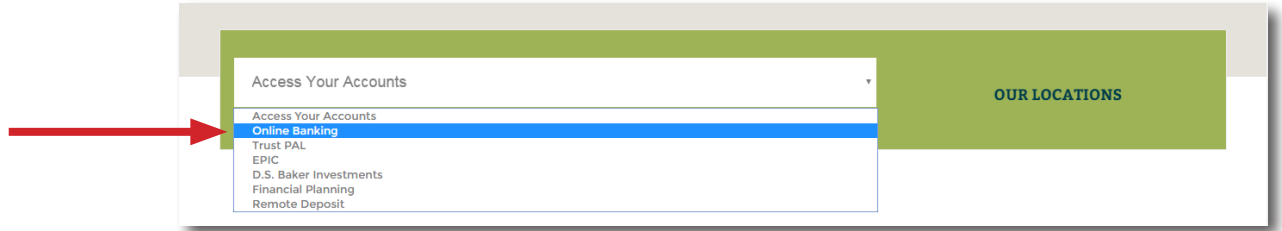


# ONLINE BANKING ACCESS AND FEATURES

Walk through secure login, how to view your accounts, transfer funds between accounts, customize your personal options, create account alerts, and learn about Bill Pay and Mobile Banking.

## SECURE LOGIN

From bakerboyer.com click on the drop down menu labeled “Access Your Accounts” and select ‘Online Banking’.

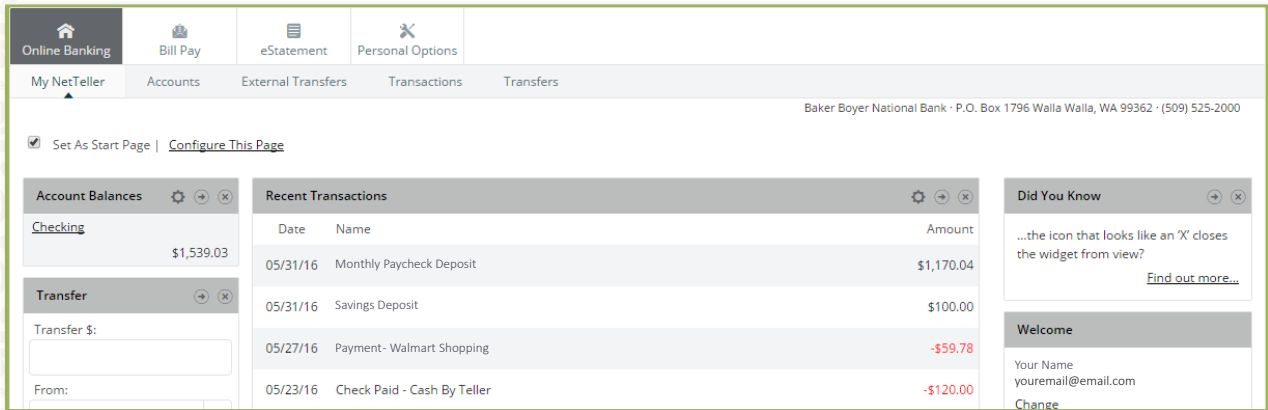


- After clicking on Online Banking, you will be redirected to the host site.
- Here you will see the page to enter your Baker Boyer Online ID, *your ID is provided when you enroll and can be changed anytime after logging in.*
- Enter your ID and click Submit.
- The next page will be where you enter your Baker Boyer Online Password and setup your Security Image and questions. You will only need to set these up the first time you login. They can be updated anytime through the personal options page.
- Enter your Baker Boyer Online Password and click Submit.

Accounts that are inactive for 90 days will automatically be locked and you will need to reset your password. This can be done by setting up your Password Reset Question and Answer through Personal Options or contacting your banker. You will also be asked to reset your password every 6 months for security.

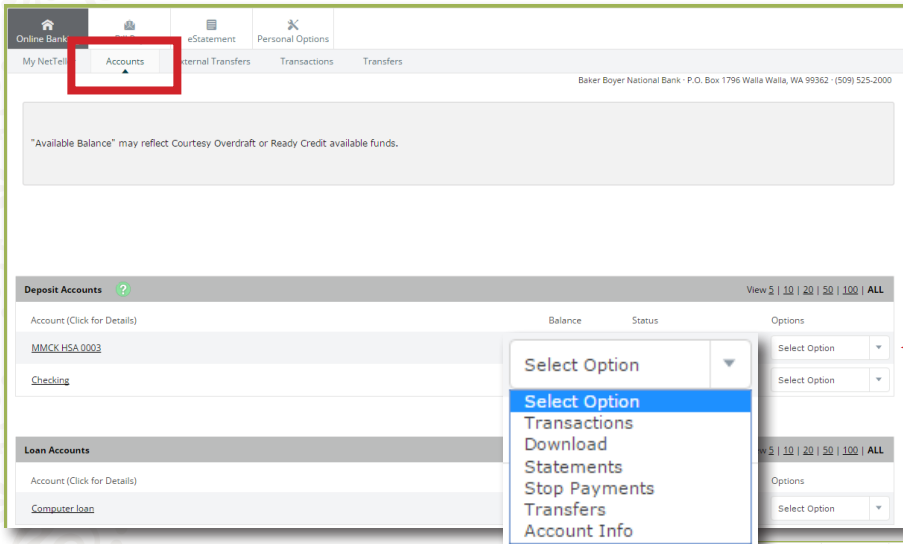
## PERSONALIZED DASHBOARD

Baker Boyer Online Banking has a personalized dashboard that enables you to manage and view your accounts from a central location.

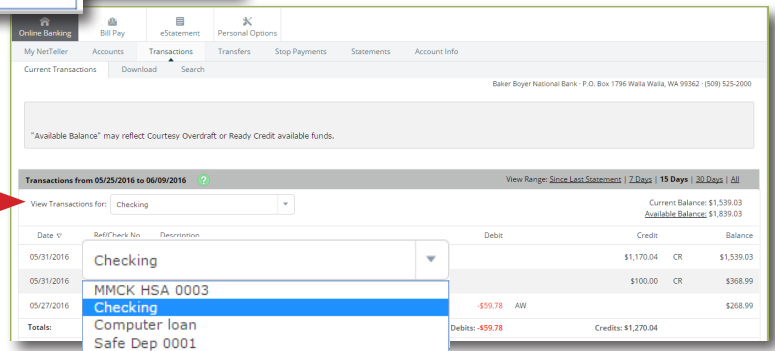


# MANAGE YOUR ACCOUNTS

The accounts page displays all of your Baker Boyer accounts and allows you to select specific functions to perform. Account options include: Transactions, Stop Payments, Statements, Download, Account Info.

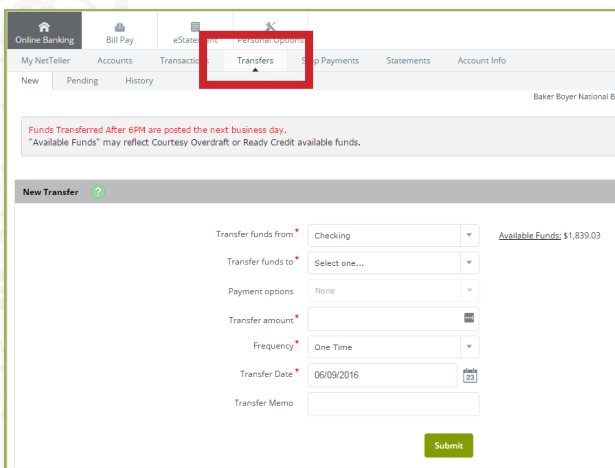


Select an account to view your history and other information or select an option from the drop down menu on this page.



# TRANSFER FUNDS BETWEEN ACCOUNTS

To transfer funds between your Baker Boyer accounts, select Transfers from the drop-down menu on the accounts page or with the Transfers tab along the top. Use the third row of tabs along the top to create a New transfer, view Pending transfers, or view your transfer History. From this screen, you can go back to the Accounts page by selecting the Accounts option along the second row of tabs.

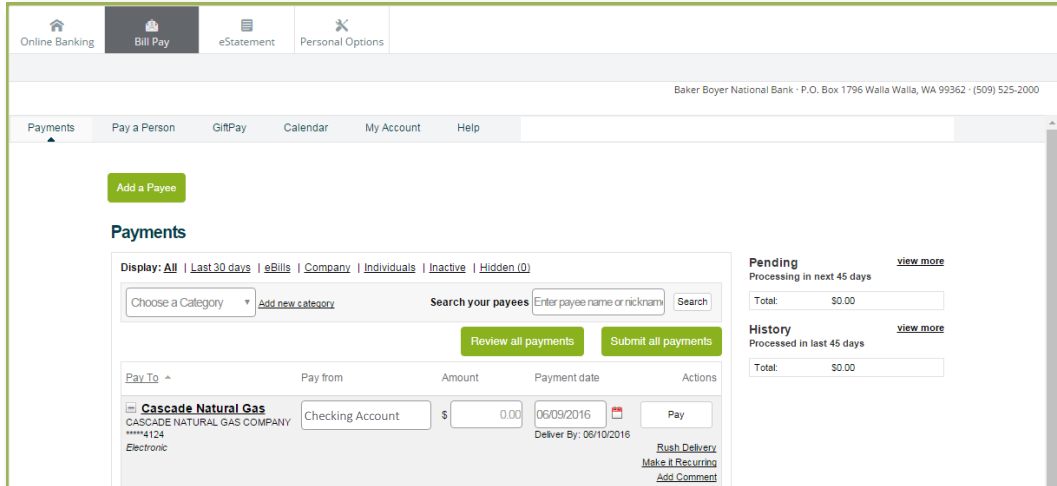


- Select the account you want to Transfer Funds From using the first drop-down menu,
- Select the account you want to Transfer Funds To using the second drop-down menu,
- Enter the amount you would like to transfer,
- Enter the date you want the transfer to occur,
- Optionally you can add a memo on the transfer as a reminder of what it was for,
- When done, select Submit.
- After selecting Submit, you will be given the chance to Review the transfer and make changes if needed.



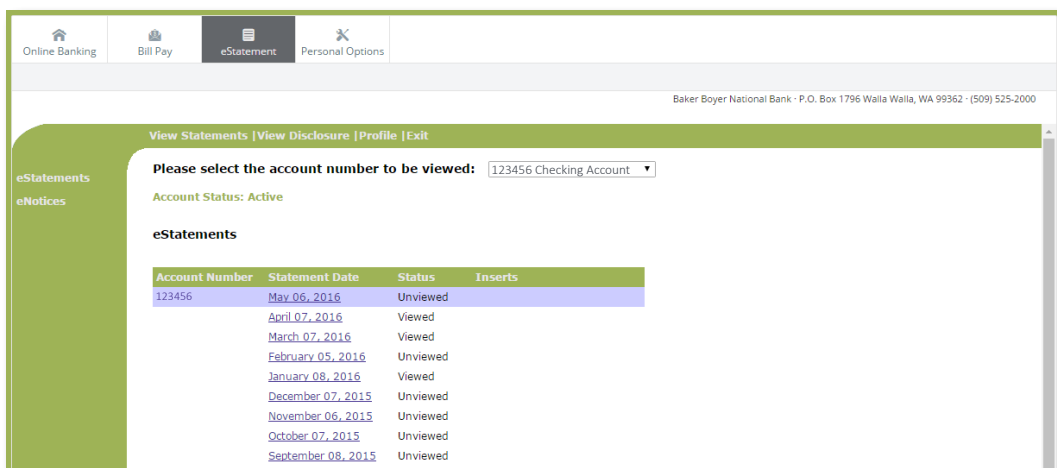
# BILL PAY

Make secure and dependable payments through Online Banking. With Bill Pay you can setup and schedule one time or recurring payments. Use the Dashboard to see current bills as well as scheduled and recent transactions. To learn more about Bill Pay, select the tab in Online Banking and view the demo. Any Personal Banker can setup an account for you.

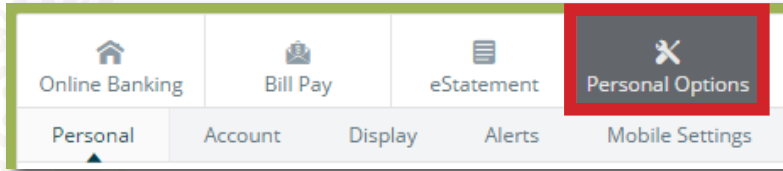


# ESTATEMENTS

Paperless monthly account statements delivered through Online Banking. View current and previous statements for all of your Baker Boyer accounts in one location as well as bank notifications and mailings.



# PERSONAL OPTIONS



Customize or update your settings by selecting the Personal Options tab along the top. From there, you will see tabs for Personal, Account, Display, Alerts, and Mobile Settings.

## Personal

Modify your log-in information including;

- email address,
- password reset question and answer,
- personal watermark,
- log-in ID, and
- log-in password.

## Account

Change the pseudo name, or nickname, for each of your accounts.

## Alerts

View and manage all alerts setup for your accounts. Create alerts for account events, balance notifications, when items are processed, or create a personal alert.

## Display

Manage your dashboard display settings here.

# MOBILE BANKING

Manage your accounts on your phone, tablet, or other mobile device. With Mobile Banking you can have Baker Boyer in the palm of your hand. Setup Mobile Banking and edit your preferences in Mobile Settings under the Personal Options tab.

## Mobile App

Download the Baker Boyer Mobile Banking app for your Apple or Android phone. You must have Online Banking to enroll. Not currently available for Windows phones.



## Mobile Web

Use your internet connected phone or tablet browser to access our mobile browser friendly version of Online Banking at bakerboyer.mobi.

You must have Online Banking to access this mobile website.

## Mobile Deposit

Mobile Deposit is a feature of Baker Boyer Mobile Banking. It allows you to deposit checks to any of your Baker Boyer checking account(s) using the camera on your Apple or Android mobile devices.

## Text Banking

With Text Banking you don't have to log into your account. Once setup, use any text enabled phone and text BAL to receive account balance or HIST for account history. To setup this feature, visit the Mobile Settings tab under Personal Options on your Online Banking account. Regular text message rates may apply.