

# Online Banking User Guide



## Account Access

Enter your 12-digit ID, or pseudo name, assigned by the bank, and click **Submit**.

ID	<input type="text"/>
<input type="button" value="Submit"/>	

Verify that your Personal Image is correct, enter your PIN, and click Submit.

	ID	XXXXXXXXXXXX
	PIN/Password	<input type="text"/>
<input type="button" value="Submit"/>		

\*You will be prompted to change your PIN (8 character, alpha-numeric required), and select your Personal Image the first time you log in.



## Viewing Transactions

Select **Transactions** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
<a href="#">My Checking</a>	\$345.96	Open	<input type="button" value="View Transactions"/>
<a href="#">My Savings</a>	\$2,908.33	Open	<input type="button" value="Select Option"/>

Transaction History is available for 90 days from your last statement date.

Current Transactions		View Range: Since Last Statement   7 Days   15 Days   30 Days			
Date	Ref/Check No.	Description	Debit	Credit	Balance
05/30/2007	5689497	Payroll		\$2,105.36	\$4,669.74
05/30/2007	5656	Check 5656	\$125.00		\$2,504.30

### Transaction List Options:

- ✓ Choose Number of Transactions Displayed
  - ✓ View Check Images
- ✓ Sort Columns to Customize View
- ✓ Switch Between Accounts

## Transaction Search

Select **Search** from the Transaction sub-menu to search transactions by date, dollar amount, credit, debit, or check number.

Accounts	Transactions	Transfers	Stop Payments
Current Transactions	Download Transactions	<input type="button" value="Search"/>	



## Transferring Funds

Select **Transfers** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
<a href="#">My Checking</a>	\$345.96	Open	<input type="button" value="Transfer Funds"/>
<a href="#">My Savings</a>	\$2,908.33	Open	<input type="button" value="Select Option"/>

Select the **From** and **To** accounts from the drop-down menus. Enter the Transfer Amount, Frequency, and Date of the Transfer. Click **Submit** to complete the transfer.

Transfer Funds		Schedule	Review	Finish
* Transfer funds from:	Select From Account			
* Transfer funds to:	Select To Account			
* Transfer amount:	<input type="text"/>			
* Frequency:	Select Frequency			
Transfer date:	10/05/2007			
Transfer memo:	<input type="text"/>			
<input type="button" value="Submit"/>				

## Pending and Completed Transfers

Select **Pending Transfers** to view, edit, or delete a scheduled transfer.

**Transfer History** lists completed transfers.

Transfer history is available for 90 days.

Accounts	Transactions	Transfers	Stop Payments	Statements
New Transfer		<input type="button" value="Pending Transfers"/>		<input type="button" value="Transfer History"/>



## Viewing Statements

Select **Statements** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
<a href="#">My Checking</a>	\$345.96	Open	<input type="button" value="Statements"/>
<a href="#">My Savings</a>	\$2,908.33	Open	<input type="button" value="Select Option"/>

Statements are available in PDF, HTML, and Text formats.

Statement history is available for 365 days.

Statement Date:	Description:	Select Format to View:
08/20/2007	This is your statement	Select option...
08/17/2007	This is your statement	Select option...



## Stop Payments

Select **Stop Payments** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Stop Payments

Fill in the required fields and click **Submit**.

You must contact the bank to edit or remove a Stop Payment.

Stop Payment fees will be automatically deducted from your account in accordance with the terms of your account.

**Stop Payments are effective for 12 months from the date of acceptance. For checks that are older than 90 days or for electronic payments call Foundation Bank at 425-691-5000.**



## Transaction Download

Select **Download** from the drop-down menu next to an account.

Account Name	Balance:	Status:	Quick Link Options:
My Checking	\$345.96	Open	Download
My Savings	\$2,908.33	Open	Select Option

Choose the **Download Range** and **Format** (Quicken, QuickBooks, Spreadsheet, Word Processing) and click **Submit**.



## Settings

- ✓ Change **Personal, Account, and Display** Settings.
- ✓ Set up **Alerts**.

### Personal

- ✓ Update E-Mail Address
  - ✓ Update ID\*
    - \*create an ID to use instead of 12-digit ID
- ✓ Change PIN
- ✓ Change Personal Watermark

### Account

- ✓ Change Account Pseudo Names (nicknames).
- ✓ Edit order in which accounts are displayed.

### Display

- ✓ Edit Number of Accounts displayed per page.
- ✓ Edit no. of transactions displayed by default.

### Alerts

#### Event Alerts

- ✓ Incoming Direct Deposits
- ✓ Funds Transfer Information
- ✓ Statement Notifications

#### Balance Alerts

- ✓ Notification of Account Balances

#### Item Alerts

- ✓ Notification of Cleared Checks

#### Personal Alerts

- ✓ Text-based alerts delivered on chosen date.



## Security

One of the first times you access your accounts online, we'll ask you to choose and answer three (3) **Personal Security or "Challenge" Questions**.

During future online sessions, we'll ask you some of these questions if we feel there is a possibility that someone other than you is attempting to access your information.

Please choose answers that you will remember. Incorrectly answering questions can lead to your account access being disabled.

### Security Reminders

- ✓ We will NEVER email you for your personal information. Any email claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened.
  - ✓ Do not write your password down.
- ✓ Use a different password to access your online accounts than ones you use for other applications.
- ✓ Always exit your online banking session before leaving your computer.

**If you have any questions concerning this Online Banking User Guide, please do not hesitate to contact Client Services at 425-691-5000 or [clientservices@foundationbank.com](mailto:clientservices@foundationbank.com).**