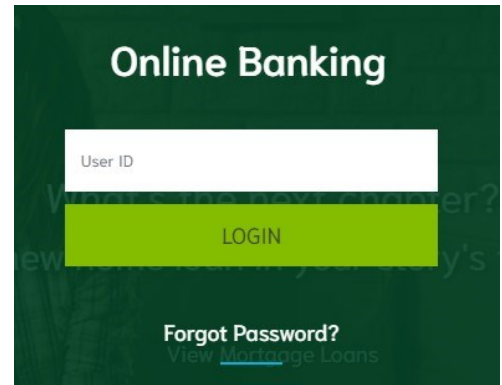


## Online Banking User Guide

### Access Online Banking

- Visit [www.yourbank.bank](http://www.yourbank.bank) and enter your ID\* and press Login. On the next screen, enter your password and verify that your image appears to the left of the log on screen.



\*initial password/ID is assigned by bank. You are prompted to change your Password

- A list of your accounts and a drop-down menu of activities for each account will display.
- Select Accounts from the menu bar.

Deposit Accounts <span>?</span>		View <a href="#">5</a>   <a href="#">10</a>   <a href="#">20</a>   <a href="#">50</a>   <a href="#">100</a>   <a href="#">ALL</a>		
Account (Click for Details)	Balance	Status	Options	
<a href="#">Dopey_SAV</a>	\$1.37		Select Option	▼
<a href="#">Dopey_CHECK</a>	\$11.69		Select Option	▼

### Customer Summary Information

2 Deposit accounts with a total balance of \$13.06

\* some options may not be available or may require additional fees

### Viewing Transactions

- Select **Transactions** from the drop-down menu to the right of the account, or click the account name. Transaction history is available for 18 months.

Transactions from 12/04/2018 to 12/19/2018 <span>?</span>		View Range: <a href="#">Since Last Statement</a>   <a href="#">7 Days</a>   <a href="#">15 Days</a>   <a href="#">30 Days</a>   <a href="#">All</a>			
View Transactions for: <input type="text" value="Dopey SAV"/>				Current Balance: \$1.37 Available Balance: \$1.37	
Date ▼	Ref/Check No	Description	Debit	Credit	Balance
12/18/2018	112170075	Xfer to Dopey CHECK Transfer Test	-\$1.00		\$1.37
12/13/2018	112170076	Xfer from Dopey CHECK To Savings Transfer Test		\$1.00	\$2.37

## Viewing Transactions (continued)

- Transaction List Options include:
  - View Range: choose number of transactions displayed
  - View Check Images or Deposit: click the link in the Check # column.
  - Sort columns to customize view by clicking the column heading
  - Switch between account transaction view by clicking the dropdown box for 'View Transactions for:'
  - Current Balance: displays the current account balance.
  - Available Balance: includes any sweep and overdraft protection. Click the link to display the makeup of the available balance.

## Search/View Range of Transactions

- Select **Search** at the top of the Transaction view page to search transactions by date, dollar amount, or check number. You can sort by date, debits or credits and choose to include both checks and electronic transactions.

Current Transactions Download Search Pendleton Com

Search Transactions ?

Search Transactions For My Checking

By Date From 5/1/2016 To 5/31/2016 By Amount Begin \$ End \$

By Check # Start End

Sort By Date Then By Then By Then By

Sort Order Descending Ascending View Debits and Credits Include Checks Include Electronic Transactions

- Enter the search criteria and click Search at the bottom right of the screen.

## Adding Stop Payments

- Select **Stop Payments** from the account drop-down menu or click stop payment on menu bar in transaction view.

Deposit Accounts ? View 5 | 10 | 20 | 50 | 100 | A

Account (Click for Transaction Details)	Balance	Status
Checking	\$28,632.74	
Savings	\$7,073.90	

Select Option  
Select Option  
Transactions  
Download  
Statements  
Stop Payments  
Transfers  
Account Info

- Stop Payments added previously will display. Click **Add Stop Payment**, fill in the required fields, and click Submit.

New Stop Payment ?

Note: \* Required Field

Add Stop Payments for Account: My Checking

Check Date 06/16/2016

\* Check Number

\* Amount

\* Payee

Remarks

Submit Cancel

## Adding Stop Payments (continued)

- A confirmation page will display. **Print, sign and send the confirmation page to Pendleton Community Bank via mail, FAX, or in-person within 14 days or the stop payment will be removed.** Stop payment fees are deducted from your account in accordance with the terms of your account.

## Transferring Funds Between Accounts

The cut-off time for funds transfers made via Online Banking is 6:00 p.m. Transfers entered after this time will be processed the following business day.

- Select **Transfers** from the account drop-down menu or click transfers on menu bar when viewing transactions.

Account	Balance:	Status:
SAVINGS	\$0.66	
CHECKING1	\$35.00	
CHECKING2	\$11.00	

Customer Summary Information

Dropdown menu options: Select option..., Transactions, Download, Stop Payments, **Transfers**, Current Day, Prior Day

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

Transfer Funds

\* Denotes required field

\* Transfer funds from:  Available Funds: \$18,232.64

\* Transfer funds to:

Payment options:

\* Transfer amount:

\* Frequency:

\* Transfer Date:

Transfer memo:

- If transferring to a loan, choose how the payment should be applied.

\*loan transfers to principal or interest only — will not advance the payment date.

- A confirmation screen to complete the transfer will display and includes a confirmation number.

- Select **Pending Transfers** at the top of the transfer page to view, edit, or delete a scheduled transfer. **Transfer History** is a list of completed transfers.

Current date: **June 16, 2016**  
Current time: **01:05:56 PM**

Transfer from account: My Checking  
Transfer to account: Savings

---

Transfer amount: \$5.00  
Transfer date: June 16, 2016  
Transfer description: Transfer

\*\*\*\*\*  
**C O N F I R M A T I O N   N U M B E R**  
-----  
0616160090  
-----  
Please retain this number for your reference  
\*\*\*\*\*

## Downloading Transactions and Connect to QuickBooks and Quicken

- Select **Download** from the drop-down menu to the right of the account, or click the **Download** tab on the Menu Bar in Transaction view.
- Choose a Download Range and Format and click **Download**. Data can be downloaded to a format compatible with QuickBooks and Quicken.
- Click the link to open and view the downloaded transactions.
- Transactions can be directly sent to a compatible version of QuickBooks and Quicken instead of manually uploading a file. Refer to QuickBooks or Quicken for more information.

\* Indicates Required Field

\* Download Transactions for Account: My Checking

\* Select Download Range: Since Last Statement

\* Select Download Format: Select option... ! Required Field

Select option...

Open Financial Exchange (OFX)

Quicken (QFX)

Intuit QuickBooks (QBO)

Personal Finance (QIF)

Spreadsheet (CSV)

Word Processing (TXT)

## Viewing Statements

- Select **Statements** from the drop-down menu to the right of the account, or click the **Statements** tab on the Menu Bar in Transaction view.

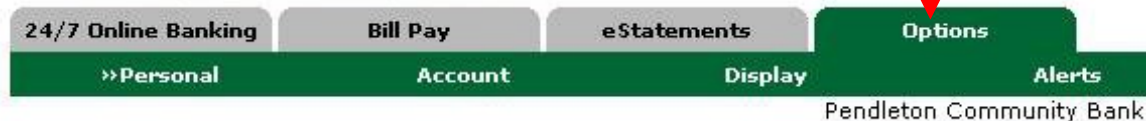
View Statements for: Checking

Statement Date:	Description:	Select Format to View:
10/08/2008	This is your statement	Select option...
09/10/2008	This is your statement	Select option...

- 18 months of statement history is available and statements can be viewed in .pdf, HTML or Text format.
- For enhanced statements that include check images, enroll to receive your statements via **eDocuments** (see eDocuments for more information).

## Online Banking Options

Select the **Options** tab from the Menu Bar.



### Personal Options

- Change your Password
- Add or Change your Personal ID  
A Personal ID is an ID to use instead of the 12-digit ID and can contain letters and numbers. (Note: your 12-digit ID will still work for logging in).
- Enter your mobile phone number and wireless provider for text alerts. See ALERTS on the next page.
- Update your e-mail address
- Establish your Personal Question/Answer. Used for Password Self-Reset Option. If your password becomes locked, click the Reset Password link on the login page and complete the fields. An email is sent to you to complete the unlock process.

Modify Personal Settings ?

**Current Email Address:**

**Change Email Address:**


**Reenter New Email Address:**

**Mobile Phone Number:**

**Wireless Provider Address:**   \*\*Standard wireless carrier charges may apply\*\*

**PASSWORD Reset Question:**

**PASSWORD Reset Answer:**


**Personal Watermark:** 

NOTE: Click on Watermark to change.

## Account Options

- **Account Pseudo Names** (nicknames). For security reasons, NEVER make the pseudo name your account number.

### Account Pseudo Names

 My Checking

### New Account Pseudo Names

## Display Options

- Choose your default settings for Number of Accounts, Transactions, and Transfer History displayed.

### Establish Display Defaults



#### Accounts

5  10  20  50  100  All

#### Transactions:

Since Last Statement  Last 7 Days  Last 15 Days  Last 30 Days  Search History

#### Bill Pay History:

All History  Last 7 Days  Last 15 Days  Last 30 Days  Search History

#### Download Lines:

One Line  Two Lines  Three Lines  All Lines

#### Transfer Confirmation:

Yes  No

Submit

## Alerts

- Click on ALERTS under the OPTION tab. You set alerts under the Events, Balance, Item and Personal tabs. The Alerts Listing shows the alerts you've chosen to receive. Check which alerts you want to receive and how you want to get the alert and click SUBMIT. Verify that the email and mobile information is correct and click ACCEPT. The sample below does not include all alert types.

### Alert Type:

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> Email | <input checked="" type="checkbox"/> Login | <input checked="" type="checkbox"/> Text |
| <input checked="" type="checkbox"/> Email | <input checked="" type="checkbox"/> Login | <input checked="" type="checkbox"/> Text |
| <input checked="" type="checkbox"/> Email | <input checked="" type="checkbox"/> Login | <input checked="" type="checkbox"/> Text |
| <input checked="" type="checkbox"/> Email | <input checked="" type="checkbox"/> Login | <input checked="" type="checkbox"/> Text |
| <input checked="" type="checkbox"/> Email | <input checked="" type="checkbox"/> Login | <input checked="" type="checkbox"/> Text |

### When the following occurs:

- Receiving Incoming Wires
- Receiving Incoming ACH Credits
- Receiving Incoming ACH Debits
- Insufficient Funds (NSF)
- Statements or Notices

## Report Lost or Stolen ATM/Debit Card and Activate a New Debit Card

- All active and inactive debit cards on the account will show.
- To report a card lost or stolen, check the box to right of the desired card number.

24/7 Online Banking Bill Pay eStatements Options Alerts »ATM/Debit Card Mobile Settings

Personal Account Display Alerts »ATM/Debit Card Mobile Settings

Pendleton Community Bank · 300 North Main Street Franklin, WV 26807-0487 · (304) 358-2311

ATM/Debit Card Settings ?

View: 50 Cards per page. Total Cards: 10

Card Number:	Cardholder Name:	Card Description:	Current Status:	Lost/Stolen:
XXXXXXXXXXXX0474	John Doe	Checking	Active	<input type="checkbox"/>
XXXXXXXXXXXX1608	Jane Doe	Checking	Lost/Stolen	<input checked="" type="checkbox"/>

- Click **Confirm** to report the card as lost or stolen or Click **Cancel** to go back to the previous page.
- Contact the nearest bank financial center during business hours to order a new debit card.
- To activate a new card, click the Activate box to the right of the new card and then click **SUBMIT**.

## PCB Mobile Banking & Mobile Check Deposit

- Check the 'Enable web access from your mobile device' box.
- Choose YES for text message alerts.
- Enter your mobile device number.
- Select your wireless provider from the dropdown list.
- Select accounts you want to access using your mobile device.
- Review and agree to the mobile banking agreement.
- Add the PCB Mobile Banking App to your mobile device.
- Detailed enrollment instructions are on [www.yourbank.bank](http://www.yourbank.bank), under Personal/E-Services/User Guides/Mobile Banking User Guide.
- Enroll in PCB Mobile Check Deposit to deposit checks using your camera-enabled iPhone/iPad or Android mobile device. Contact your nearest PCB financial center to enroll and you can view the PCB Mobile Check Deposit user guide at [www.yourbank.bank](http://www.yourbank.bank), under Personal/E-Services/User Guides.

24/7 Online Banking Bill Pay eStatements Options Alerts »Mobile Settings

Personal Display Alerts Alerts »Mobile Settings

»Web Mobile Settings

Pendleton Community Bank · 300 North

Mobile Web Settings ?

Enable web access for your mobile device

Enter a phone number and select a provider to receive select text messages from mobile banking.

Mobile Phone Number    \*\* Standard wireless carrier charges apply \*\*

Select your wireless provider

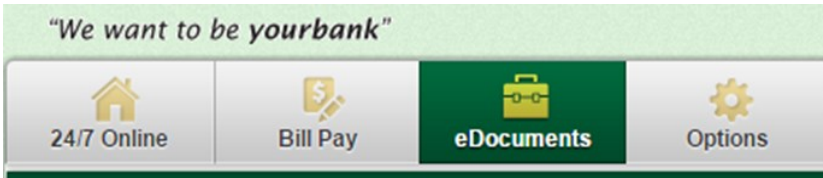
NOTE: if you are a Cingular user that merged into AT&T, please select Cingular as your carrier.

Select the accounts you want to access from your mobile device

Checking  Savings

## **eDocuments**

- Enrolling for eDocuments allows you to receive account statements and notices online rather than in the mail.
- Click the **eDocuments Tab** to enroll in eDocuments and to accept the Electronic Banking Account Statement Disclosure and Agreement.



- Email notifications are sent when new statements are ready to view.
- You can view the complete 'eDocuments' user guide at [www.yourbank.bank](http://www.yourbank.bank), under Personal/E-Services/User Guides.

## **My Online Banking**

- My Online Banking provides a customizable homepage or 'launch page'. The launch page includes 'widgets', which is a box that displays data of interest to you.
- Click the 'My Online Banking' option found on the left side of the account listing page (after you log in).
- Check 'Set As Start Page' if you want My Online Banking to be the first page to appear after logging into online banking.
- Click on 'Configure this Page to add or remove widgets'.
- Each individual widget can be customized by clicking either the round circle, green arrow or red X in the top right of each widget box.
- You can view the complete 'My Online Banking' user guide at [www.yourbank.bank](http://www.yourbank.bank), under Personal/E-Services/User Guides.

## **Security Reminders**

- \* Logging Out: Always logout of online banking rather than just closing the browser. The logout button is located at the top right of the screen.
- \* Pendleton Community Bank will **NEVER** email, text or call you for your personal information. Any email, text or phone call claiming to be the bank requesting personal information such as Social Security Numbers, IDs, or Passwords should not be trusted or opened and you should immediately contact Pendleton Community Bank.
- \* Do not write your password down.
- \* Change your password frequently.
- \* Use a different password to access your online accounts than ones you use for other applications.
- \* Always Logout of your online banking session or lock your screen before leaving your computer.