [Text input]
- State: MD (dropdown)
- Zip code: [Text input]
- Home number: [Text input]
- Work number (optional): [Text input]
- Mobile number (optional): [Text input]
- Primary email: sarah@mccompany.com
- Secondary email (optional): [Text input]

Below the main form is the 'Secondary account holder (optional)' section with fields for First name, Middle name, and Last name. At the bottom is the 'Text messages for mobile devices (optional)' section with a 'Select your provider' dropdown and a 'Send text message' checkbox.

A challenge prompt is shown on the left, asking for a 'Favorite food' with a text input field and 'Cancel' and 'Submit' buttons. A callout '3' points to the 'Submit' button.

Callouts 2, 4, and 5 point to the 'View/Edit personal information' link, the main form area, and the 'Submit' button in the bottom right corner, respectively.

In the **Move Money** tab, click **Pay Bills**.

1. Click the **My Account** tab.
2. Click the "View/Edit personal information" link in the "Personal Information" section.
3. Answer the challenge prompt and click the **Submit** button.
4. Make the necessary changes.
5. Click the **Submit** button when you are finished making changes.

Pay Bills

Editing Alerts

Setting up an alert within Bill Pay can help you make sure all of your bills get paid on time. You can set up alerts to let you know when an eBill is available, a recurring payment processes or when a transaction is scheduled. You can also choose if you want to receive your alerts by email or mobile.

The screenshot shows the Bill Pay interface with the following elements:

- Navigation Bar:** Payments, Payees, Pay a person, GiftPay, Calendar, **My account** (highlighted with a red circle and the number 1), Help.
- Notifications Section:**
 - Notifications
 - Customized communications to keep you informed on bill pay activities
 - [View alerts](#) (highlighted with a red circle and the number 2)
 - [View reminders](#)
- Alerts Configuration Page:**
 - Alerts
 - Primary email: [Redacted]
 - Secondary email: [Redacted]
 - Mobile short text: [Redacted]
 - Table of alerts with columns: Email, Mobile, Alert
 - Alerts list:
 - Notify me each time an occurrence of a recurring series processes
 - Notify me when a recurring series has only one remaining occurrence
 - Notify me when I have a new secure message
 - Notify me when a payment is scheduled that exceeds
 - Notify me when a transaction is scheduled
 - Notify me when a pay from account is approved
 - Notify me when a payee is added to my bill pay account
 - Notify me when a payee is deleted from my bill pay account
 - Notify me when a new eBill is received
 - Notify me when the payee information is changed
 - Send me a list of transactions that were scheduled, stopped or skipped during my bill pay session
 - Send me a list of transactions that are scheduled to process each month
 - Send me a list of transactions that are paid each month
 - Buttons: Back, **Update** (highlighted with a red circle and the number 4)

In the **Move Money** tab, click **Pay Bills**.

1. Click the **My Account** tab.
2. Click the "View Alerts" link in the "Notifications" section.
3. Check the box to indicate whether you would like to be notified via email or mobile when an alert is activated.
4. Click the **Update** button when you are finished making changes.

Pay Bills

Categories

You can divide your payees into categories to better organize your transactions.

The screenshot shows the 'Payments' section of the Move Money interface. A 'Schedule' window is open, and a 'Category' dropdown menu is highlighted with a circled '1'. Below it, the 'Add category' dialog box is shown. The dialog has a 'Categories *' dropdown menu with 'New category' selected, a 'Category name *' text input field, a 'Cancel' button, and a 'Submit' button. Numbered callouts 2, 3, and 4 highlight the 'Categories *' dropdown, the 'Category name *' input, and the 'Submit' button respectively.

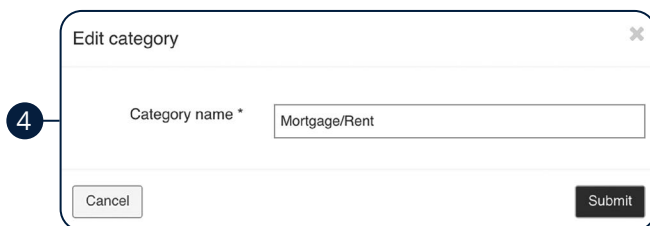
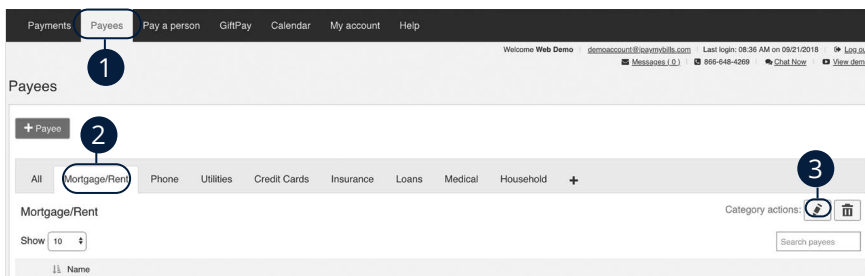
In the **Move Money** tab, click **Pay Bills**.

1. Select "Add new category" from the drop-down.
2. Select "New category" from the drop-down.
3. Enter your category name.
4. Click the **Submit** button when you are finished.


Pay Bills

Editing a Category

You can edit a category at anytime. This is helpful if you need more ways to organize specific payees.



In the **Move Money** tab, click **Pay Bills**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the  icon to edit.
4. Edit the category name and click the **Submit** button.

Pay Bills

Deleting a Category

You can delete a category at anytime.

The screenshot shows the 'Payees' section of a web application. The 'Payees' tab is selected, and the 'Mortgage/Rent' category is highlighted. A modal dialog box is open, displaying the following text:


Delete category

The category **Mortgage/Rent** will be deleted.

Any payees assigned to this category can be found under All.

Buttons: Cancel, OK

In the **Move Money** tab, click **Pay Bills**.

1. Click on **Payees** tab.
2. Click the tab for the category to be edited.
3. Click on the  icon to delete.
4. Click the **OK** button.

Financial Tools

Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, our Financial Tools service not only serves as a rearview mirror to see how far you have come but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation, or even the tuition for a new career becomes clearer and easier to manage.

The tools within Financial Tools help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan.

Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own, and debts.

The screenshot shows a navigation bar with tabs for Spending, Budget, Trends, Cash Flow, Net Worth, and Debts. A 'Link Account' button is highlighted with a circled '1'. Below this is a search section with the instruction 'Find a financial institution using the search box below, or select one from the list of most common choices.' A search bar is highlighted with a circled '2'. Below the search bar is a list of institutions, with 'National Bank' and 'Midwest Credit Union' visible. Below the list is a sign-in section with the instruction 'Sign in using your [Name] Bank login credentials'. The 'National Bank' is selected, and the 'User ID' and 'Password' fields are highlighted with a circled '3'. At the bottom of the sign-in section is a 'Continue' button highlighted with a circled '4'.

Link an account from your Home page.

1. Click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

Unlinking an Account

You can unlink an external account if you wish to have it no longer show up on your accounts page or within Financial Tools.

The image shows two screenshots illustrating the process of unlinking an account. The first screenshot shows the 'Linked Accounts' section with a list of accounts. A circled '1' points to a 'Checking -' account. Below the list, the 'Details' section for that account is shown, with a circled '2' pointing to the 'Remove' button at the bottom. The second screenshot is a warning dialog box with a circled '3' pointing to the 'Yes, remove' button. The dialog box contains the following text:

Warning

Are you sure you want to remove this account? All accounts from this institution will be removed, including:

- Checking -
- Mortgage -
- Mortgage -

This action cannot be un-done. In order to get them back you will need to re-link your accounts. If you wish to hide an individual account from view, please select **No, don't remove** below, return to the previous screen, and set Visibility to Hidden.

Buttons: No, don't remove | Yes, remove


In the **Settings** tab, click **Account Preferences**.

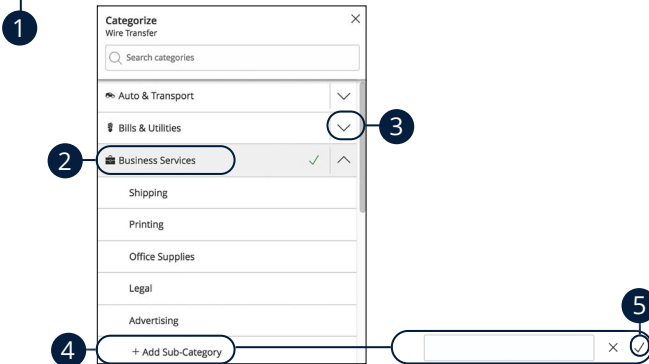
1. Click on an account to expand it.
2. Click the "Remove" link.
3. Click the **Yes, remove** button.

Categorizing Transactions



When all your accounts are linked to Financial Tools, your transactions are automatically categorized. However, in order for our Financial Tools to work properly, you will need to make sure your transactions are correctly categorized. Common categories include gas/auto, entertainment, medical expenses, rent and utilities. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

Bank Control Checking **		\$14.37	\$14.37
Last Updated: July 13, 2020 6:24 AM		Available Balance(s)	Current Balance
Transactions		Details	
<input type="text" value="Search transactions"/>			
Date	Description	Amount	
JUN 11 2020	 Wire Transfer Transfer	- \$2.00	\$14.37
JUN 10 2020	 Wire Transfer Transfer	+ \$5.00	\$16.37

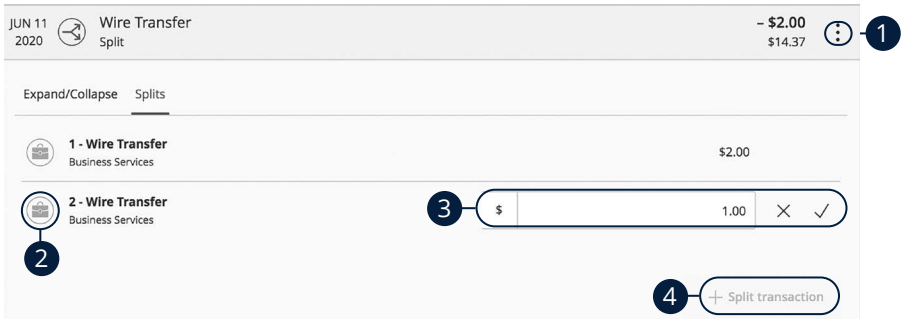


Click an account to view the **Account Details** page.



1. Click a category icon to edit the category.
2. Select a new category.
3. Click the  icon to view sub-categories.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the  button.

Splitting a Transaction

Within Financial Tools, you have the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs to be split into multiple categories, such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple categories.



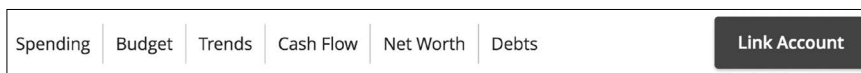
Click an account to view the **Account Details** page.

1. Click the  icon and click "Split transaction."
2. Click the category icon to edit the new category.
3. Enter the amount in the text box and click the  button.
4. Click the + **Split transaction** button to add additional categories.

Financial Tools

Online Banking Home Page

There are six features within Financial Tools that are accessed through the Home page: spending, budget, trends, cash flow, net worth and debts. These features help you review your finances within Financial Tools.

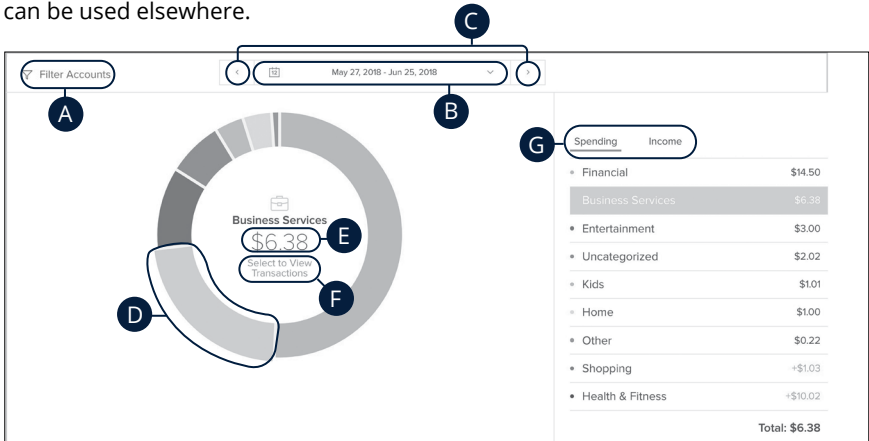


Different tabs appear on the Home page that take you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual pie chart representation.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Cash Flow:** See all of your income and expenses on a given day, including future predictions. Know ahead of time if you'll be able to afford that big purchase.
- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

Spending Overview

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back so funds can be used elsewhere.



Click the **Spending** tab from the Home page.

- A.** Click the “Filter Accounts” link to filter your spending by account.
- B.** Use the calendar drop-down to view your spending habits during a specific month.
- C.** Click the < > buttons to view your spending habits during a specific week.
- D.** Click a section of the pie chart to view spending in a specific category.
- E.** Total amount spent in a category is located in the center of the chart.
- F.** Click the “Select to View Transactions” link to view a list of transactions in a specific category.
- G.** Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

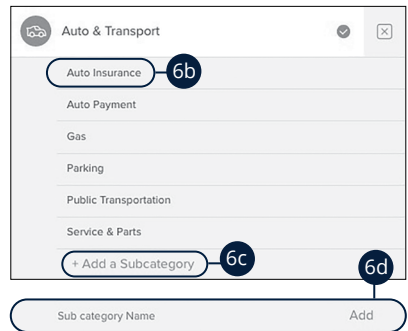
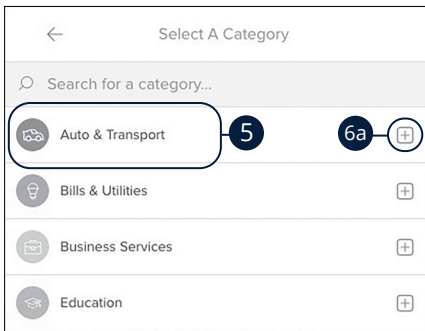
Spending: Recategorizing a Transaction

With the spending tool, you can easily identify transactions that need recategorizing. From there, you can select the transaction and place it in the correct category.

The image illustrates the process of recategorizing a transaction in an online banking system. On the left, a donut chart displays a category named "Business Services" with a total amount of \$6.38. A link labeled "1" points to "Select to View Transactions". The main interface is divided into two parts. The top part is a "Transactions" list with columns for DATE, PAYEE, CATEGORY, ACCOUNT, and AMOUNT. A transaction from "From Checking To Savings" for \$1.00 is highlighted, with a "2" indicating it is selected. The bottom part is the "Transaction Details" view for this transaction, showing the payee "From Checking To Savings", date "Jun 25, 2018", and current category "Fees & Charges". A "4" indicates the category field. A "Flag" menu is open on the right, showing options like "Exclude" and "Split", with a "3" indicating the menu is accessed.

Click the **Spending** tab from the Home page.

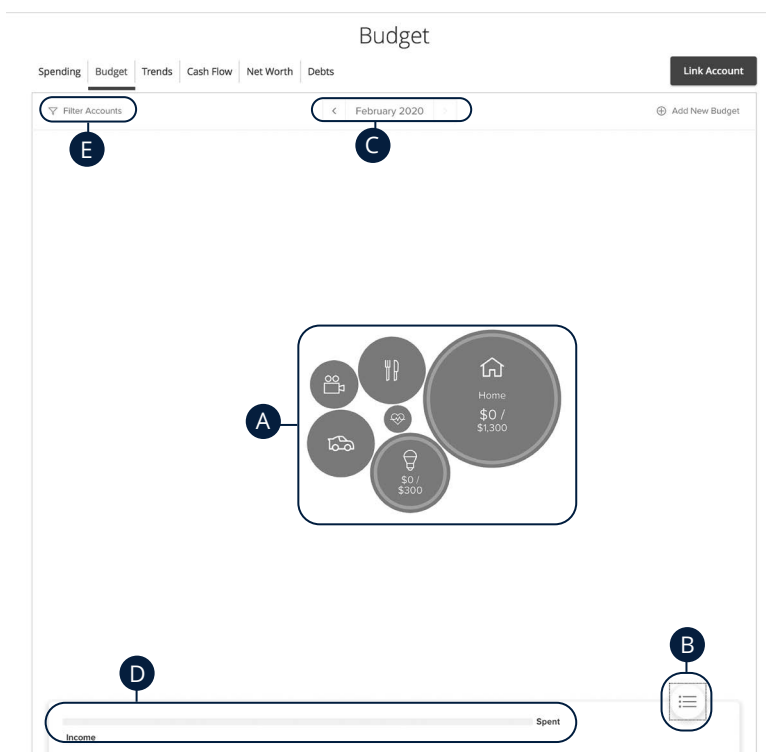
1. Click the "Select to View Transactions" link to view a list of transactions in a specific category.
2. Click a transaction to view more details.
3. Click the **...** icon to flag, exclude or split a transaction.
4. Click a category to recategorize a transaction from the list or from a transaction details page.






5. Select a new category from the list.
6. Add a sub-category.
 - a. Select the **+** icon to choose a sub-category.
 - b. Select a sub-category from the provided list.
 - c. Click the “+ Add a Sub-category” link to make a new sub-category.
 - d. Enter the sub-category name and click the “Add” link.

Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.

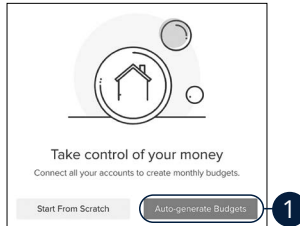


Click the **Budget** tab from the Home page.

- A. Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget and red is over budget. The size of the bubble indicates the size of the budget.
- B. Click the  button to view your budget as a list.
- C. Click the   buttons to view another month's budget.
- D. The bar chart compares your income to your spending.
- E. Click the "Filter Accounts" link to filter your budgets by account.

Auto-generated Budgets

Automatically generate budgets based upon your recent transactions.

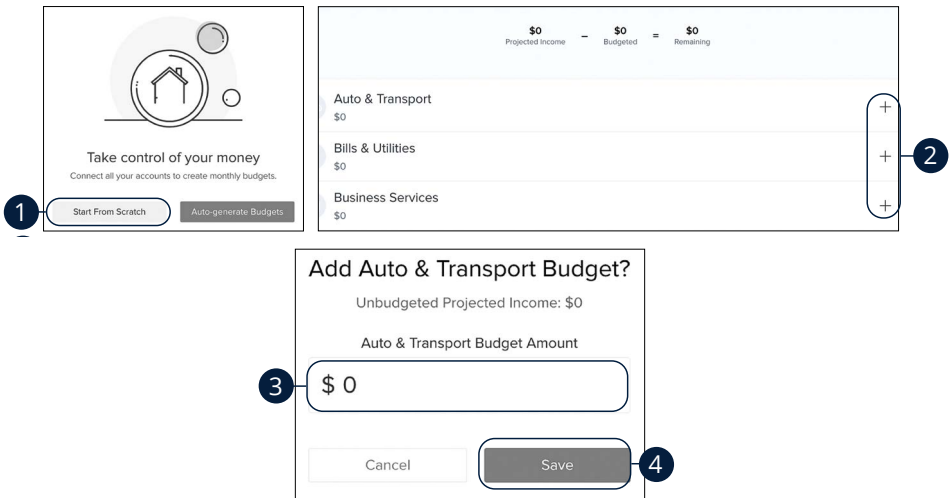


Click the **Budget** tab from the Home page.

1. Click the **Auto-generate Budgets** button.

Budgets From Scratch

Create custom budgets.

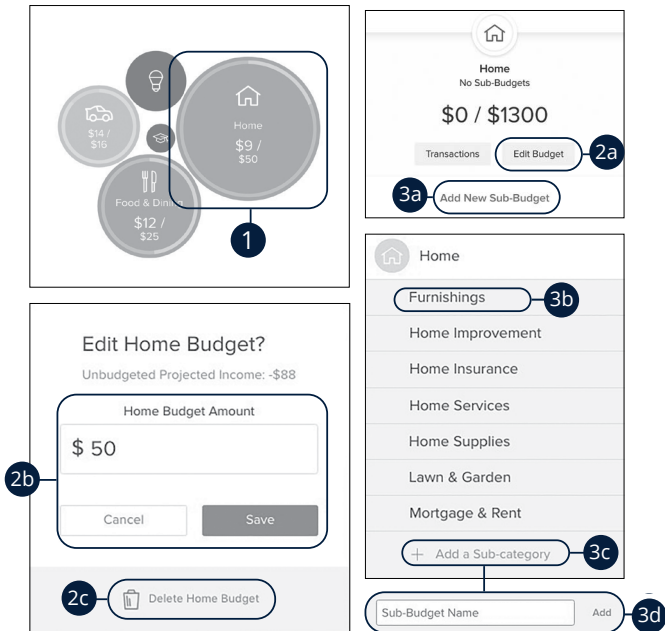


Click the **Budget** tab from the Home page.

1. Click the **Start From Scratch** button.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Editing or Deleting a Budget

After clicking the Auto-Generate button, a budget based on your spending habits will be calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories, if necessary.



Click the **Budget** tab from the Home page.

1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
 - a. Click the **Edit Budget** button.
 - b. Enter the budget amount and click the **Save** button.
 - c. Click the **Delete Budget** button to remove a budget.
3. Add a sub-category.
 - a. Click the “Add New Sub-Budget” link.
 - b. Select a sub-category from the list.
 - c. Click the “+ Add a Sub-category” link
 - d. Enter the sub-category name and click the “Add” link.

Managing Budgets

You can also add new budgets, if needed.

The screenshot shows the 'Budget' section of an online banking interface. At the top, there are navigation tabs: 'Spending', 'Budget', 'Trends', 'Cash Flow', 'Net Worth', and 'Debts'. A 'Link Account' button is in the top right. Below the tabs is a search bar with 'Filter Accounts' and a date selector set to 'February 2020'. A circled '1' points to the '+ Add New Budget' button.

Below this is a table with columns for 'Projected income', 'Budgeted', and 'Remaining', all in '\$0'. The table lists three categories: 'Auto & Transport', 'Bills & Utilities', and 'Business Services', each with a '\$0' value. A vertical column of '+' icons is on the right side of the table, with a circled '2' pointing to the '+' icon for 'Bills & Utilities'.

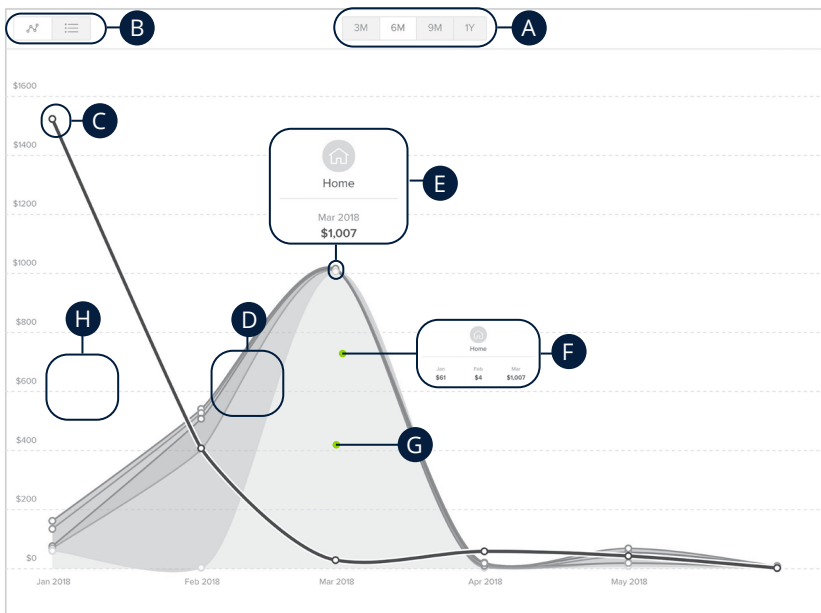
A modal dialog titled 'Add Auto & Transport Budget?' is open. It shows 'Unbudgeted Projected Income: \$0' and 'Auto & Transport Budget Amount'. A text input field contains '\$0', with a circled '3' pointing to it. At the bottom are 'Cancel' and 'Save' buttons, with a circled '4' pointing to the 'Save' button.

Click the **Budget** tab from the Home page.



1. Click the "+ Add New Budget" link to edit or add a budget.
2. Click the + icon to create a budget.
3. Enter a budget amount.
4. Click the **Save** button.

Trends Overview

The trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify which funds go toward your financial goals.



Click the **Trends** tab from the Home page.

- A.** View your spending trends in three-month (3M), six-month (6M), nine-month (9M) or one-year (1Y) increments.
- B.** Click the   buttons to view your trends in a line chart or a list.
- C.** The single line is your income line.
- D.** The other items are your spending habits organized into categories.
- E.** Hover over a data point to see your spending during that month.
- F.** Hover over a category to see your spending from the past few months.
- G.** Click on a category to view a single chart.
- H.** The white space indicates funds left over at the end of each month.

Cash Flow Overview

The cash flow tool allows you to see all your income and expenses on a given day, including future predictions. Use the calendar to keep track of your recurring bills and deposits to see how they affect your financial future.



Click the **Cash Flow** tab from the Home page.

- Use the **Chart** and **Calendar** buttons to view your cash flow as a chart or on a calendar.
- Click the "Filter Accounts" link to filter your net worth by account.
- Hover on a data point to view your cash flow on a specific day.
- Click the **<** **>** buttons or the **Today** button to view your cash flow on specific days.
- Cash events are listed on the right side of the screen.
- Click on an event to mark it as paid or to edit, delete or skip it.
- Click the **+ Add an Event** button to add a cash event.

Adding a Suggested Cash Event

Cash Events represent important dates for your money. Adding them helps to improve your financial forecast.

The screenshot shows the 'Add a Cash Event' interface. At the top, there is a navigation bar with 'Chart', 'Calendar', and 'Filter Accounts' options, and a '+ Add an Event' button (1). The main area is divided into two panels. The left panel, titled 'Add a Cash Event', shows a list of suggested transactions: 'Misc Credit' for \$875.00 (2) and 'Misc Credit' for \$1,190.00. Each entry has a checkmark icon (3) and an 'x' icon. The right panel, titled 'Frequency', contains a calendar for January 2020 (3) with the 16th selected. Below the calendar is a 'Repeats' section (4) with radio button options: 'No Repeat (one-time only)', 'Weekly (Thursdays)', 'Every Other Week (Thursdays)', 'Monthly (on 16th)' (selected), 'Monthly (on 3rd Thursday)', 'Quarterly (Jan, Apr, Jul, Oct)', and 'Yearly (on January 16th)'. Below the repeats section is an 'End Date' section (5) with a '+ Add an End Date' button. At the bottom right of the right panel is a 'Save' button (6).

Click the **Cash Flow** tab from the Home page.

1. Click the **+ Add an Event** button to add a cash event.
2. Click the ✓ icon for the event you would like to add.
3. Use the calendar feature to select a start date.
4. Choose a repeat option.
5. (Optional) Use the calendar feature to select an end date.
6. Click the **Save** button.

Creating Your Own Cash Event

Chart Calendar ⓘ Filter Accounts **1** + Add an Event

← Add a Cash Event

Here are a few of your past transactions that look like bills and recurring income. Scheduling these as Cash Events will help improve your financial forecast.

Misc Credit Income
Last Occurred: Jan 16th, 2020
+ \$875.00

Misc Credit Income
Last Occurred: Jan 16th, 2020
+ \$1,190.00

Create Your Own **2**

3

Create Your Own Event

How do you want to get started?

Based on Past Transaction

Start from Scratch

← Frequency

Start Date

January 2020

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

4b

Repeats

No Repeat (one-time only)

Weekly (Thursdays)

Every Other Week (Thursdays)

Monthly (on 16th)

Monthly (on 3rd Thursday)

Quarterly (Jan, Apr, Jul, Oct)

Yearly (on January 16th)

4c

End Date

+ Add an End Date

4d

4e Save

4a

Choose a past transaction to help create the event you want to schedule.

- DATE	PAYEE	ACCOUNT	AMOUNT
+ Jan 27	Funds Transfer	Premier Checking	\$1.00
+ Jan 27	Funds Transfer	Premier Savings	\$1.00
+ Jan 27	Funds Transfer	Premier Checking	\$1.00
+ Jan 27	Funds Transfer	Premier Checking	+ \$1.00
+ Jan 27	Funds Transfer	Premier Savings	+ \$1.00
+ Jan 27	Funds Transfer	Premier Savings	+ \$1.00
+ Jan 16	Misc Credit Income	Premier Checking	+ \$875.00
+ Jan 16	Misc Credit	Premier Savings	+ \$1,190.00

Click the **Cash Flow** tab from the Home page.

1. Click the **+ Add an Event** button to add a cash event.
2. Click the "Create Your Own" link.
3. Choose an event type.
4. Create an event based on a past transaction.
 - a. Select a transaction.
 - b. Use the calendar feature to select a start date.
 - c. Choose a repeat option.
 - d. (Optional) Use the calendar feature to select an end date.
 - e. Click the **Save** button.

The screenshot shows a mobile application interface for creating a 'Cash Event'. At the top left is a back arrow icon, and at the top right is the title 'Cash Event'. The form consists of several rounded rectangular input fields, each with a callout label on the left:

- 5a** Payee: Verizon Wireless
- 5b** Average Amount: 45.00
- 5c** Type: Expense (selected) / Income (unselected)
- 5d** Account: Select An Account
- 5e** Frequency: Monthly(on 13th)
- 5f** Category (optional): Choose A Category

At the bottom right of the form is a 'Save' button, which is circled and labeled **5g**.

5. Create a "from scratch" event.
 - a. Enter the payee name.
 - b. Enter the average amount.
 - c. Use the toggle to select Expense or Income.
 - d. Select an account.
 - e. Choose a frequency.
 - f. (Optional) Choose a category.
 - g. Click the **Save** button.

Editing, Deleting, or Skipping a Cash Event

The image illustrates the process of managing a cash event through three main steps:

- 1a:** Accessing the event details. From the 'Cash Flow' tab, a user selects a date (e.g., 'Today') and views a list of events. A 'Groceries' event for February 14th is highlighted with a three-dot menu icon.
- 1b:** Viewing the event details. The 'Edit' option is selected, leading to a form for the 'Groceries' event. Fields include: Payee (Groceries), Average Amount (50), Type (Expense/Income toggle), Account (Premier Checking), Frequency (Weekly/Fridays), and Category (Food & Dining). A 'Save' button is at the bottom right.
- 2a:** Selecting the 'Delete' option from the event's menu.
- 2b:** Confirming deletion. A dialog box asks 'Delete this Cash Event?' with two options: 'All future events' (removes future events, history remains) and 'This whole series' (deletes all events including history).
- 3a:** Selecting the 'Skip' option from the event's menu.
- 3b:** Confirming skip. A dialog box asks 'Skip event? Are you sure you want to skip Groceries?' with 'Cancel' and 'Continue' buttons.

Click the **Cash Flow** tab from the Home page.

1. To edit a cash event:

- a. Click the **...** icon and select "Edit."
- b. Make the changes and click the **Save** button.

2. To delete a cash event:

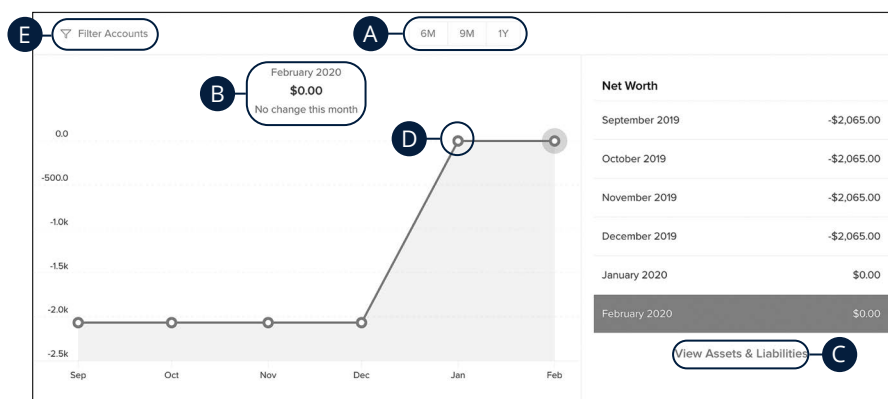
- a. Click the **...** icon and select "Delete."
- b. Decide if you want to delete all future events or delete the entire series, including the history.

3. To skip a cash event:

- a. Click the **...** icon and select "Skip."
- b. Click the **Continue** button.

Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month, allowing you to monitor your financial progress.



Click the **Net Worth** tab from the Home page.

- A.** View your net worth graph in six-month (6M), nine-month (9M) or one-year (1Y) increments.
- B.** Your current net worth is displayed above the graph.
- C.** Click the “View Assets and Liabilities” link to view more details about your net worth.
- D.** Click on a data point to view your net worth during a specific month.
- E.** Click the “Filter Accounts” link to filter your net worth by account.

Debts Overview

The debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our Financial Tools feature, make sure the annual percentage rate (APR) and minimum payment are accurate.

The screenshot shows the Debts Overview tool interface. Callout A points to the "Debts: Fastest Payoff First" dropdown menu. Callout B points to a dotted line on the payoff chart indicating the time to pay off debts. Callout C points to the payoff chart showing an accelerated payoff timeline. Callout D points to the table of debts. Callout E points to a debt entry in the table. Callout F points to an information icon for the snowballing method. Callout G points to the "Total Monthly Paydown" link and the "Extra Payment Toward Debt" text box.

Debts: Fastest Payoff First | Total Monthly Paydown: \$2,263.00 | Extra Payment Toward Debt: \$

Total Minimum Monthly Payments: \$2,263.00

Dec 2018: \$167,240.30

Debt free by May 2026

- Total savings by snowballing minimum payments: \$22,331.45
- Debt-free acceleration: 13 years and 3 months

Priority	Account	Balance	APR	Last Payment	Amount Due
1	Credit Card	\$2,817.22	14.99%	5.1.2018	\$120.00
2	Primary Credit Card	\$1,798.65	7.99%	6.1.2018	\$65.00

Debt Eliminated: May 2018

Balance: \$2,817.22 | Exclude From Chart

Next Payment: \$120.00

Min Payment: \$120.00

Interest (APR): 14.99

Payment Due: Enter Due Date

SNOWBALLING
Playing off your debt in the fastest way possible.
For example, say you've budgeted \$1,500 for debt payoff. To start you'll focus on your smallest debt first.

Debt	1	2	3
Debt 1 Payment	\$150	\$1,000	\$1,000
Debt 2 Payment	\$400	\$1,000	\$1,000
Debt 3 Payment	\$1,000	\$1,000	\$1,000
Totals	\$1,500	\$1,500	\$1,500

Total savings by snowballing minimum payments: \$22,331.45 | Pay off debt 13 Years And 3 Months sooner

VIEW MY DEBTS

Click the **Debts** tab from the Home page.

- Select a debt payoff option using the "Debts" drop-down.
- The dotted line indicates how long it will take to pay off your debts using the payoff option you selected.
- The chart illustrates an accelerated payoff timeline using the snowball method.
- Your debts are listed below the chart.
- Click a debt to edit your APR interest and minimum payment.
- Click the **i** icon to view more details about the snowballing method.
- Click the "Total Monthly Paydown" link to make an extra payment toward debt. Enter the amount in the text box.

Services

Stop Payment Request

Single Check

If you're ever worried about a pending written check, you can initiate a stop payment request to prevent that check from being processed. Once approved, the stop payment remains in effect for a specific amount of time. If you need the current fee information, please call us during our business hours at (509) 783-0955.

The image shows a mobile application form titled "Stop Payment". The form contains the following fields and controls, each with a numbered callout:

- 1:** "Request type" section with two radio buttons: "Single Check" (selected) and "Multiple Checks".
- 2:** "Account" dropdown menu with the text "Select an account" and a downward arrow.
- 3:** "Check number" text input field.
- 4:** "Check amount (optional)" text input field containing "\$0.00".
- 5:** "Check date (optional)" text input field with a calendar icon.
- 6:** "Payee name (optional)" text input field.
- 7:** "Note (optional)" text input field.
- 8:** "Request stop payment" button at the bottom right.

In the **Services** tab, click **Stop Payment**.

1. Select "Single Check."
2. Select the appropriate account using the drop-down.
3. Enter the check number.
4. (Optional) Enter the amount.
5. (Optional) Enter the date of the check using the calendar feature.
6. (Optional) Enter the payee.
7. (Optional) Enter a note.
8. Click the **Request stop payment** button when you are finished.

Multiple Checks

If you're ever worried about multiple pending written checks, you can initiate a stop payment request to prevent the checks from being processed. Once approved, the stop payment remains in effect for six (6) months. If you need the current fee information, please call us during our business hours at (509) 783-0955.

The screenshot shows a 'Stop Payment' form with the following elements:

- 1**: Radio button for 'Multiple Checks' (selected).
- 2**: 'Account' dropdown menu with 'Select an account' and a downward arrow.
- 3**: Two input fields for 'Starting check number' and 'Ending check number'.
- 4**: Two calendar pickers for 'Starting date (optional)' and 'Ending date (optional)', each showing '31'.
- 5**: 'Note (optional)' text area.
- 6**: 'Request stop payment' button.

In the **Services** tab, click **Stop Payment**.

1. Select "Multiple Checks."
2. Select the appropriate account.
3. Enter the starting and ending check numbers.
4. (Optional) Enter the starting and ending dates of the checks using the calendar.
5. (Optional) Enter a note.
6. Click the **Request stop payment** button when you are finished.



Note: You can view the approval status of a stop payment in the Activity Center.

Services

eDocuments

The eDocuments feature is a great virtual filing system for your bank documents, saving you paper. By storing your documents electronically, your account information is always readily available when you need it.

Download Statements

Requests containing a large number of documents (ex. 100 or more) may take several minutes to present your results.

The screenshot shows a web form for downloading statements. It includes a search bar for accounts, a checkbox for selecting all accounts, date pickers for a date range, and a yellow button to view documents. Numbered callouts 1 through 4 point to these specific elements.

1. select account(s)
Start typing to view and select accounts

2. Select/Deselect All Accounts

3. From 06/30/2021 To 09/30/2021

4. View documents for download

In the **Services** tab, click **View eDocuments**.

1. Use the drop-down to select an account.
2. Check or uncheck the box to select or deselect all accounts.
3. Enter a date range.
4. Click the **View documents for download** button when you are finished.

Services

Check Reorder

If you've previously ordered checks through Community First Bank, you can conveniently reorder checks online at any time. The checks that you reorder are the same as your original purchase, and you cannot make changes to the design or personal information through Online Banking.

Check Reorder

The screenshot shows a web form titled "Check Reorder". It contains four numbered callouts: 1. A dropdown menu labeled "Account" with a downward arrow. 2. A text input field labeled "Starting check number". 3. A text input field labeled "Number of Boxes". 4. A yellow button labeled "Request check order".

In the **Services** tab, click **Check Reorder**.

1. Choose the account, you want to reorder.
2. Enter the check number to start the next box of checks.
3. Enter the number of boxes.
4. Click the **Request check order** button.



Note: If you notice that you are missing checks, please contact us right away, so that we can take precautions to safeguard against identity theft and fraud.

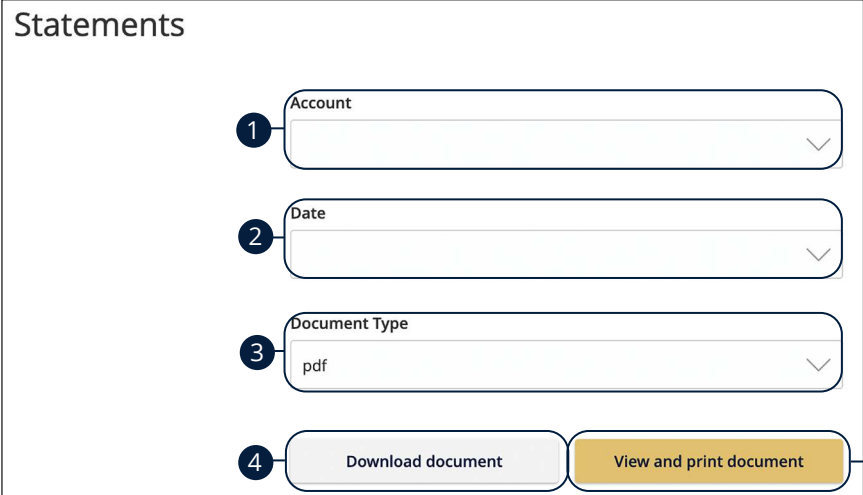
Services

Statements

The Statements feature is a great virtual filing system for your bank statements. By storing your statements electronically, your account information is always readily available when you need it.

Statements

- 1 Account
- 2 Date
- 3 Document Type
pdf
- 4 Download document
- 5 View and print document



In the **Services** tab, click **Statements**.

1. Choose an account to work with using the “Account” drop-down.
2. Choose a date for the statement using the “Date” drop-down.
3. Use the “Document Type” drop-down to select a file format.
4. Click the **Download document** button to download your statements..
5. Click the **View and print** button to view and print your statements..

Services

Mobile Deposits

With a snap of a photo, you can deposit checks into your Online Banking account.



Note: This feature is only available when using our mobile app on your device.

Log in to our Community First Bank Mobile Banking app. In the **Move Money** tab, select **Deposit Check**.

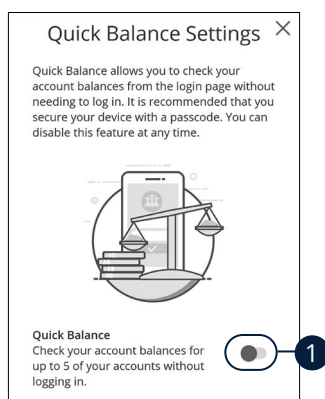
1. Choose the account you would like the check deposited into.
2. Input the dollar amount of the check.
3. Sign the back of the check and write "For Mobile Deposit Only," then tap the **Front of check** and **Back of check** buttons to take an image of the front and back of the check.
4. Verify that all four corners of the check are visible and all elements are legible, then tap the **Submit Deposit** button when finished.

Services

Quick Balance

Quick Balance allows you to check your account balances for up to five accounts from the login page of the Community First Bank mobile app without needing to log in. It is recommended that you secure your device with a passcode. You can disable this feature at any time.

To Enable Quick Balance



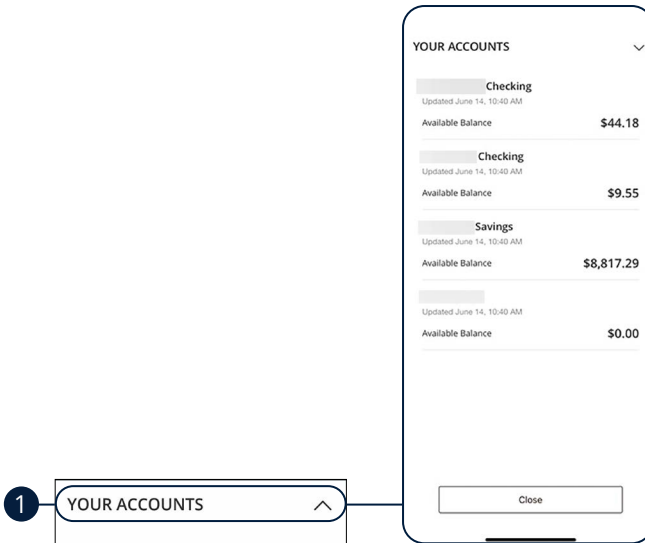
Log in to the Community First Bank App. In the **Settings** tab, tap **Quick Balance**.

1. Slide the "Quick Balance" toggle to On.



Note: If you have enabled Touch/Face ID, you will not be able to use Quick Balance because these convenient login methods occur immediately when the app is launched. To use quick balance, you must turn these features off.

To Use Quick Balance



Open the Community First Bank App.

1. Tap "Your Accounts" to view your account balances.



Note: To change which accounts are viewable when using Quick Balance, you must log in to the mobile app, and re-order your accounts within the **Home** page, then log off the app and tap **Quick Balance** again.



Note: Quick Balance supports only one user ID per device, however, you may have a user ID and Quick Balance saved to more than one device. If you change Quick Balance settings on one device, setting changes will apply across all devices. For your security, we recommend you lock your phone between uses.

Settings

Account Preferences

The Home page and your accounts should appear in a way that is fitting for you. Account names and the order in which they appear on the home page, as well as the order of account groups and account group names, can be changed in Account Preferences to suit your needs.

Account Preferences

Click anywhere on the account row if you would like to add/edit an account nickname, enable SMS/text banking or view account details. Group and sort accounts as they are displayed on the homepage.

Search by account label, name, nickname, number, or product type

3 Accounts My Accounts [X] [✓]

1 [Up Arrow] [Down Arrow]

Off Balance She 13000000

Details

4 Online Display Name Off Balance She [Edit] [X] [✓]



5 Current Account Group Accounts [Down Arrow]

Account Visibility

Home [Toggle On] 2

Financial Tools [Toggle On]

In the **Settings** tab, click **Account Preferences**.

1. Select the up or down arrows on the right side to change the order in which your accounts appear.
2. Use the **Account Visibility** switch to toggle whether or not your account is visible on the Home page.
3. Click the  icon to change the nickname of a group or an account. Make your changes and click the checkmark to save it.
4. Click the  icon to change the Online Display Name of an account. Make your changes and click the checkmark to save it.
5. Use the "Account" drop-down to change the group that account is in.

Settings

Text Enrollment

Text Banking allows you to manage your accounts on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

The image shows two parts of the user interface. The top part is the 'Text Enrollment' settings screen. It features a toggle switch labeled 'Text Enrollment' (1), a text input field for 'SMS TEXT NUMBER' (2), a checkbox for 'Agree To Terms' (3), and a 'Save' button (4). Below the input field, there is a note: '* - Indicates required field'. The bottom part is a confirmation dialog titled 'Enrollment Successful' with a checkmark icon. It contains the text: 'You have successfully enrolled in text banking. Before you can view your accounts on your text device, you must configure your accounts. Would you like to do so now?'. At the bottom of the dialog are two buttons: 'Close' and 'Visit Preferences' (5).

In the **Settings** tab, click **Text Enrollment**.

1. Toggle the **Text Enrollment** switch from "Off" to "On."
2. Enter your SMS text number.
3. Read the terms and conditions, and check the box next to "Agree To Terms."
4. Click the **Save** button when you are finished.
5. Click the **Visit Preferences** button to be taken to the Accounts feature.



Note: Once you've signed up for Text Banking, you should receive a text confirmation.

CHECKING ACCOUNT - CK XXXX 6


ACCOUNTS

Details SMS/Text 7

SMS/Text Enrollment 8

SMS/Text Display Name SMS/Text Display Name 9

CHEI

6. Select an account you want to enroll in text banking.
7. Click the **SMS/Text** tab.
8. Toggle the **SMS/Text Enrollment** switch from “Off” to “On.”
9. (Optional) Click the  icon to change the SMS/Text Display Name. Make your changes and click the check mark to save it.

Commands for Text Banking	
Text Command Options to	226563 for the Following Information:
BAL or BAL <account nickname>	Request account balance
HIST <account nickname>	Request account history
XFER <from account nickname> <to account nickname> <amount>	Transfer funds between accounts
LIST	Receive a list of keywords
HELP	Receive a list of contact points for information on Text Banking
STOP	Stop all text messages to the mobile device (for Text Banking and SMS alerts/notifications)
START	Enable message send/receive for Text Banking

Settings

Address Change Request

If your current address ever changes and you need to update your contact information, you can submit a request to Community First Bank for one or all accounts. Once it is approved, the address change takes effect immediately.

Address Change

Complete and submit this form to change your address information for one or more of your accounts.

Select one or more accounts to change address. Please select at least one account.

<input type="checkbox"/> COMMERCIAL CHECKING - XXXX6789
<input type="checkbox"/> COMMERCIAL LOAN - XXXX7890
<input type="checkbox"/> COMMERCIAL CHECKING - XXXX5678
<input type="checkbox"/> CERTIFICATE OF DEPOSIT - XXXX3456
<input type="checkbox"/> CONSUMER CHECKING - XXXX1234
<input type="checkbox"/> SAVINGS - XXXX2345
<input type="checkbox"/> 120 DAY CD - XXXX2508
<input type="checkbox"/> REGULAR CHECKING - XXXX2431

ADDRESS 1 *

ADDRESS 2 *

CITY *

STATE *

ZIP *

PHONE COUNTRY

HOME PHONE *

WORK PHONE *

CELL PHONE *

E-MAIL ADDRESS *

* - Indicates required field

In the **Settings** tab, click **Address Change**.

1. Choose the account(s) that needs the address change.
2. Update your contact information.
3. Click the **Submit** button when you are finished.

Settings

Statement Delivery

You can change how you will receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while E-Statements are sent in PDFs through email.

Statement Delivery

Account	Delivery Type	Address
Internal [REDACTED]	E-Statement	[REDACTED]
Personal Savings [REDACTED]	E-Statement	[REDACTED]

[View E-Statement Delivery Agreement](#)

Delivery Preferences


Account: Internal [REDACTED]

Delivery Type: E-Statement

Email Address: [REDACTED]

Save

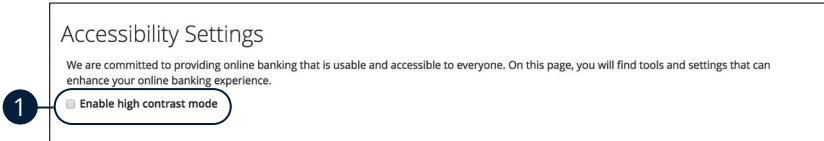
In the **Settings** tab, click **Statement Delivery**.

1. Edit or add a delivery destination by clicking the  icon at the end of the account line.
2. Use the drop-down to choose your “Delivery Type.”
3. Add or change your email address.
4. Click the **Save** button when you are finished.

Settings

Accessibility

We want Online Banking to be useful and accessible to everyone. High contrast mode lightens the menu on the left side of the screen for better visibility.



In the **Settings** tab, click **Accessibility**.

1. Check the box next to "Enable high contrast mode."



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