

## Getting Started

The first time you log into Online Banking, you will be required to perform (4) steps. Your user name is the preselected name you chose during enrollment. Usernames are not case sensitive.

### 1. Create New Password:

The temporary password given to you by your personal banker must be changed the first time you log into Online Banking. New password criteria will appear on the password screen. Passwords will be case sensitive to include security criteria; upper/lower case, number, special character, etc.

### 2. Create Verification Phrase:

The Verification Phrase displays on the screen where you enter your password. Enter any phrase you like. It is for identification purposes only and can be a color, flower, sports team, person's name, school mascot, song title; anything you choose. There are no restrictions on the Verification Phrase.

### 3. Choose Challenge Questions:

Challenge Questions add an additional layer of security to your account information. Select any of the questions from the drop down menu and type the answer in the box provided. You may also create your own questions if you choose. Online Banking will not allow access to account information until a user has answered two (2) randomly selected Challenge Questions correctly. Answers are not case sensitive.

### 4. Complete Customer Information

Enter your personal information on the customer screen. It is important that you mark the Electronic Password Reset box which allows the system to reset your password and send a temporary password to the e-mail address that you entered for the account.

The Multi-factor Authentication (MFA) feature may be turned off on any computer you use regularly, such as a home computer. When the MFA is turned off, you only have to enter your password and verify the phrase. To turn off MFA, click the "Remember This Machine" box.

Once you have met all of the initial sign-in requirements of Online Banking, you will be able to view all of the accounts you registered. You will be able to view account history, transfer funds between accounts, download account history and view statements.

### Statements

Once enrolled in Online Banking, you will receive statements via the internet. You may print the statements or save them to your computer. If you choose to save statements to your computer, you will need the password: **bankofalma**

### Secure Messaging

Online Banking allows users to send account related messages or inquiries directly to the bank via a totally secure environment. You will also be able to receive messages or responses to your questions from the bank in the same secure manner.

### Transfers

Transferring funds to or from your accounts is as easy as filling in the blanks. Online Banking will guide you through the process. You may set up a one-time transfer to take place immediately or schedule transfers to happen at a future date, have them recur weekly, monthly, semi-monthly; it's completely in your hands.

**Note:** Transfers are not allowed from IRAs or CDs. Transfers must take place before 2:00 pm to be posted on the current business day. Any transfers made after the 2:00 pm cut-off time will be processed on the following business day.

### Other:

The "Other" tab offers various services and also allows you to view alerts.

### Profile:

The new "Profile" tab allows users to perform their own Online Banking maintenance. You have the freedom to change your password, change your security phrase or security questions as well as update your profile, and profile preferences. You may also manage your quick links, remember or forget a particular workstation and view the online history of your Online Banking account. Online History shows the user ID, IP address and any tasks performed: incorrect password, changed password, etc.