

Online Banking & Bill Pay



Quick Start Guide

Step-by-step instructions PLUS easy-to-read screen shots and helpful tips.



Welcome -- Online System Security

Welcome to Online Banking and Bill Pay! Whether you're at home, at work, or on the road, we're here for you 24 hours a day, 7 days a week, 365 days per year with our any time, all-the-time online services.

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. Online Banking and Bill Pay is very secure. The Board of Directors has established sound physical and internal controls within the financial institution, data processing department, and any related e-banking areas to ensure the accuracy, integrity and confidentiality of all information processed online.

Key components that help maintain a high level of public confidence in an online environment include:

Passwords

Before you access the Online Banking system, you are required to enter your personal User ID and Password. Without the proper login, you cannot see or use any Web pages within the service. After the initial login, you are then required to change your Password for confidentiality. In addition, periodic Password changes are required by the system. And you can change your Password at any time on your own. **Please Note: We will never contact you by telephone, e-mail or postal mail requesting your User ID or Password.**

Account Number Masking and Aliases

For security reasons, complete account numbers will never appear on the computer screen or be transmitted over the Internet. When the account number is displayed, it appears “masked” as #####1234. Account “aliases”, or nicknames, for your accounts can only be assigned by you when displaying account information on the screen, so no one other than you will be able to identify the accounts.

Secure Connection - SSL Data Encryption

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between the bank and your computer are completely encrypted or ‘scrambled’ so they are unreadable to any person or group that may try to “intercept” the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between the bank and the Service Bureau processing center for daily data transmissions.

Physical Security

There are also security precautions related to physical security. Network security and ongoing network monitoring measures have been implemented. State-of-the-art firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to cover physical security.

So, as you can see, the precautions that are taken with Online Banking security are created by multiple security elements and measures that work together to provide you the most secure environment available today.

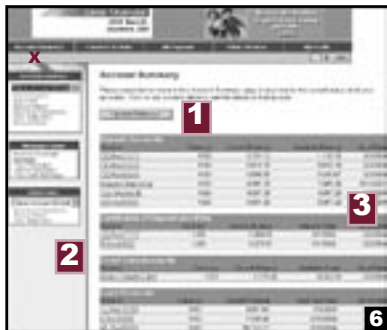
How to Use this Guide

This Quick Start Guide is designed to walk you through each step of the Online Banking and Bill Pay process, from how to log in, to how to pay your first bill online.

Each Online Banking and Bill Pay feature is illustrated by a screen shot and step-by-step instructions on how to use each feature.

You'll always see a 'YOU ARE HERE' X on the top of each screen that clearly shows your exact location within the Online Banking and Bill Pay pages. Each page is numbered for easy reference.

It's a lot easier than you think to get started. Help is always either a quick e-mail or phone call away!



Preparation Before Logging In

Getting started for Online Banking and Bill Pay only takes a few short minutes. It's very easy and fast. You'll be up and running in no time! The first step in getting started is gathering together the appropriate paperwork to make your first login as simple as possible.

- 1** Have the Password and User ID that you selected during the enrollment process.
- 2** Also gather together your most recent statement for each Bank account you'll be viewing online, so you can easily identify the account numbers and choose a 'nickname' for each account.
- 3** If you have already signed up for Bill Pay, be sure to gather together previous bills in order to enter your payee or biller information. (You'll only have to do this once!)
- 4** Next, logon to the Internet and go to the Bank's home page. The home page can be found at **www.guernseybank.com**.

From the home page, select Online Banking, and follow the instructions.

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Login to Online Banking

Local Financial
Anywhere, USA

Login to Online Banking

Welcome to the Online Banking system. To log in to the system, enter your User ID and Password. Then click the Login button.

User ID: **1**

Password:

[Forgot my Password](#) [Remember Defaults](#) [Login](#)

This product is not intended for use with:
Business ID through E.D. Service Pack 1 (SP1) on
Windows 8.1 through 11.

Not currently a user?
[Sign up for Online Banking](#)
#202.387.7666

Questions about security and
privacy? [Click here to learn more](#) **3**

[Go to Contact & Banking Services](#)

- 1** Type in your personal User ID and Password that you selected during the enrollment process.
- 2** If you haven't already applied, you can call, stop by your branch or go to www.guernseybank.com to begin the enrollment process.
- 3** To receive more detailed information about the bank's security policies and procedures, click on the 'Click Here to Learn More' link.

Helpful Hints

Your new password must be 6-10 alpha and/or numeric characters. To offer additional security, you will be asked to change it periodically. But, by clicking on 'My Profile', then 'Change Password', you can change it any time and however often you prefer.

Account Summary

The 'Account Summary' is the first screen you will see once you login to Online Banking. It provides a quick snapshot of virtually all of your accounts held at the bank.

- 1** All features available in the 'Account Summary' section will be listed in the 'Account Summary' window on the left side of the page. Just click on any feature in the window to go to that area.
- 2** For easy record keeping, the accounts are categorized by deposits, CD and IRAs, and loans. Your balances are updated daily, so you'll always know your current balance for every account. Finally, all of your bank account information can be found in one place.
- 3** Balances are divided by 'Current Balance' and 'Available Balance'. The 'Current Balance' shows the funds available except those that are still pending. The 'Available Balance' shows the funds available including all pending transactions that have recently memo-posted. If you have Overdraft Protection and/or Overdraft Privilege on your checking account, the Available Balance will reflect the dollar amount established for your account.
- 4** The 'As of Date' shows you the last time your account information was updated. So you can always be one step ahead of your finances!

1 Account Summary

Please remember to return to the Account Summary page at any time for the current status of all your accounts. Click on any account name to see the details of that account.

2 Account Accounts

Account	Category	Current Balance	Available Balance	As of Date
100001111	1000	1,201.12	1,131.32	10/20/09
100001112	1000	8,810.15	8,810.15	10/20/09
100001113	1000	4,890.36	4,890.36	10/20/09
100001114	1000	4,891.25	4,891.25	10/20/09
100001115	1000	4,891.25	4,891.25	10/20/09

3 Available Balance

4 As of Date

Account Detail

X



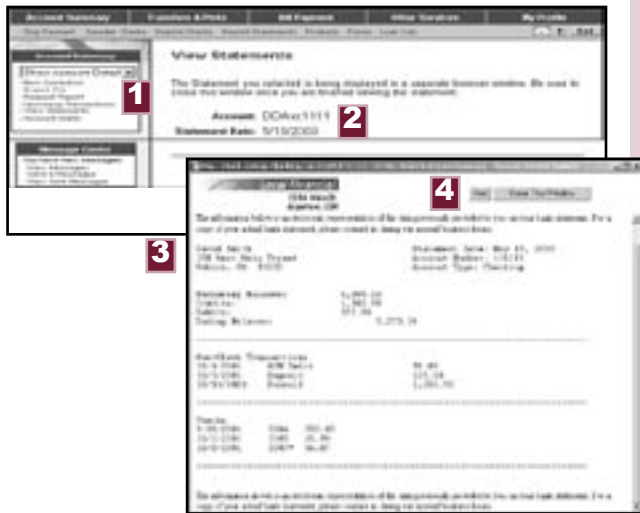
By clicking on an individual account link from the 'Account Summary' page, you will be connected to the 'Account Detail' for that specific account. The 'Account Detail' shows an information profile for every account you have at the bank, and shows transaction detail for all deposit accounts* held at the bank. So you'll always have an updated record of the activity in each account.

- 1 The 'Account Profile' shows a quick overview of the account and includes items such as the amount of credits and debits posted on the account, the current balance, as well as the last statement balance.
- 2 The 'Transaction Detail' itemizes every transaction and activity that has occurred in that account for the past ninety days. Since the information is updated daily, you can conveniently check your account balances and transactions any time you'd like, day or night.
- 3 You can also access the 'Account Detail' screen by clicking the link in the 'Account Summary' window on the left side of the page.

*Account Detail information will only be shown for deposit accounts. Loan accounts, as well as CDs and IRAs will show the account profile information only.

View Statements

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If you need a copy of your statement for any reason, View Statements lets you pull up past and current statements and print them without ever picking up the phone.

- 1 Click 'View Statements' in the Account Summary window. The View Statements page will then appear.
- 2 Go to 'Account'. Select the account for which you want to view a statement, then go to the 'Statement Date' and select the statement date from the drop down list. Then click 'Continue'.
- 3 The system opens a separate browser window displaying the Account Statement for the month selected.
- 4 Once you've accessed the statement, simply click 'Print'.

Request Report

The 'Request Report' feature allows you to format the account information from the Account Detail screen using the 'Filter Selection Criteria' and send it to another location. You can choose to fax or e-mail the report to whomever you would like. It is a great way to share account information with your spouse, children, financial advisor, or accountant with just the click of your mouse. You can submit the request for a report anytime, 24 hours a day, 7 days a week. Most reports will be processed on the next business day.

- 1** To use the 'Request Report' feature, first go to the 'Account Detail' screen, complete the 'Filter Selection Criteria', then click 'Apply Filter'. Your filtered information should then update on the screen.
- 2** Once you have clicked on the 'Apply Filter' button from the 'Filter Selection Criteria' section, then click on 'Request Report' from the left side navigation. The 'Request Report' screen can then be viewed. Whatever account you were filtering will be listed here. Simply click the method of distribution for your report, then click 'Proceed'. You will receive a confirmation number once your request has been processed.



Helpful Hints

To update your e-mail address, click on 'My Profile' from the main top navigation bar, then click on 'Change Profile Information'. If you prefer, you can enter a unique e-mail address each time a report is sent.

Account Alerts

The screenshot shows the 'Account Alerts' page in a web application. The page has a navigation bar with 'Account Summary', 'Transfers & Payments', 'Bill Payment', 'Other Services', and 'My Profile'. The main content area is titled 'Account Alerts' and contains a description: 'We will share your account balances at the end of each business day and notify you the following morning using the method of your choice whenever the balance in your account exceeds the limits you set.' Below this, there are two buttons: 'Add an Alert' (highlighted with a red '1') and 'Delete Account Alerts'. A table lists existing alerts with columns for Account, Balance Type, Alert Criteria, Limit, and Notify Me Via. A red '3' is placed near the table. An inset window shows the 'Add Account Alert' form with fields for Account, Balance Type, Alert Criteria, Limit, and Notify Me Via, and a 'Save' button. A red '2' is placed near the 'Save' button.

Have you ever wished that you could receive an automatic notification when your bank accounts have reached a certain limit rather than having to call or stop into the bank each time? Well, with the new 'Account Alerts' feature, the system will check your account balances at the end of each business day and notify you the following morning by e-mail whenever the balance in your account exceeds the limits you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted when the selected balance type is greater than, less than, equal to any specific amount you would like. You can also set more than one notification for each account (a high balance limit and a low balance limit, for instance).

To access 'Account Alerts', click 'Account Alerts' from the Account Summary window on the left side of the page.

- 1** To add an alert, just click the 'Add Alert' button.
- 2** Then pick the account, balance type, alert criteria, limit, and method of notification. Then click 'Save'. Once an alert is added it will be shown on the 'Account Alerts' page.
- 3** You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click 'Save'.

Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken® or Microsoft® Money and Online Banking. The 'Export File' feature lets you quickly and conveniently download your current account information from your Online Banking pages directly to your software. No more hand keying every line item, it all can be copied automatically within minutes.

- 1** First choose 'Export File' from the main Account Summary window, then select the account from which you would like to export the data.
- 2** The system automatically sets the start date to the last day you requested an export to be done, plus one additional day. The end date defaults to the current date. You always have the option of manually changing the start and end date.
- 3** Choose the correct file format for your particular software program from the drop down list. Click 'Continue' to export the file.

Helpful Hints

Be sure to check to see which file format matches the software you use. You can choose from QIF, CSV, IIF, and OFX file formats. QIF is for Quicken® 99' or earlier users, CSV is used for import into Microsoft® Excel or other spreadsheet software, OFX can be used for both Microsoft® Money users (version 2000 or higher) and Quicken Webconnect. IIF is used to export into Quicken 2000-2004 and QuickBooks®.



Transfer Funds

With online funds transfer, you can move money from one account to another in just an instant, any time you'd like, in the middle of the day or the middle of the night. All it takes is a few short key strokes!

- 1** 'Transfer Funds' is the first option included in the 'Transfers and Payments' section. First click 'Transfers and Payments' from the top navigation bar to reach the 'Transfer Funds' window located on the left side of the page.
- 2** Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All of the deposit accounts you have at the bank should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into.
- 3** Then type in the amount that you would like transferred, and click 'Proceed'.
- 4** You also have the option of scheduling repeating funds transfers to take place automatically on the specific day you choose. Just click on the 'Advanced Options' button, then choose when and how often you would like the transfer to be made, and click 'Proceed'. You will receive a confirmation number once your request has been processed.

Helpful Hints

If you are making a transfer outside of the bank's normal business hours, it will be posted on the next business day.

The screenshot shows the 'Transfer Funds' page in an online banking portal. At the top, there is a navigation bar with 'Transfers & Payments' highlighted. On the left side, there is a sidebar menu with 'Transfer Funds' selected. The main content area is titled 'Transfer Funds' and contains a form with the following elements:

- 1**: A red box highlights the 'Transfer Funds' link in the left sidebar.
- 2**: A red box highlights the 'From Account' dropdown menu.
- 3**: A red box highlights the 'Proceed' button at the bottom right of the form.
- 4**: A red box highlights the 'Show Advanced Options' button.

The form includes fields for 'From Account', 'To Account', and 'Amount'. Below these are 'Advanced Options' for scheduling, including 'Schedule' (with radio buttons for 'I transfer on', 'I transfer on the', and 'I transfer on the'), 'Frequency' (with dropdowns for 'times per week' and 'days per month'), and 'Weekends/Holidays' (with radio buttons for 'I transfer on the first business day after' and 'I transfer on the first business day after').

Pay Loans

You no longer have to remember long loan account numbers, or fumble through a monthly bill to make a loan payment. All the loans you have at the bank can be paid online. It works just like the funds transfer feature.

- 1** First, click on 'Transfers and Payments' from the top navigation bar. Then, select 'Pay Loans' from the left navigation bar.
- 2** Then, choose the payment type. You have the choice of making a regular payment only or applying the payment to principal.
- 3** Then click on the 'From Account' arrow from the pre-defined drop down list, and all of your deposit accounts that you have at the bank will be automatically listed. Then click on the 'To Account' drop down list, and all of the loan accounts that you have at the bank will be listed.
- 4** For your convenience, the amount due will automatically be shown in the 'Amount' box. You can pay the amount due or type in any other amount you choose.
- 5** You also have the option of scheduling repeating loan payments to take place automatically on the specific day you choose. Just click on the 'Show Advanced Options' button, then choose when and how often you would like the transfer to be made.
- 6** Lastly, click 'Proceed'. You will receive a confirmation number once your request has been processed.

The screenshot shows the 'Pay Loans' page in an online banking interface. The top navigation bar includes 'Account Summary', 'Transfers & Payments', 'Bill Payment', 'Other Services', and 'My Profile'. The left navigation bar has 'Transfers & Payments' selected, with sub-options for 'Transfer Funds', 'Pay Credit Cards', 'Pay Loans', and 'Scheduled Transfers'. The main content area is titled 'Pay Loans' and contains the following elements:

- 1**: A red box with the number '1' points to the 'Pay Loans' option in the left navigation bar.
- 2**: A red box with the number '2' points to the 'Payment Type' dropdown menu, which is currently set to 'regular payment'.
- 3**: A red box with the number '3' points to the 'From Account' dropdown menu, which is currently set to 'Please choose'.
- 4**: A red box with the number '4' points to the 'Amount' input field, which shows '\$ 0.00'.
- 5**: A red box with the number '5' points to the 'Show Advanced Options' button.
- 6**: A red box with the number '6' points to the 'Proceed' button.

Other visible elements include a 'To Account' dropdown menu (also set to 'Please choose'), a 'Cancel' button, and a 'Reset to Defaults' button. The page also includes a 'Message Center' and 'Quick Links' section on the left.

Pay Bills



In addition to monitoring your accounts online, transferring funds, and checking current balances, you can also pay all of your bills online. It's easier than you think to get started. Set-up takes just a few minutes. You can pay anyone from your newspaper carrier to your mortgage company, any time you'd like, morning, noon, or night.

- 1** When you are ready, simply go to the bank's home page. Choose the "Sign up for Online Banking and/or Bill Pay" option.
- 2** Enter the required information and submit. Within 24-48 hours (except on weekends and holidays), you will receive a welcome e-mail letting you know that Bill Pay is available.

More detailed information about the Bill Pay service is found in the Bill Pay section of the guide featured on the following pages. There, you will find information on how to login, set up payees for the first time, make a payment and much more!

Stop Payments

The screenshot shows a web browser window with a navigation bar at the top containing 'Account Summary', 'Transfer & Payments', 'Bill Payment', 'Other Services', and 'My Profile'. A red 'x' is positioned above the 'Other Services' link. On the left side, there is a sidebar menu with 'Other Services' selected. The main content area is titled 'Stop Payments' and contains a form with the following fields and callouts:

- 1**: Points to the 'Other Services' link in the top navigation bar.
- 2**: Points to the 'Accounts' dropdown menu.
- 3**: Points to the 'Starting Check Number' field.
- 4**: Points to the 'Date of Payment' field.
- 5**: Points to the 'Proceed' button at the bottom of the form.

'Stop Payments' allows you to conveniently perform an online request that a stop be placed on a payment that has not yet posted to your account.

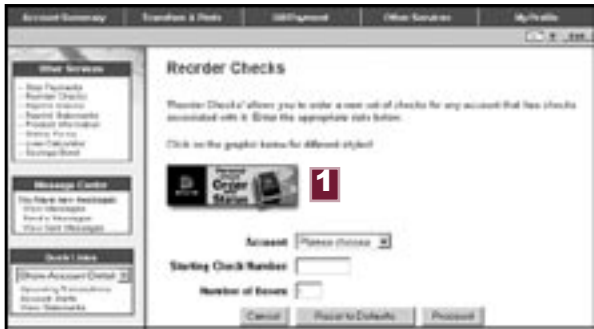
- 1** 'Stop Payments' is the first service offered in the 'Other Services' menu. Click 'Other Services' from the top navigation bar to view the 'Other Services' side window.
- 2** Then click on the drop down list to choose the account from where the initial payment originated. All of the deposit accounts you have at the bank should be listed here. Then type in the amount.
- 3** If you are requesting a stop payment for a series of payments, type the starting check number and ending check number.
- 4** It is important that you type in the original date that the payment was supposed to be posted. And, if you would like, you can type in the payee and reason for the stop payment request.
- 5** When all appropriate fields are complete, click 'Proceed' and the request will be submitted. You will receive a confirmation number once your request has been processed.

Helpful Hints

Submitting a stop payment is a request only, it does not automatically stop the payment online. The Bank will receive a report of your request, and will begin working on the stop payment. Someone will contact you once the request has been processed. If you do not have all of the information required to complete the online stop payment, simply call your branch. We will execute the stop payment for you. We may ask you to send us signed confirmation of your stop payment within fourteen (14) days of your stop payment request.

Reorder Checks

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Reordering checks can be done easily and quickly online. You have the option of simply placing a reorder, or even changing or upgrading your check design.

- 1 If you would like to order your checks directly from the Bank's check vendor, click on the check vendor logo and you will be linked to a secure ordering area where you can order a new set of checks, browse through new check designs or view the progress of a previous order.

Helpful Hints

An important note to remember is when ordering through your check vendor, you may need your bank routing and transit number, your checking account number and the next starting check number before you can place your order. When ordering checks through our online vendor, it is important to remember that the bank routing number is made up of the first nine (9) digits on the bottom of your check. The account number is made up of the next nine (9) digits PLUS the two (2) digits that appear after the space for a total of 11 digits. If you do not include all 11 digits of your account number, your check order will not process correctly.

Activity Log

The 'Activity Log' is the place to go to view any and all transactions that you have performed within the Online Banking system within the past ninety days. Any transaction from a funds transfer to a loan payment will be listed here. The transactions you perform will show on the 'Activity Log' immediately. Plus for added assurance you'll receive a confirmation number for almost every activity.

- 1** To access the 'Activity Log' first click 'My Profile' on the top navigation bar.
- 2** Then select 'Activity Log' from the 'My Profile' window shown on the left side of the page.
- 3** The transaction detail includes the date of each transaction, transaction type, the from or to account, confirmation number, and the amount. The confirmation number can be used as a handy reference when researching a question or talking with an electronic banking representative about your account.
- 4** There may be more than one page in the 'Activity Log' so be sure to check at the bottom of the screen and click to the next page if necessary.

1 My Profile

2 Activity Log

3

Request/Effective Date	Item Type	From Account	To Account	Confirmation Number	Amount
2/5/2004 10:42 PM 02/05/2004	Onl Order Req	DDAcc2222		2676797	
2/5/2004 12:33 PM 02/05/2004	Swap Hold Request	DDAcc1111		2676792	
1/30/2004 6:13 PM 01/30/2004	Acct Txs	DDAcc1111	DDAcc4444	1129281	1.00
1/29/2004 1:25 PM 01/29/2004	Acct Txs	DDAcc1111	DDAcc2222	1275768	0.00
1/29/2004 1:17 PM 01/29/2004	Item Cancel Req	DDAcc1111		1275768	20.00
1/29/2004 11:38 AM 01/29/2004	Acct Txs	DDAcc2222	Our Money M	1275762	10.00
1/29/2004 10:14 PM 01/29/2004	Acct Txs	DDAcc2222	Our Money M	1375762	10.00
1/29/2004 9:51 PM 01/29/2004	Acct Txs	DDAcc2222	Our Money M	1375761	10.00
1/29/2004 9:47 PM 01/29/2004	Acct Txs	DDAcc2222	Our Money M	1375765	10.00
1/29/2004 9:16 PM 01/29/2004	Acct Txs	DDAcc2222	Our Money M	1375732	10.00

4 Next Jump to Page 1 2

View Messages



The 'Quick Mail' feature allows you to easily access incoming e-mail messages from the Bank. By clicking the envelope on the top navigation bar, you can access the 'View Messages', or 'Quick Mail' feature. The 'View Messages' page acts as your 'inbox' for the secure messaging system between you and our branches.

- 1** Click on the subject of any message to read it or reply to it. You can delete messages by checking the box next to the message then selecting 'Delete Marked Items'.
- 2** To send a new secure message to the Bank, click 'Send Message' from the side Message Center window. Simply follow the on-screen instructions.

Change Password and Account Aliases



In the 'My Profile' section of Online Banking, you will be able to change your password, account aliases and the account from which your banking fees are drawn.

1 From the 'My Profile' screen, click on 'Change Password' from the left navigation bar. Enter your new password and click 'Make Change.'

2 To change your account alias, click on 'Change Account Alias' from the left navigation bar. Enter your new account alias name and click on 'Make the change.'

Help



Help is just one click away! Anytime you're within the Online Banking pages and have a question on a particular area, just click the 'Help' button on the top navigation bar. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing your messages, and click 'Help', help topics for the Mail section will be shown on your screen.

- 1** To get to the main 'Help' table of contents click 'Go to Help Index' at the top of the help screen. This will take you to the entire listing of help topics.
- 2** Simply scroll down the menu to find the specific topic you are inquiring about. Then click on the underlined topic name. Additional detail will then be provided covering that particular item.

Helpful Hints

If you would like to speak with an Online Banking Customer Service Representative call the number below, or send an e-mail to the address below.

614.854.0400

support@guernseybank.com

Online Bill Pay Overview

Welcome to Bill Pay!

Financial freedom is just one click away. Bill Pay allows you to pay all of your bills electronically, online. You can pay everyone you're used to paying by check. What used to take hours can now be done in a few short minutes. Bill Pay is much easier than paying by check! You can pay anyone, from your newspaper carrier to your mortgage company. You don't have to worry about whether or not they can accept electronic payments, the system does that automatically for you.

Set-up takes just a few minutes, and there's always help available if you need it. With Bill Pay, you can:

- pay your bills any time, day or night
- set-up recurring payments to be made automatically at the frequency you choose
- receive access to detailed payment history
- request stop payments online, and much more!

All payments sent through Bill Pay are tracked, guaranteed to be secure, and sent on time. Plus, you always have a record of any payment that was made with Bill Pay. The Payment History section tracks any and every transaction within the Bill Pay system, and shows a detailed record of data. So, your financial information is always available to you when you need it! How's that for security and convenience?

Bill Pay Sign-Up and Login

The screenshot shows the 'Local Financial' online banking login page. At the top, it displays the bank's name and address: 'Local Financial, 2224 Main St., Apopka, USA'. Below this is a horizontal line with a mouse cursor pointing to it. The main heading is 'Login to Online Banking'. A welcome message reads: 'Welcome to the Online Banking system. To login to the system, enter your User ID and Password, then click the Login button.' There are two input fields: 'User ID:' and 'Password:'. Below the password field are two buttons: 'Forgot Details' and 'Login'. To the right of the input fields, there are two informational boxes. The first box states: 'The annual 6 real time authentication fee for E2-FraudNet 2.0 Service Fee 1.00 per Release 2.0 through 7.0.' The second box asks: 'Not currently a user? Sign up for Online Banking NOW!!!' and 'Questions about security and privacy? Click here to learn more.' At the bottom of the page, there is a link: 'Go to Contact Us Online Service'.

To use Bill Pay, you must have already enrolled in Online Banking. For the full Online Banking and Bill Pay enrollment procedures, go to www.guernseybank.com.

If you have already applied for Bill Pay, simply select 'Bill Payment' from the Online Banking web site to begin. There are no additional User IDs or Passwords required to access Bill Pay.

First Login to Bill Pay



The first time you login to Bill Pay, this screen will not show any payees. Please see 'Adding Payees' to begin using Bill Pay.

View/Edit Pending Payments



The first screen you'll come to in the Bill Pay section is the 'View and Edit Pending Payments' page. This page will list all single and recurring scheduled payments. As long as a payment is still in the schedule to be paid, it is considered pending and can be changed, edited, or stopped.

- 1** This page will display the payee name, frequency of payment, next payment date and the amount.
- 2** To view more detailed information or to edit the payment, click the payee name under the main payee heading.
- 3** Type in or select the new information in the appropriate fields and select 'Change Payment'.
- 4** Once your changes are made, click 'Change Payment'. A confirmation number will appear to confirm your request was processed.

Helpful Hints

For recurring payments click 'Skip Next Payment' if you would like the system to stop the next scheduled payment and then resume the recurring payment schedule.

Add New Payees

The screenshot shows a web browser window with the title 'Add New Payees'. The page has a left-hand navigation menu with a red box and the number '1' next to the 'Add New Payees' link. The main content area contains instructions and a form. A red box and the number '2' are placed over the 'Payee Type' dropdown menu in the form. A second, larger red box and the number '3' are placed over the 'Payee Name' and 'Account Number' fields in the form.

The first step in paying your bills online is to set up your payees. A payee is a person or company to which you would make a payment. Your payees will include everyone you would normally write a check to each month, such as your utility, mortgage, and credit card companies. You can even pay your newspaper carrier or lawn service.

- 1** To add your payees, first click 'Add New Payees' from the left side navigation.
- 2** Then select the payee type, either a business or an individual.
- 3** Complete all required fields in the payee information section such as payee name, account number, address, and phone number then click 'Preview Add Payee'.

A confirmation message will appear, asking you to review the information for accuracy. If everything has been entered properly, click 'Add Payee' to save the payee in the Bill Pay system. The confirmation message also asks you to allow 3 to 5 business days for the payee activation. Once each payee is confirmed, click 'Add Another' to add the rest of your payees and move through the remainder of the payee setup process.

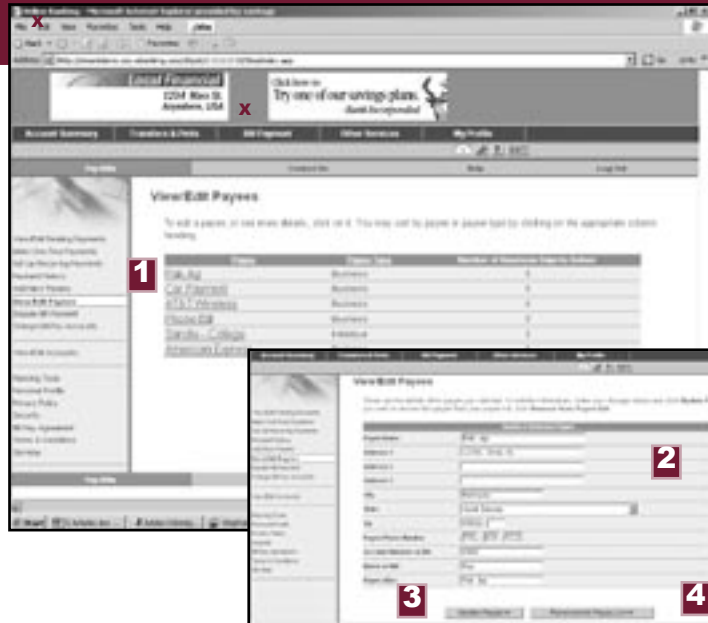
Helpful Hints

The first time you schedule a bill payment to a new payee, we suggest setting up the payee and the bill payment at least nine (9) days in advance of the due date of the bill.

View/Edit Payees

You can always view the status of a payee by selecting 'View/Edit Payees' on the left side menu bar. This page shows the payee type and number of days it typically takes to deliver payments to the payee.

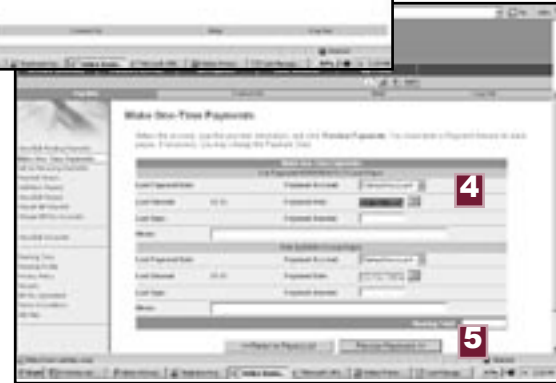
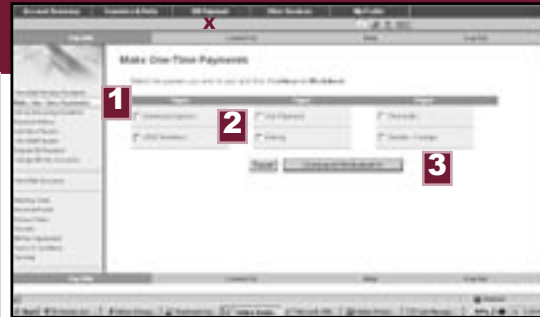
- 1** Select the payee you would like to view or edit by clicking on the payee name under the Payee heading.
- 2** The details of the payee you selected will then show up on the page. Simply make the changes to the fields you wish and verify all other information regarding the payee is correct.
- 3** Once your revisions are complete, click 'Update Payee'.
- 4** You can also delete a payee from your list by selecting 'Remove from Payee List'.



Making a One-Time Payment

Scheduling an online payment is fast and easy. With Bill Pay, you can pay virtually anyone. Whether it's your credit card company or your next door neighbor, Bill Pay makes it easy to pay all of your bills. You have the option of making a single one-time payment or setting up a recurring payment. More information on recurring payments can be found on the following pages. Single payments are used when the amount due changes from payment to payment such as your phone bill or sending money to your niece for her birthday.

- 1** To schedule a single payment, first click 'Make One-Time Payments' from the left side menu bar. This page will display all of the payees you have established in the Bill Pay system.
- 2** Click the box to the left of each payee or payees that you would like to pay.
- 3** Then click 'Continue to Worksheet'. The payees you have selected will appear on your payment worksheet page.
- 4** Select the payment account from which you would like to make the payments, and type in the payment date and amount for each selected payment.
- 5** Once you're finished, click 'Preview Payments' to review the information you've entered. Once you've verified that all payment information is correct, click 'Send Payments' and you will get a confirmation number.



Set Up Recurring Payments

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The screenshot shows the 'Set Up Recurring Payments' form in a web browser. The form is titled 'Set Up Recurring Payments' and includes a left-hand navigation menu. Three red callout boxes with white numbers are overlaid on the form: '1' points to the 'Set Up Recurring Payments' link in the left menu; '2' points to the 'Payee' dropdown menu; and '3' points to the 'Preview Payments' button at the bottom right of the form. The form fields include: 'Payee Name & Card Detail', 'Recurring Account', 'Account Number', 'Start Payment Date', 'Frequency', 'Last Business Day', 'Last Business of Payments', and 'Recurring Payment Type'. The 'Preview Payments' button is located at the bottom right of the form.

A recurring payment is described as one in which the dollar amount does not change with each payment and is usually paid on a regular basis. With recurring payments, you can request that the Bill Pay system make the payment automatically on your behalf. An example of a recurring payment might be your car payment or your house payment.

- 1** To set-up a recurring payment, first click 'Set Up Recurring Payments' from the left side menu bar.
- 2** Simply select the payee that you would like to pay on a recurring schedule. Then choose the frequency, the recurring payment type, the first payment processing date and the amount. (The Last Business Day payment will process on the last business day of the month.)
- 3** Once you're finished, click 'Preview Payments'. You will then see a confirmation screen where you can check the accuracy of your request. If everything is correct, click 'Set Up Payments', and your payment will be scheduled. You will receive a confirmation number when your payment is processed.

Helpful Hints

When paying a bill online, if you happen to enter the wrong date or amount, don't worry, simply click 'Make Changes' and start over, it's that easy!

Payment History

With Online Banking and Bill Pay, you always have your account information and payment history at your fingertips. The Bill Pay system stores extensive details on payment history so you can always be on top of your finances.

- 1** To view the 'Payment History', first click 'Payment History' on the left side menu. You can sort by payee, payment date, cleared date, status or amount.
- 2** You have the option of viewing the payment history for the past 90 days for all accounts or you can narrow down your search and view the history for a specific date range.
- 3** To view more detailed information on a particular payee, click the payee name.
- 4** When choosing a date range, be sure to include the start date and end date, then click 'View History'.

Helpful Hints

You may view stopped or cancelled payments listed in the payment history. Stopped payments are those that were processed by the Bill Pay system and cancelled before being paid, usually as a result of your request or possibly as a result of insufficient funds. Cancelled payments were stopped by your request prior to the cut-off time on the day the payment was scheduled to be processed.



Contact Us

Online help is just one click away. Any time throughout your Bill Pay session, you can click 'Contact Us' located on the top Bill Pay menu bar. The 'Contact Us' feature allows you to send a secure e-mail message to a Bill Pay Customer Care Representative who is specifically trained to answer questions about Bill Pay.

- 1** Once you access the 'Contact Us' page, any messages you have received from the financial institution will be displayed on the page. To check for new messages click 'Get New Messages'.
- 2** To view the message, simply click on the underlined title of the message.
- 3** To send a message, click 'Send Messages'. You can then choose the type of inquiry, whether it be general or technical in nature, or payment related. Type the subject line and body of your message and click 'Send Message'.



Helpful Hints

If you have a dispute on a particular bill payment, click 'Dispute Bill Payment' from the side menu bar, choose the account from which the disputed payment was made, select the payee name, amount, payment date and due date, click 'Preview Dispute' then 'Send Dispute'. A Customer Care Representative will contact you shortly.

Help

Help is always one click away with the Bill Pay Site Map. The Site Map provides a quick access and overview of all of features within the Bill Pay system.

- 1 Select 'Help' from the top navigation bar to view the help screen instructions for the particular page or area you are working in.
- 2 Click 'Site Map' to view a list of all features within the Bill Pay system. Then click on the title of the feature or function you would like to receive information for.





Online Banking and Bill Pay

547 High Street
Worthington, OH 43085
(614) 854-0400

www.guernseybank.com