



## Digital Banking User Guide

Learn how to use Digital Banking with this handy guide.

For questions, contact us at  
919-938-3101



EQUAL HOUSING  
LENDER

[ksbankinc.com](https://ksbankinc.com)

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and credit of the U.S. Government*

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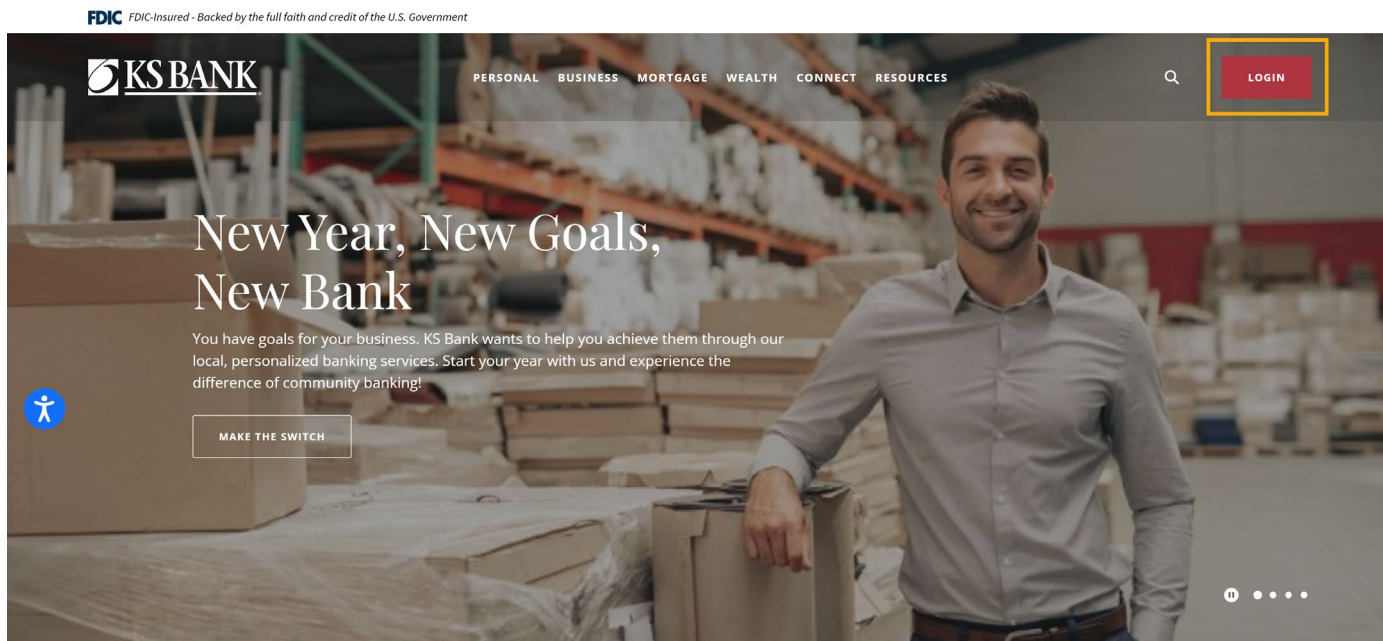
# Digital Banking User Guide

## First Time Login

Use this option if an online banking ID was provided to you from KS Bank.

### Step 1

Navigate to our website and click **LOGIN**.



### Step 2

Enter your **User ID** and **temporary password** then create a **new password**.

A screenshot of the KS Bank password creation form. The form is white and centered over a background image of a brick building. It features the KS Bank logo at the top. Below the logo are two input fields: 'New password' and 'Confirm new password', both with masked characters (dots). A 'Show Rules' link is positioned below the second field. At the bottom of the form is a red 'Save' button.

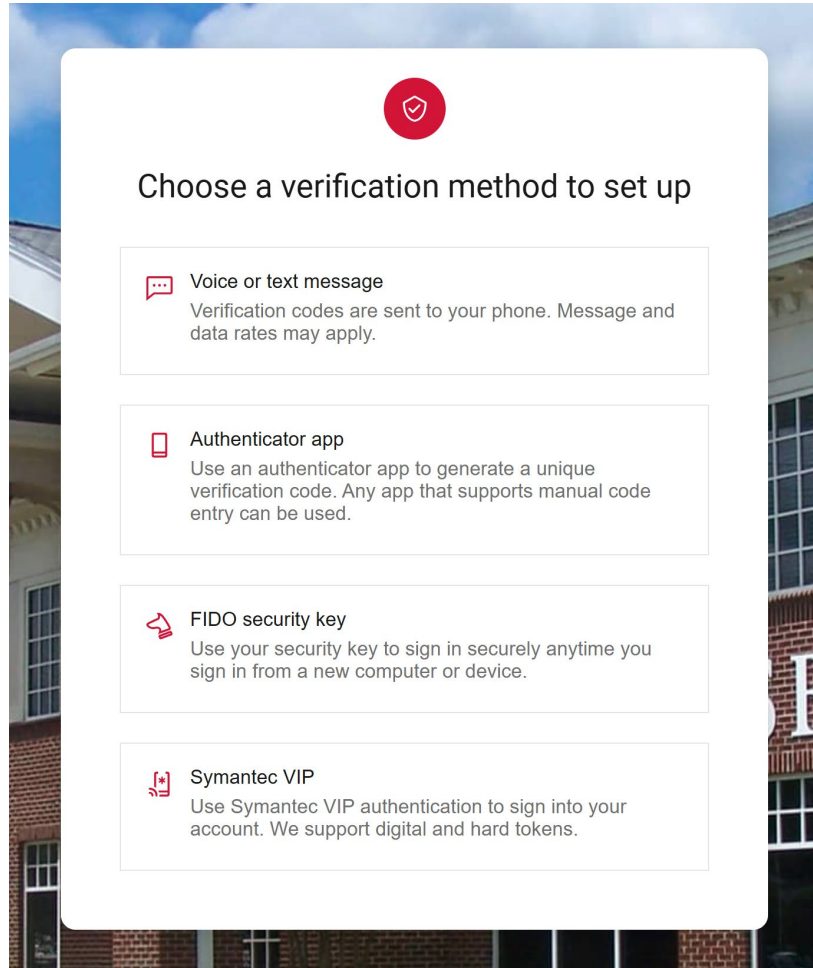


# Digital Banking User Guide

## Step 3

Click **Get Started** and choose how to receive your two factor authentication codes:

- **Voice or text message:** Enter your phone number and choose to receive your code via text or phone call. Enter the code you receive.
- **Authenticator app:** Open your authenticator app and either scan the QR code or enter the code that appears manually. Enter the code that generates on your app.
- **FIDO security key:** Scan the QR code or tap your physical key with your device to register
- **Symantec VIP:** Download the VIP Access app from the Apple App store or Google Play and register the credential ID that displays. Enter the code that generates. If you have a physical token, register the serial number and enter the code that generates.



## Step 4

Click **Done** and accept the **Terms and Conditions**.

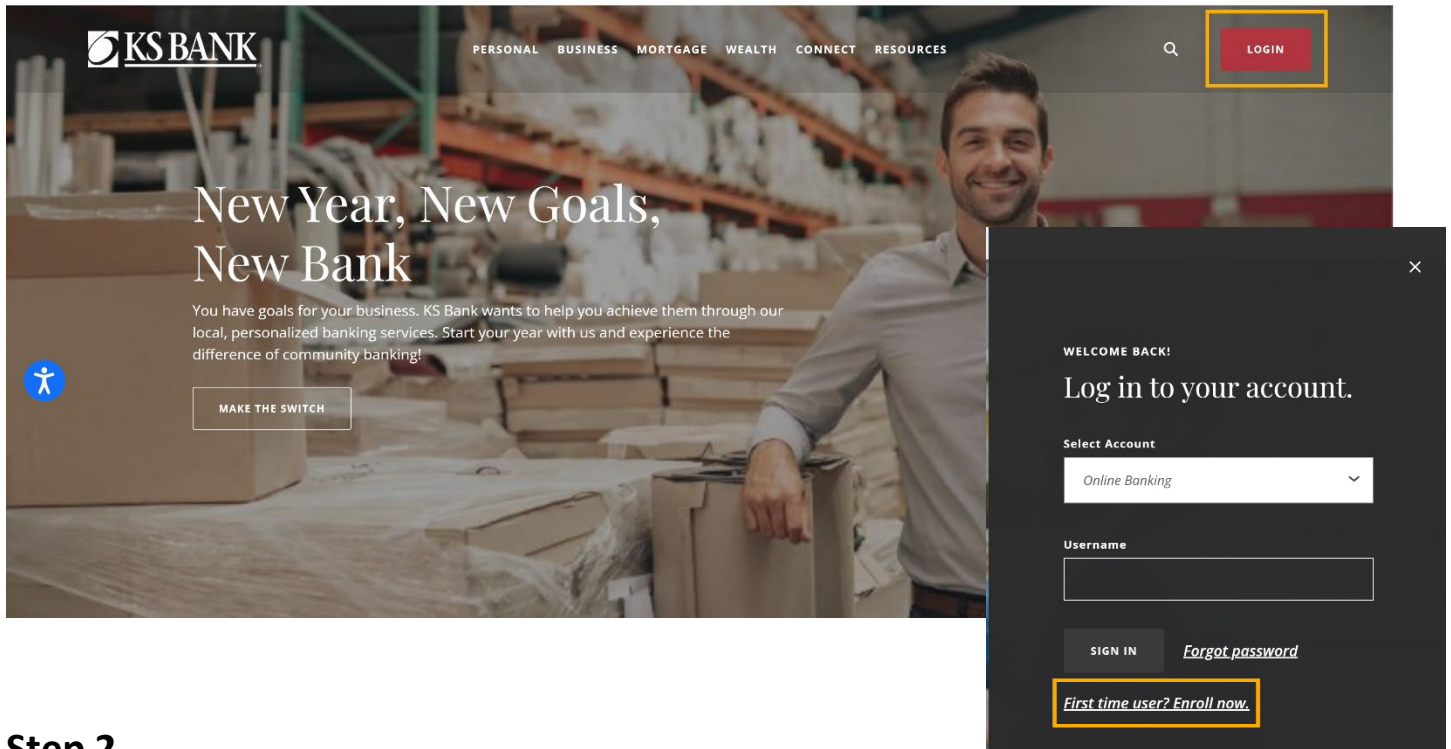
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## Self Enrollment

### Step 1

Navigate to our website and click **LOGIN**. Select First time user? Enroll now.

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### Step 2

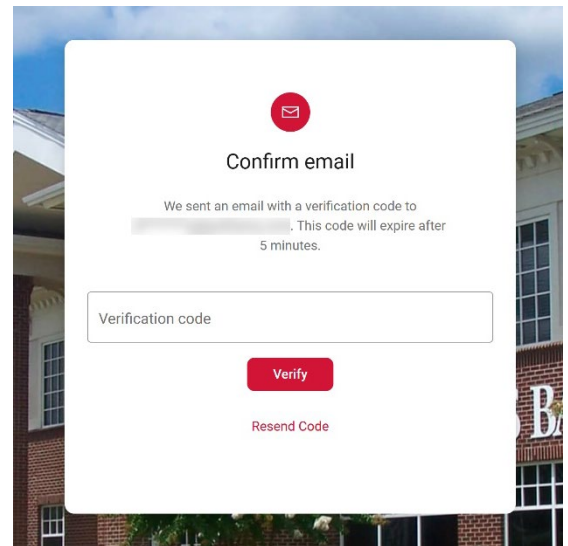
Enter your Social Security number, Account number, Email address, and Phone number

A screenshot of the KS BANK new user enrollment form. The form is titled "New user enrollment" and features the KS BANK logo. It contains four input fields: "Social Security number" (with a note "EIN and ITIN are also accepted"), "Account number" (with a help icon), "Email", and "Phone". A pink "Next" button is located at the bottom of the form.

# Digital Banking User Guide

## Step 3

Enter the code you receive via email and click **Verify**.

A screenshot of the 'Confirm email' screen. At the top is a red envelope icon. Below it, the text 'Confirm email' is centered. A message states: 'We sent an email with a verification code to [redacted]. This code will expire after 5 minutes.' There is a text input field labeled 'Verification code'. Below the field are two buttons: a red 'Verify' button and a red 'Resend Code' link.

Confirm email

We sent an email with a verification code to [redacted]. This code will expire after 5 minutes.

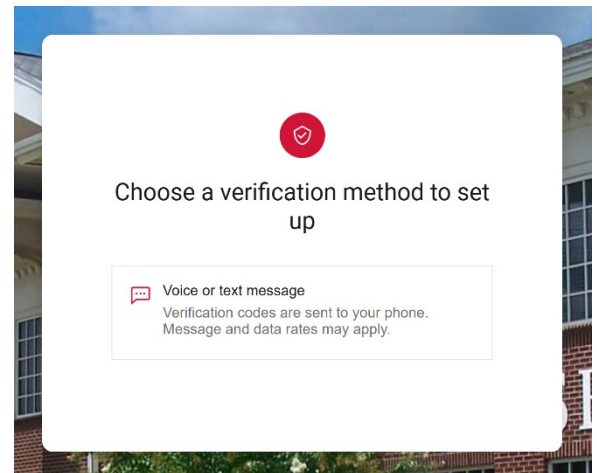
Verification code

Verify

Resend Code

## Step 4

Click **Get started** and register your phone number for two factor authentication. Enter the code you receive via text or automated phone call.

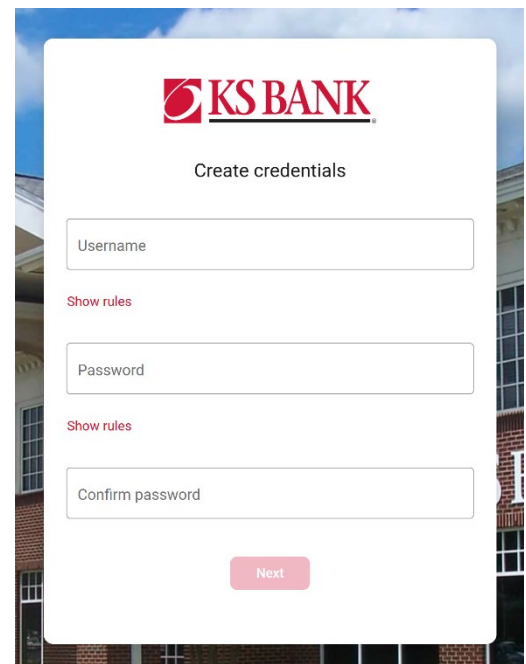
A screenshot of the 'Choose a verification method to set up' screen. At the top is a red shield icon. Below it, the text 'Choose a verification method to set up' is centered. There is a single option box with a red speech bubble icon. The text inside the box reads: 'Voice or text message. Verification codes are sent to your phone. Message and data rates may apply.'

Choose a verification method to set up

Voice or text message  
Verification codes are sent to your phone.  
Message and data rates may apply.

## Step 5

Accept the terms and conditions and create your username and password. Click **Next**.

A screenshot of the 'Create credentials' screen. At the top is the KS BANK logo. Below it, the text 'Create credentials' is centered. There are three text input fields: 'Username', 'Password', and 'Confirm password'. Between the 'Username' and 'Password' fields, and between the 'Password' and 'Confirm password' fields, is a red 'Show rules' link. At the bottom is a red 'Next' button.

KS BANK

Create credentials

Username

Show rules

Password

Show rules

Confirm password

Next

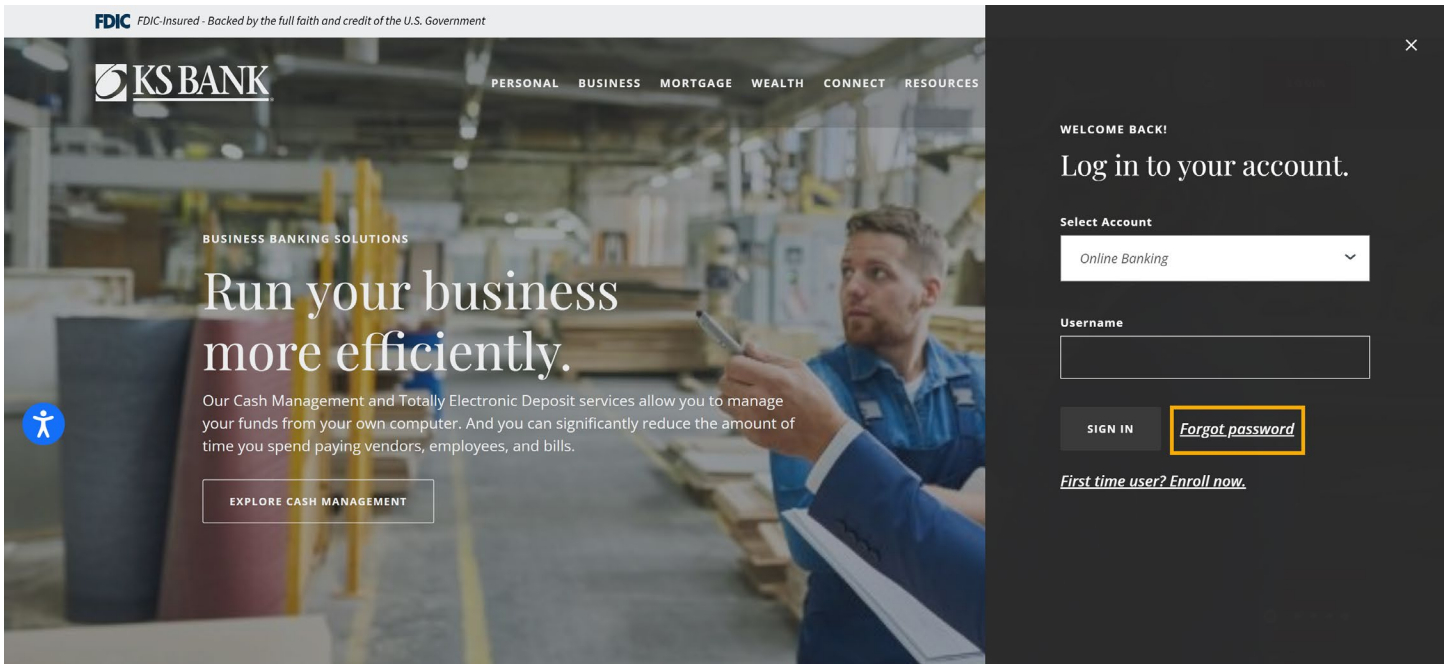
# Digital Banking User Guide

## Account Recovery

Use these steps to reset your password and/or retrieve your username.

### Step 1

Navigate to our website and click **LOGIN**. Select **Forgot Password**.

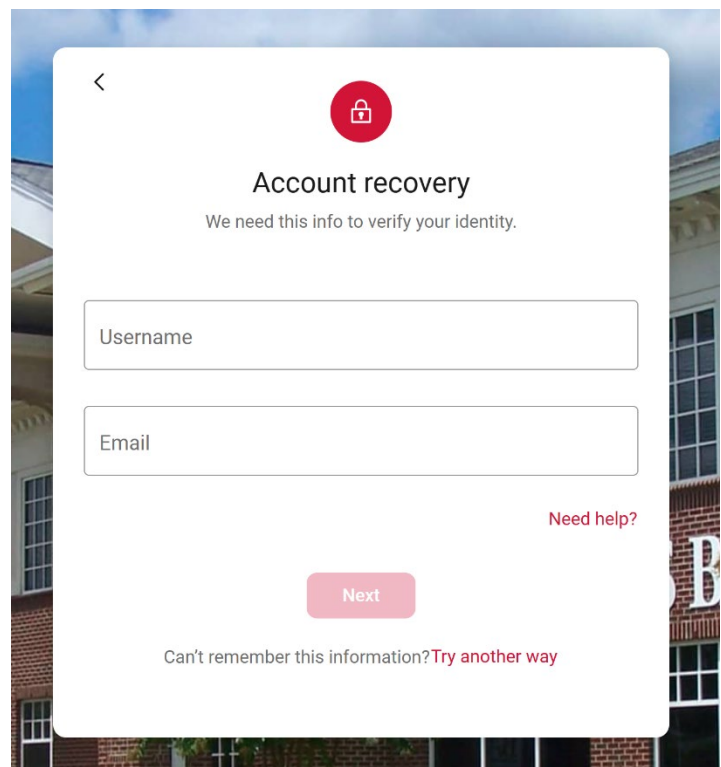


### Step 2

Enter your username and email address.

**IMPORTANT:** Email must match what is on file.

Don't know your username? Click **Try another way** to use your social security and account number instead.

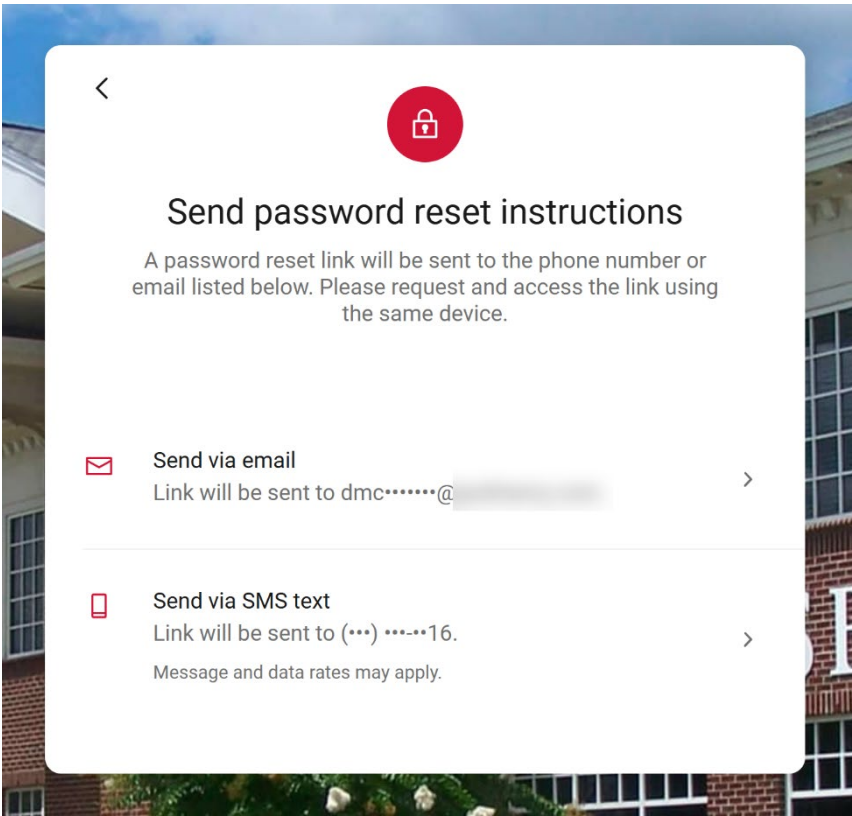




# Digital Banking User Guide

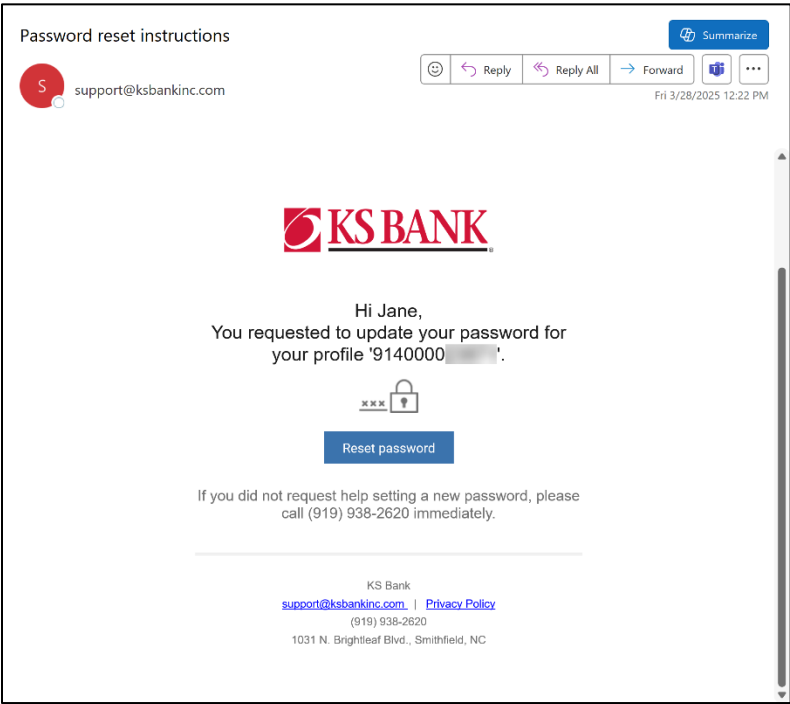
## Step 3

Choose to receive your instructions via email or text.



## Step 4

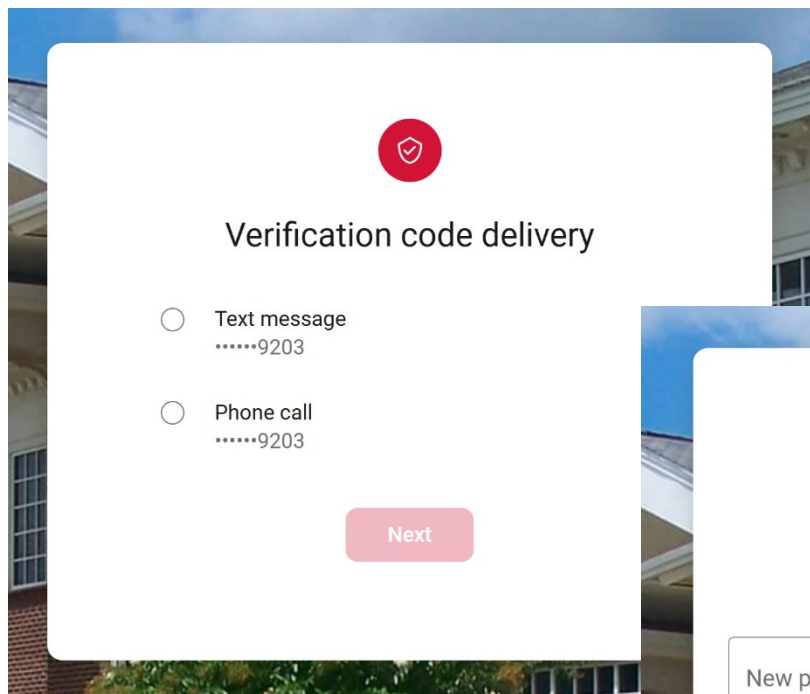
- **Email:** Open your email. Your username will appear in the email body. Click **Reset Password** if applicable.
- **Text:** Open your text and click the link.



# Digital Banking User Guide

## Step 5

Choose how to receive your authentication code and enter the code you receive. Create a new password on the next screen.



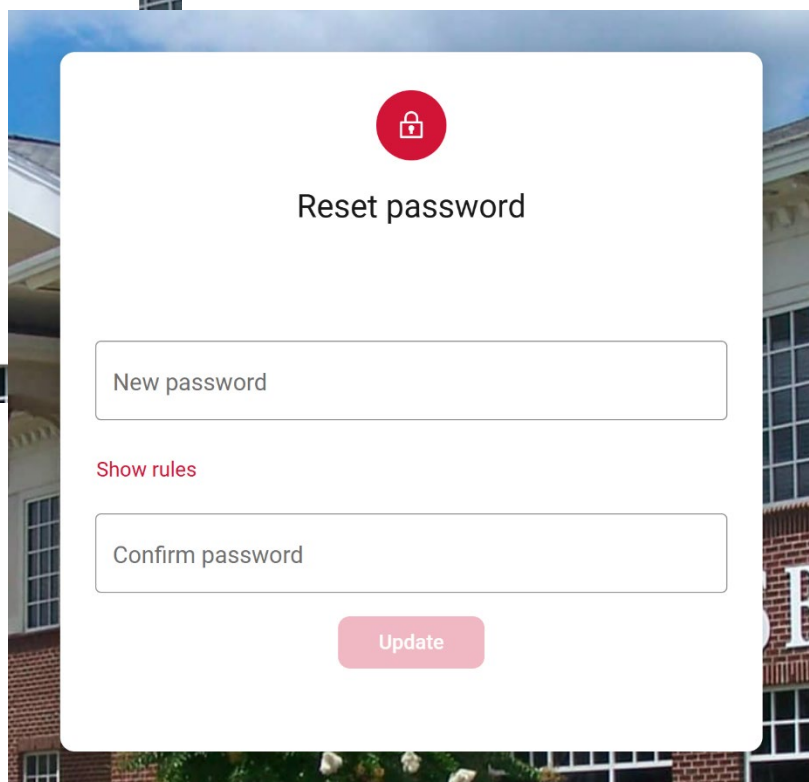
The screen displays a red shield icon with a white checkmark. Below the icon, the text "Verification code delivery" is centered. Two radio button options are listed: "Text message" with the phone number "\*\*\*\*\*9203" and "Phone call" with the phone number "\*\*\*\*\*9203". A pink "Next" button is located at the bottom right.

Verification code delivery

☐ Text message  
\*\*\*\*\*9203

☐ Phone call  
\*\*\*\*\*9203

Next



The screen displays a red circle icon with a white padlock. Below the icon, the text "Reset password" is centered. There are two text input fields: "New password" and "Confirm password". A red link "Show rules" is positioned between the two fields. A pink "Update" button is located at the bottom right.

Reset password

New password

Show rules

Confirm password

Update

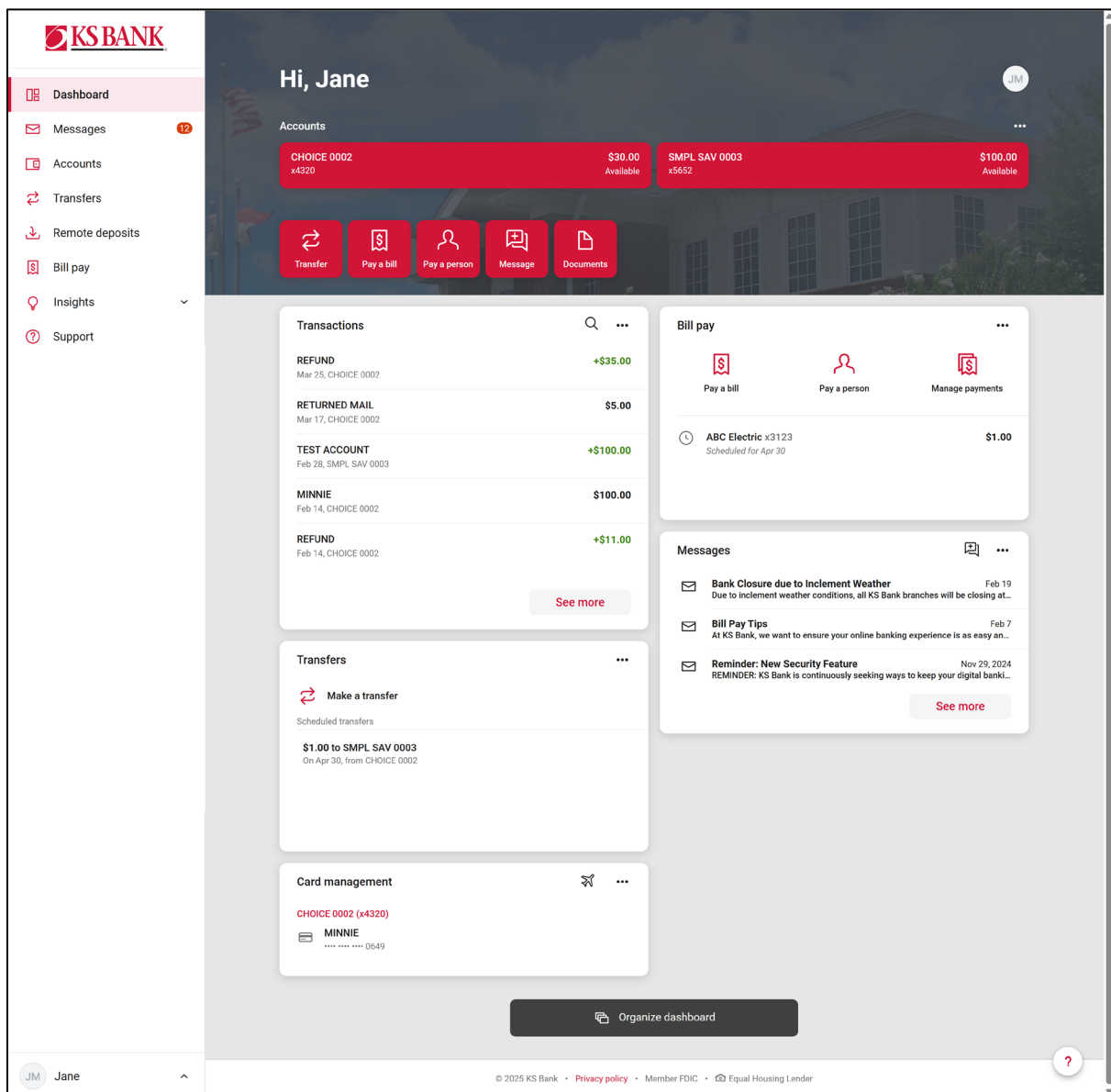
# Digital Banking User Guide

## Dashboard

This is your landing page where you can access your accounts, review recent activity, and move money.

## Default Layout

1. **Accounts** - Displays accounts including balance, status, and last four digits of account number.
2. **Quick Action Buttons** - Click a button to jump to that feature of online banking
3. **Transactions** - Displays recent activity on all accounts
4. **Messages** - Displays conversations between you and support representatives as well as alerts and bank messages.
5. **Transfers** - Displays scheduled transfers and a quick link to Make a Transfer
6. **Bill Pay** - Displays recent activity and quick links to Pay a bill, Pay a person, or Manage payments.
7. **Card Management** - Displays debit cards that are linked to your accounts. Select a card to toggle it on or off, report it lost or stolen, or reorder.



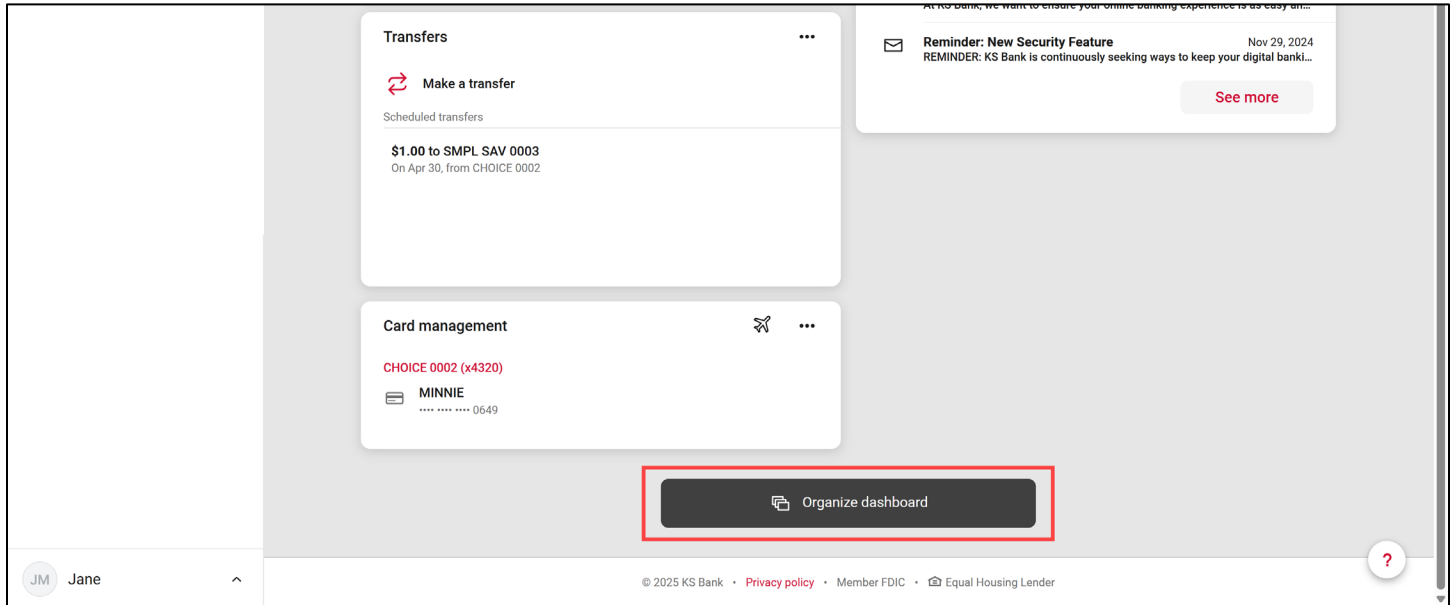
# Digital Banking User Guide

## Organize Dashboard

Use this feature to add, remove, or reorder the cards on the dashboard.

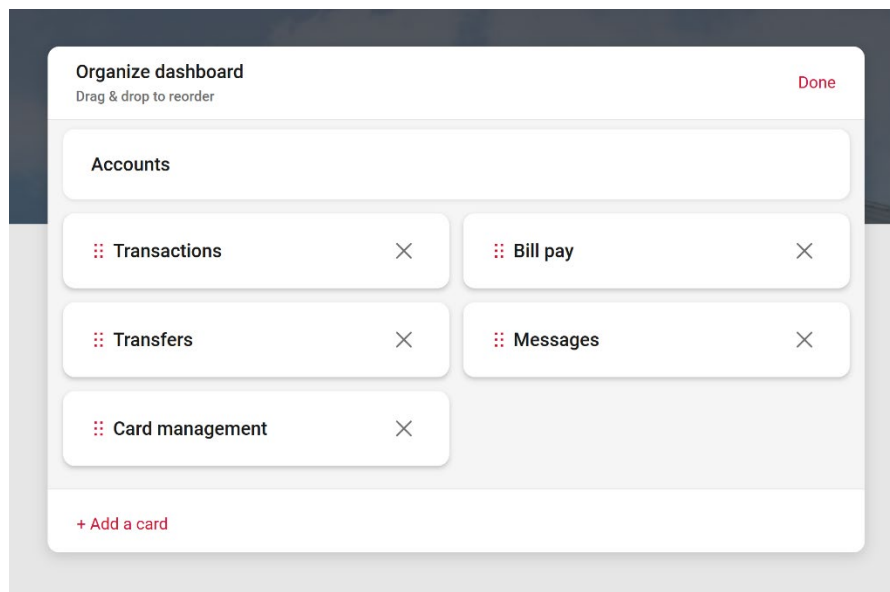
### Step 1

Click **Organize Dashboard**.



### Step 2

1. Click and hold the **6 dot icon** to drag and drop the cards to the order you prefer.
2. Click the **X** to remove a card from the dashboard.
3. Click **+ Add a card** to browse available cards that may be added to the Dashboard. Select any you'd like to appear and click **<** when finished.
4. Click **Done** once the layout suits your needs.





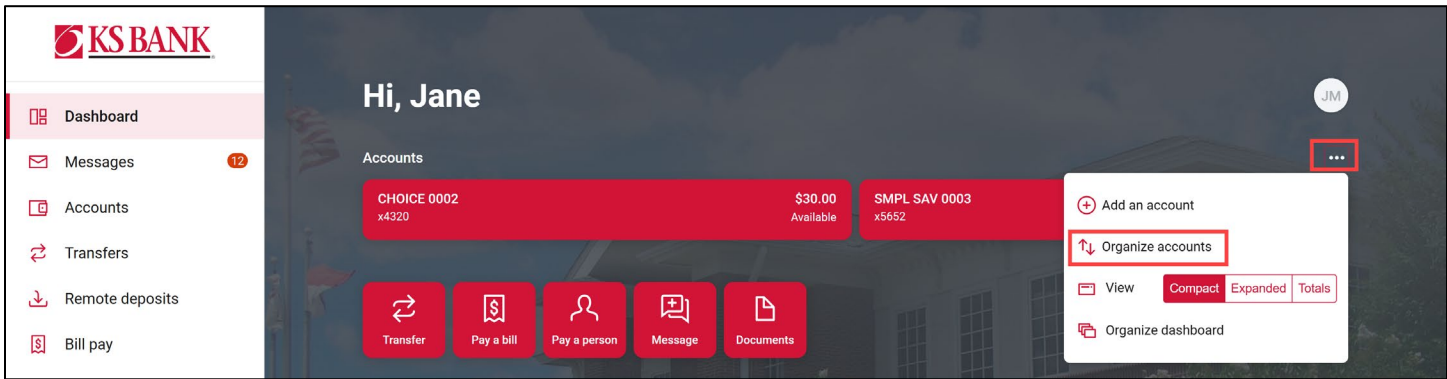
# Digital Banking User Guide

## Organize Accounts

Use this feature to change the order of your accounts on the dashboard or update how the account information is displayed.

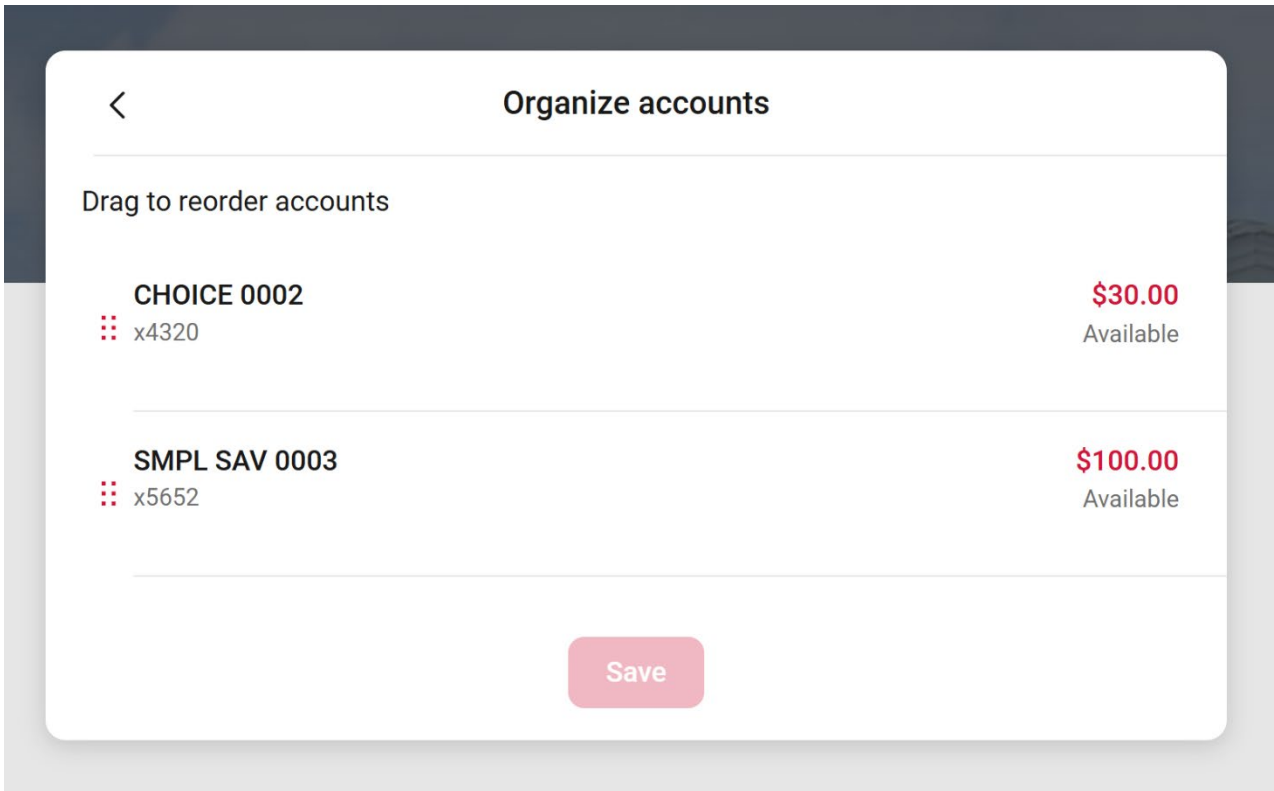
### Step 1

Click the **ellipsis icon** next to the **Accounts** section, then select **Organize accounts**.



### Step 2

Click and hold the **6 dot icon** to drag and drop an account to the order you prefer, then click **Save**.



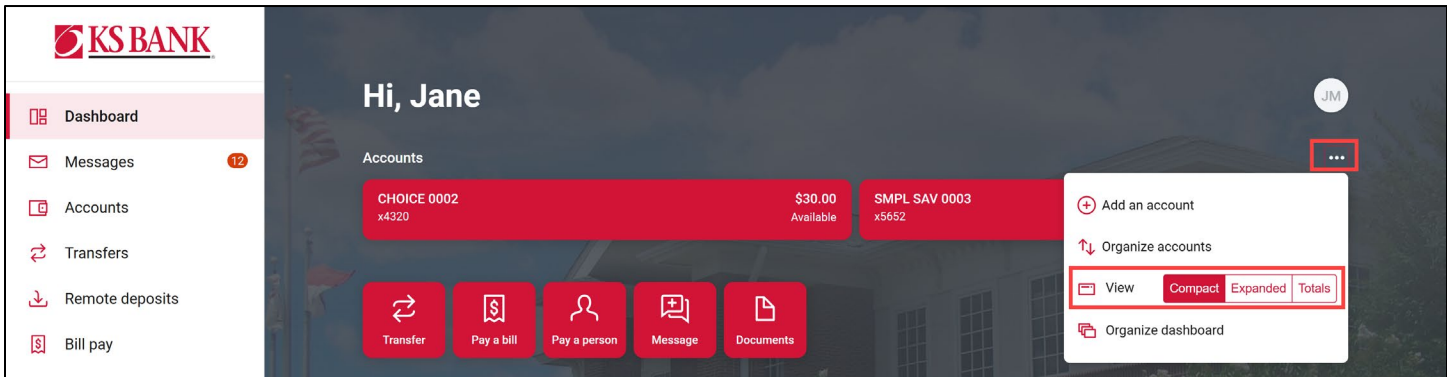
# Digital Banking User Guide

## Account View

Use this feature to change what account information is displayed on the dashboard.

Click the ellipsis icon next to the **Accounts** section choose from one the **View** options:

- **Compact:** Displays accounts in a single row. Only three accounts will appear at a time.
- **Expanded:** Displays accounts in two rows. Up to six accounts will appear at a time.
- **Totals:** Groups accounts together based on type such as Cash, Borrowed, Credit Balance, and Investments. Displays the total balance for all accounts in each group.



## Messages

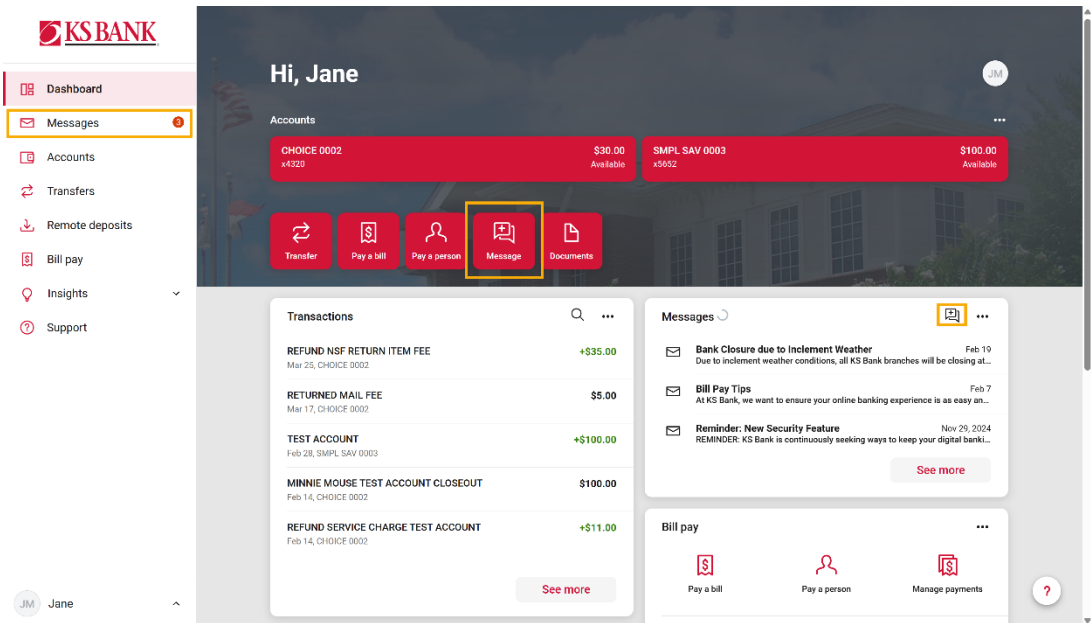
Use this module to start a conversation with the institution, review alerts, and access informational messages from the institution.

## Start a Conversation

### Step 1

Select **Messages** from the navigation pane or navigate to the **Messages** card on the **Dashboard**.

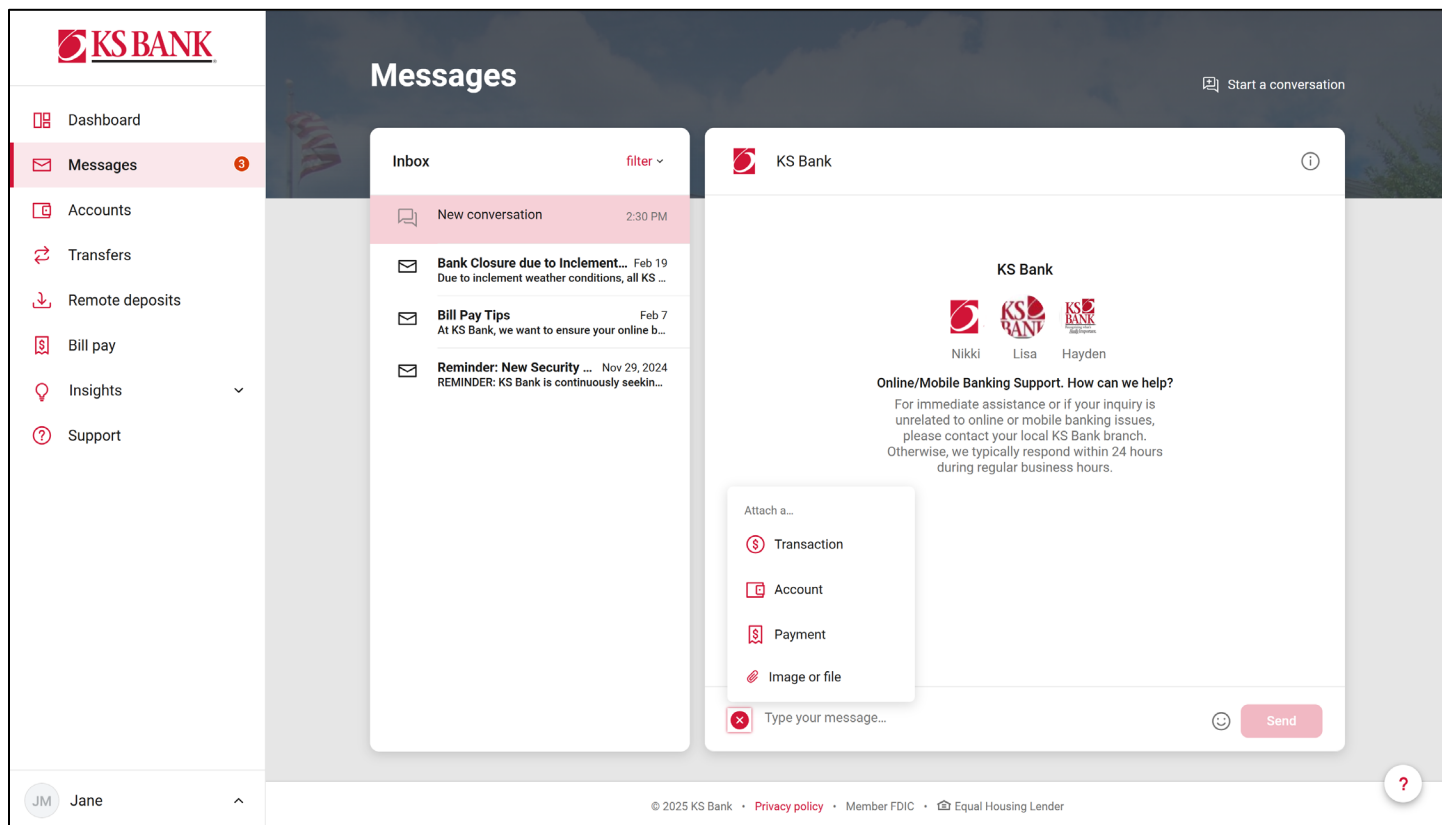
Click **Start a conversation**, **Send us a message**, or select the **New conversation** icon.



# Digital Banking User Guide

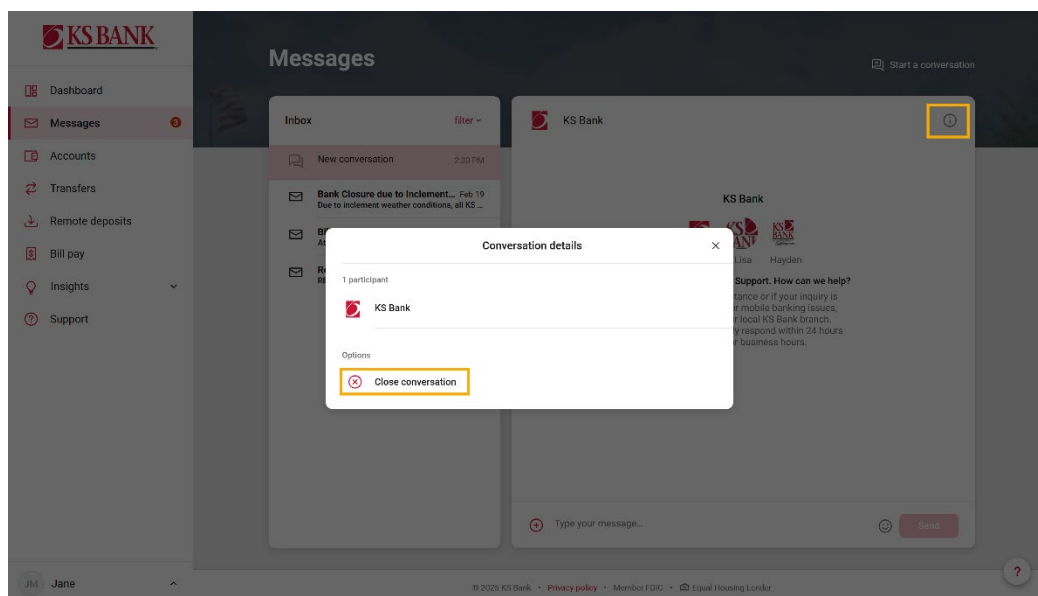
## Step 2

Type your message in the field. Click the **+** to add transaction, account, or payment details to your message. You can also attach images or other files. Click **Send** when done.



## Close/Delete a Message

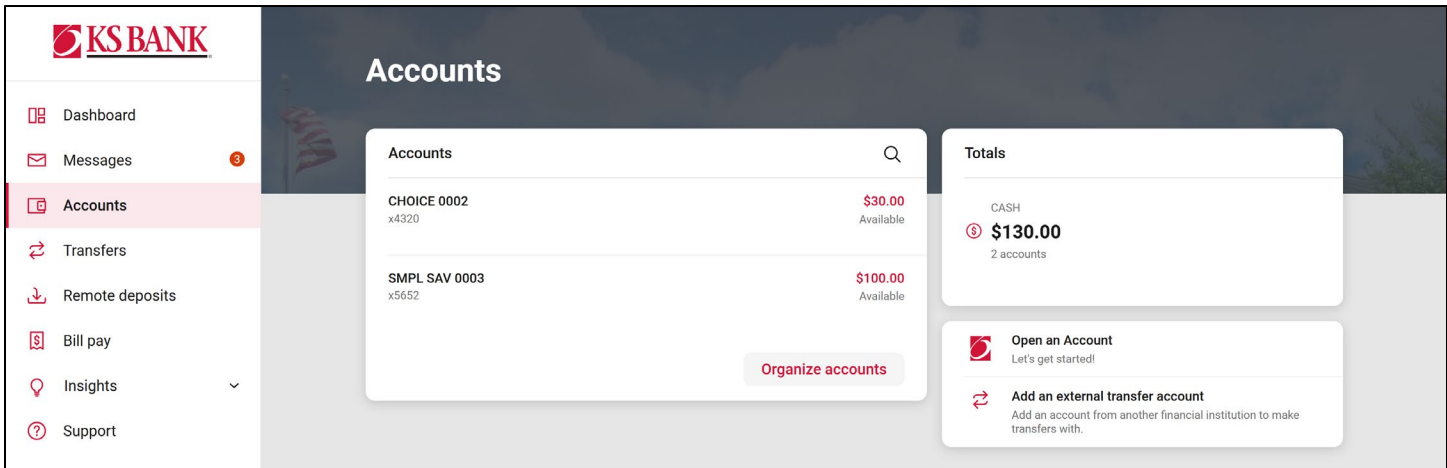
Select the icon and click **Close conversation**. Closing a conversation deletes it.



# Digital Banking User Guide

## Accounts

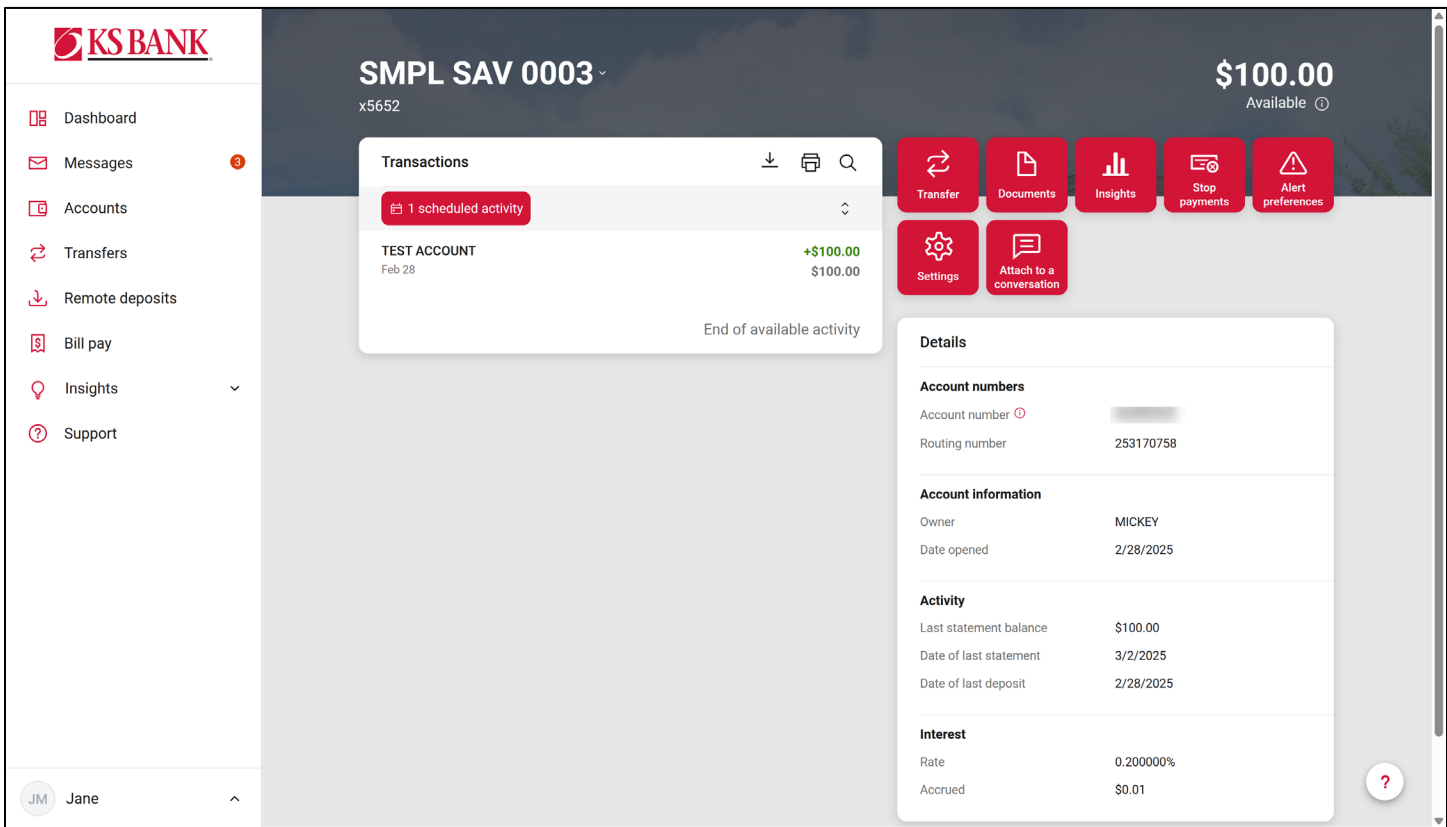
Select **Accounts** to see a listing of all the accounts tied to your online banking ID.



## Account Information

Select an account from the **Accounts** page or from the **Dashboard**.

1. Download into CSV, TXT, OFX, QBO or QFX format, print, or search transaction activity.
2. Review recent account activity.
3. Quickly access other features for this account.
4. Review account details such as account and routing numbers, account owners, and important dates.



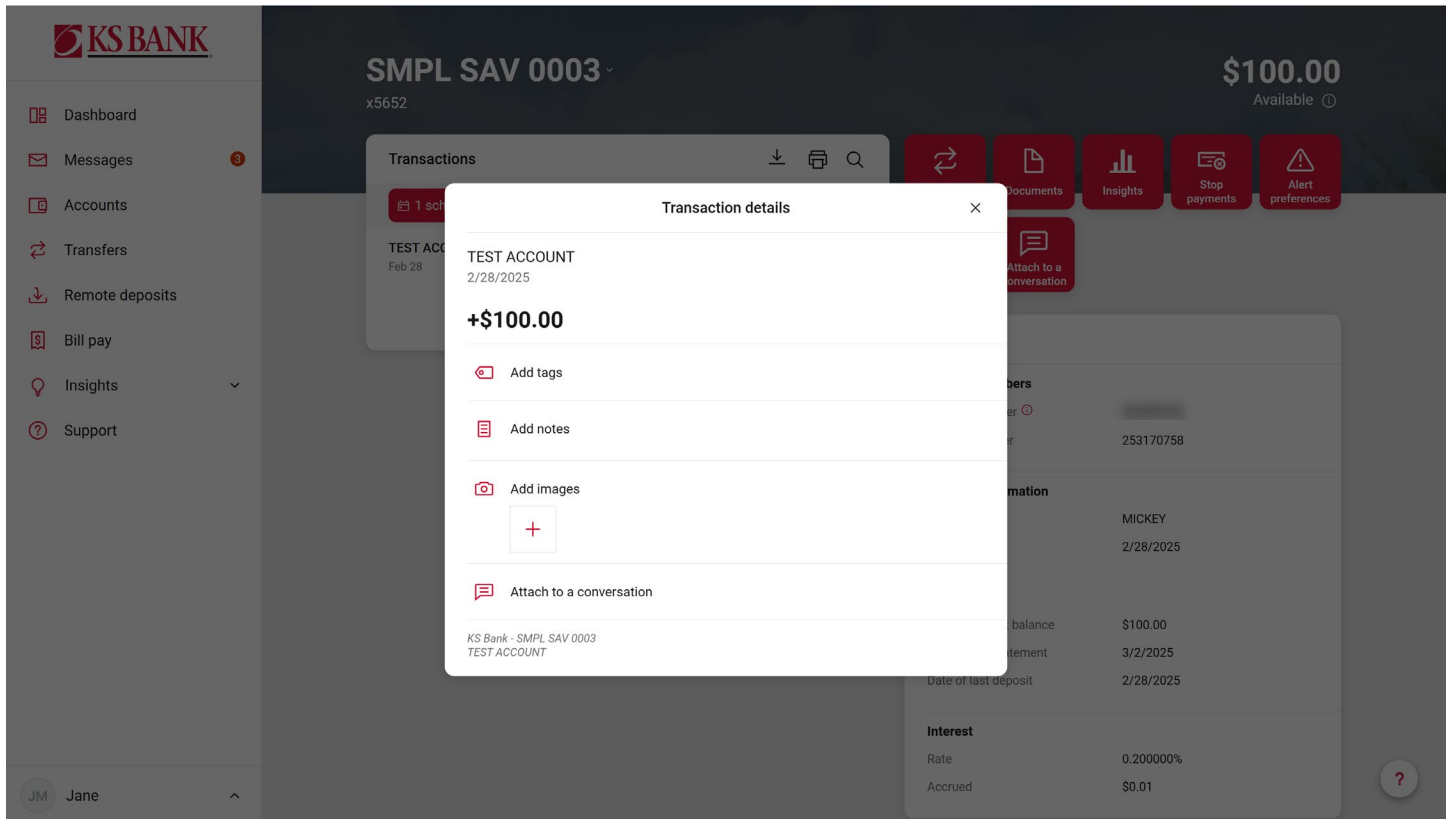


# Digital Banking User Guide

## Transaction Details

Select a transaction to view additional information.

1. Add a **tag** to categorize the transaction.
2. Add **notes** to accompany the transaction description.
3. Review check **images** or add an image such as an invoice or receipt.
4. Attach the transaction details to a conversation with the institution.



# Digital Banking User Guide

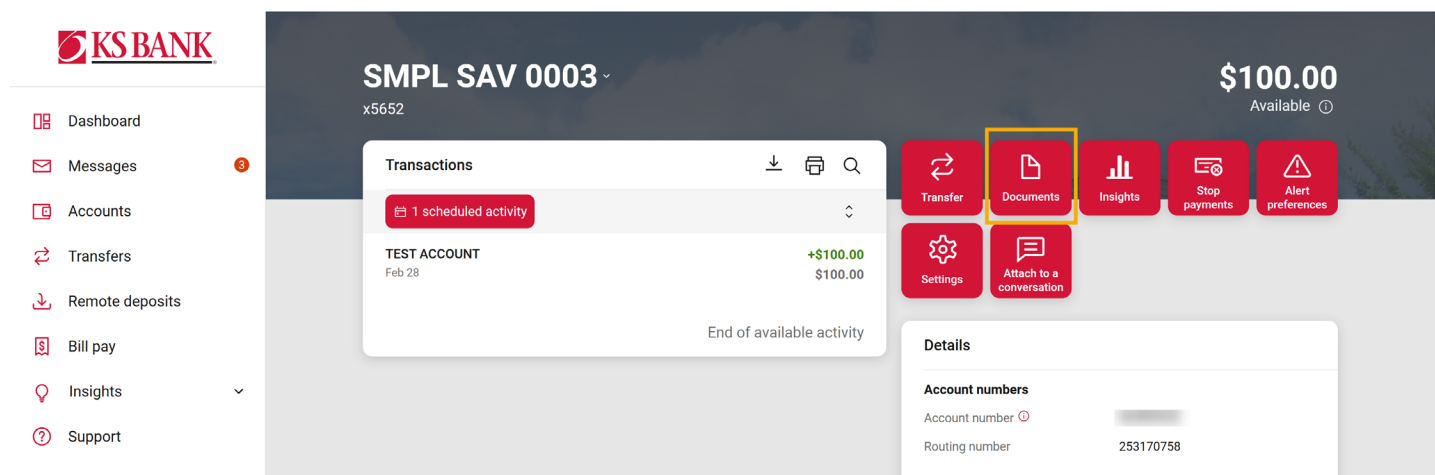
## Documents

Enroll for eStatements to stop paper documents from being mailed. You will receive an email when your electronic document is available to view. eStatements are available online for 18 months.

## Documents Enrollment

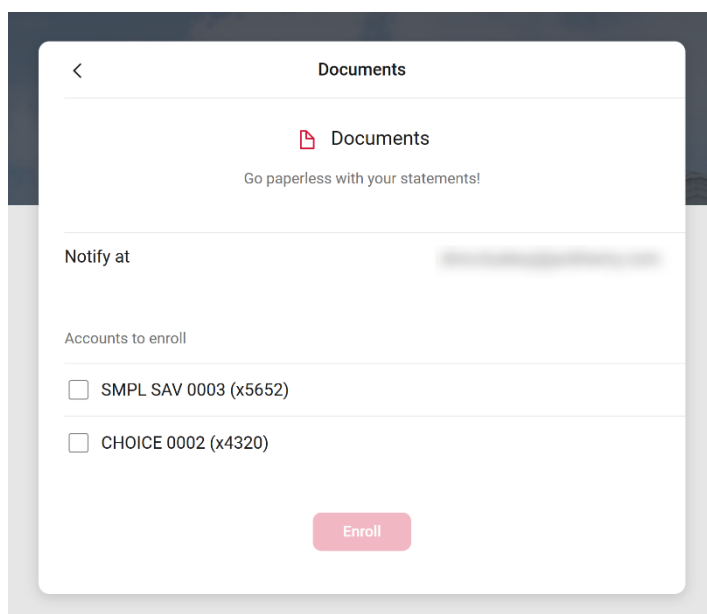
### Step 1

Click **Documents** from the Accounts page or the Dashboard and accept the terms and conditions.



### Step 2

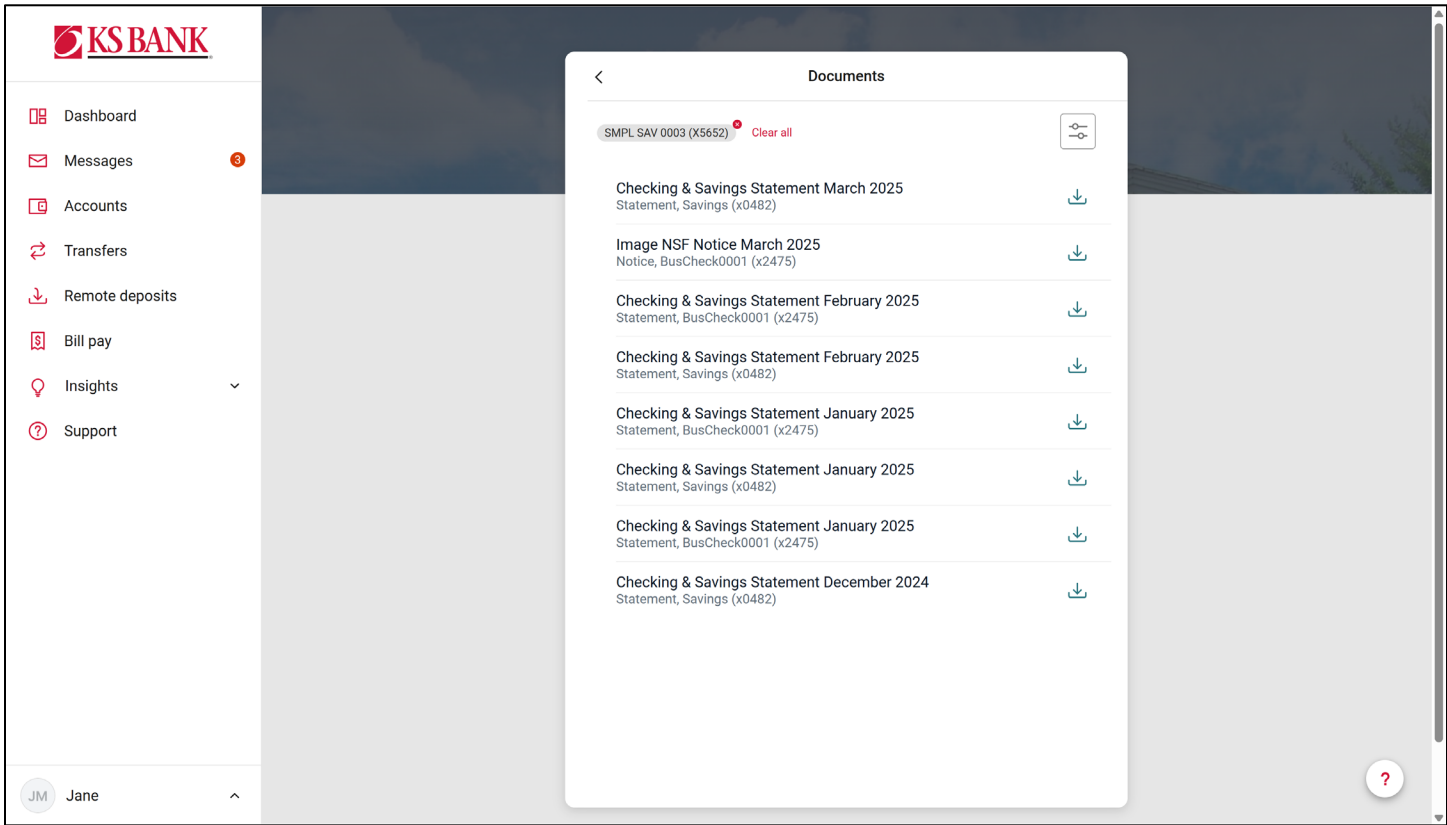
Choose which account(s) to enroll. Click OK.



# Digital Banking User Guide

## Step 3

Select a document to download and view.  
You can click the filter to change the type of document, date range, and account.



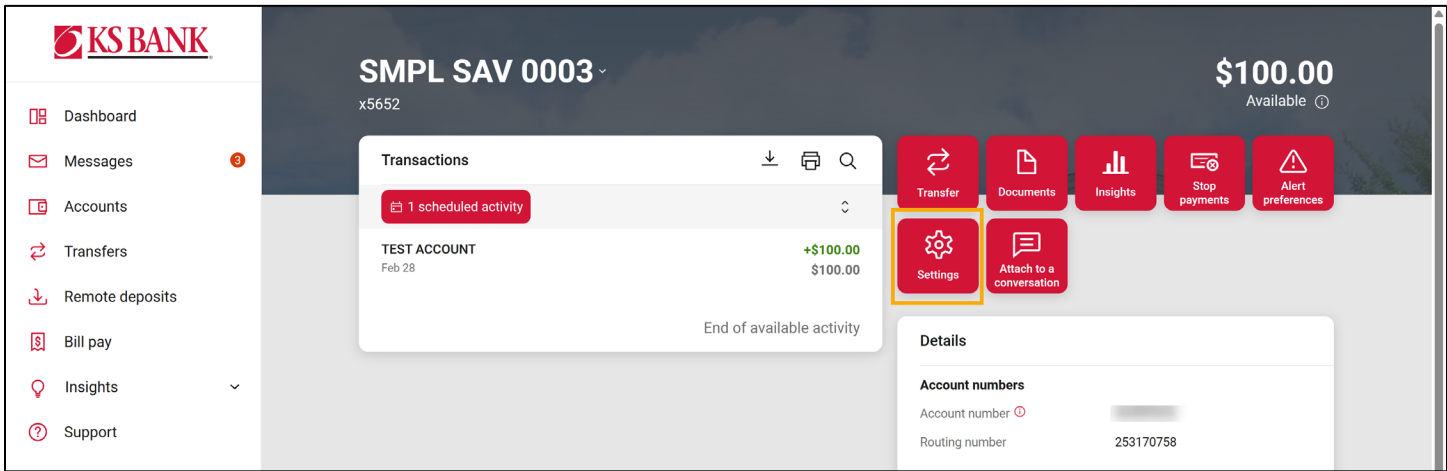
# Digital Banking User Guide

## eStatement Enrollment Changes

Need to make changes to your eStatement enrollment?

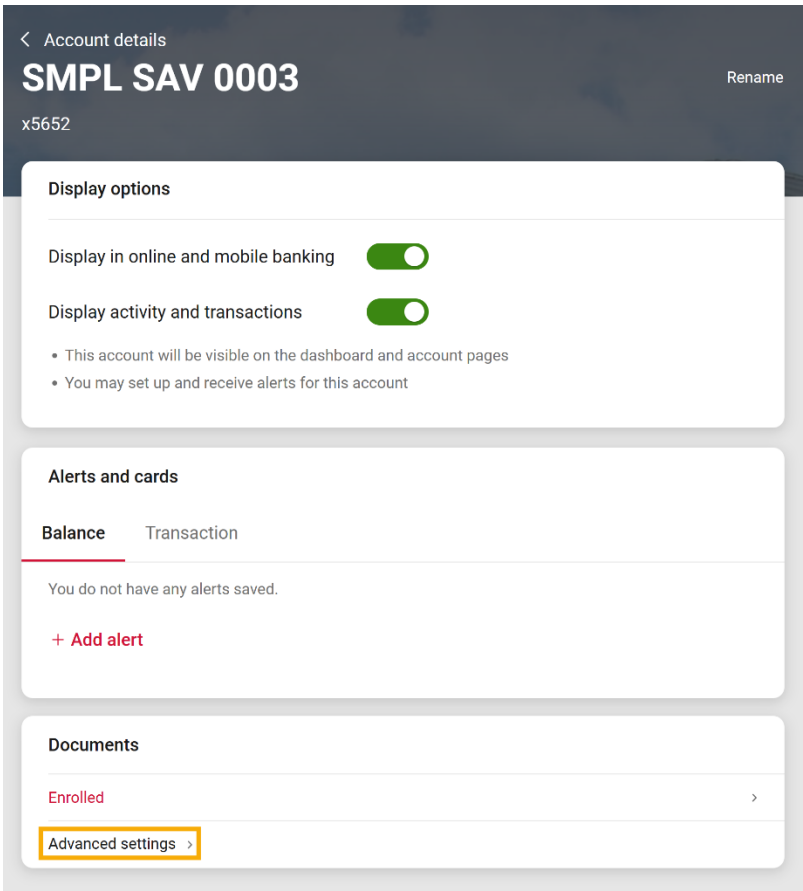
### Step 1

Open your account and click **Settings**.



### Step 2

Select **Advanced settings**.



# Digital Banking User Guide

## Step 3

Select **Sign Up/Changes** to modify which accounts are enrolled. Click the > to see all document types available for the account. Click **Save Settings** once done.

The screenshot shows a web interface with a red header bar. The header bar contains the word "Documents" on the left and a navigation menu with five items: "eStatements/Notices", "Sign Up/Changes", "Email Settings", "Additional Recipients", and "Disclosures". The "Sign Up/Changes" item is highlighted with a yellow border. Below the header bar is a white content area. At the top of this area is a text box with instructions: "Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. No selections will be saved until you select the 'Save Settings' button." Below the instructions is a checkbox labeled "Enroll All Available Accounts and Document Types Shown" which is checked. Below this is a section titled "Enroll Accounts" with a horizontal line. Under this line are two items, each preceded by a right-pointing chevron and a checked checkbox: "> CHOICE 0002" and "> SMPL SAV 0003". At the bottom right of the white content area are two red buttons: "Save Settings" and "Refresh".

## Step 4

Select **Add Additional Recipients** to set up another person to receive eStatements on your accounts.

The screenshot shows a web interface with a red header bar. The header bar contains the word "Documents" on the left and a navigation menu with five items: "eStatements/Notices", "Sign Up/Changes", "Email Settings", "Additional Recipients", and "Disclosures". The "Additional Recipients" item is highlighted with a yellow border. Below the header bar is a white content area. At the top of this area is a text box with instructions: "You currently have no Additional Recipients. Please be aware that additional recipients will see your check images and security phrase. Username is the log-in name the additional recipient will use when signing in to view the statement and/or document. It may not contain spaces or special characters. The Access Pin is the recipient's password and must be between 8 and 12 characters in length, containing both alpha and numeric characters. It is case sensitive and will expire every 6 months." Below the text box is a red button labeled "Add Additional Recipients".



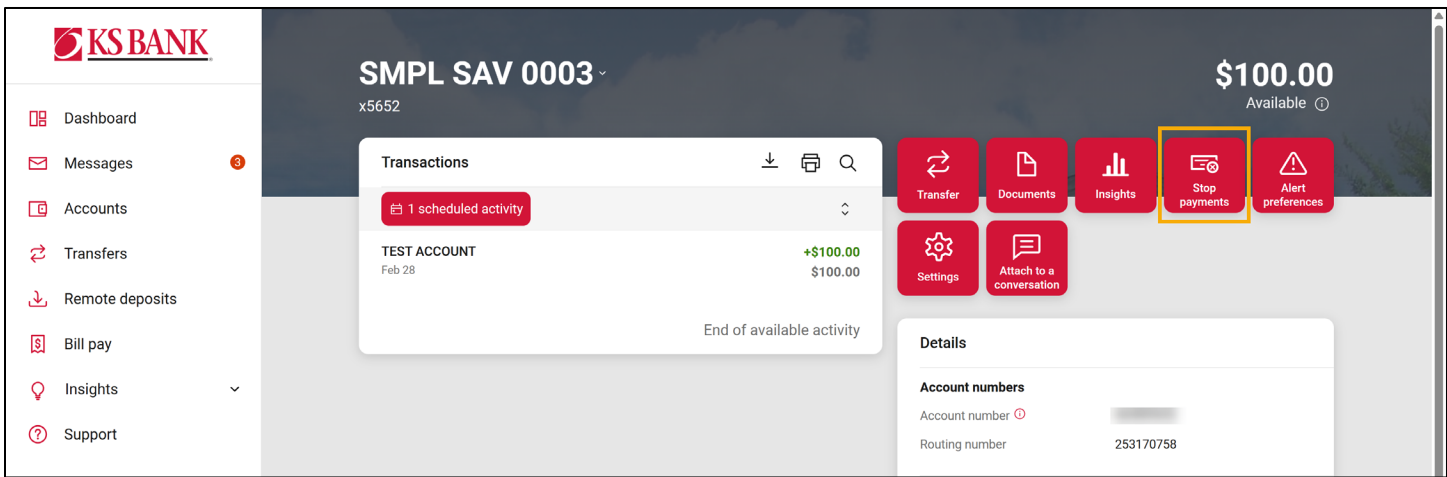
## Stop Payments

You have the option to place a Stop Payment on either a single check or a range of checks via Online Banking. The Stop Payment Service Fee is displayed before finalizing the request. The stop remains active for six months, after which the payment(s) may proceed as normal. If you need assistance, wish to cancel a Stop Payment before the six-month period ends, or need to stop an ACH or recurring debit card transaction, please reach out to the bank by phone or through a Secure Message.

### Place Stop Payment on a Single Check

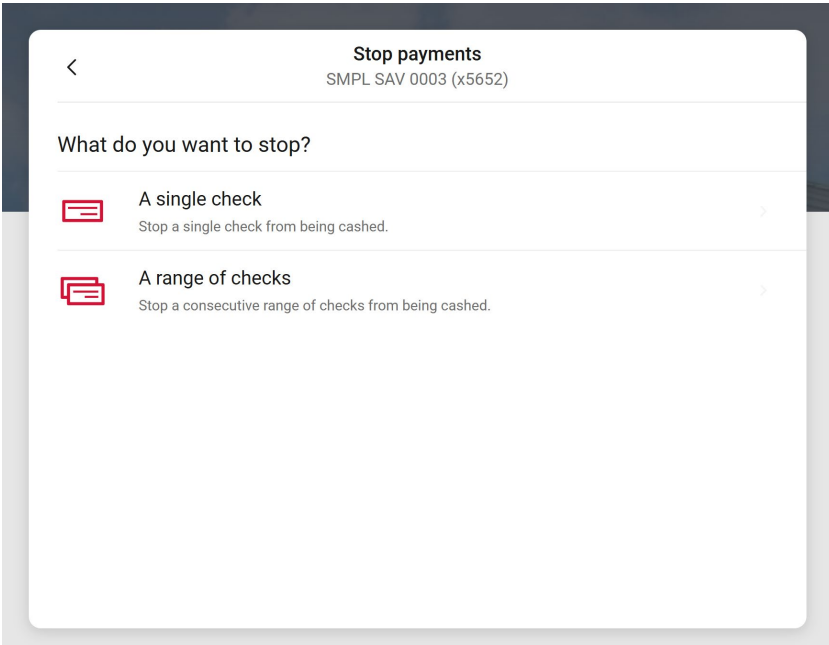
#### Step 1

Select **Stop payments** and select **+ Stop a payment**.



#### Step 2

Choose **A single check**.



# Digital Banking User Guide

## Step 3

Complete the details.

<

Stop payments  
SMPL SAV 0003 (x5652)

Check #  
1234

Check amount  
1.00

Enter "0" if unknown or if it does not apply.

Check date  
3/5/2025

Payee  
Joe

Reason  
Lost

Submit

## Place a Stop Payment on a Range of Checks

### Step 1

Select **Stop payments** and select **+ Stop a payment**.

KS BANK

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Insights

Support

SMPL SAV 0003  
x5652

Transactions

1 scheduled activity

TEST ACCOUNT  
Feb 28

+\$100.00  
\$100.00

End of available activity

Transfer

Documents

Insights

Stop payments

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number

Routing number

253170758

\$100.00  
Available

# Digital Banking User Guide

## Step 2

Choose **A range of checks** and complete the details.

<

Stop payments  
SMPL SAV 0003 (x5652)

Start check #  
1001

End check #  
- 1500

Reason  
Lost

>

Submit

## Alerts

Set up alerts to be notified about your balance or certain transactions.

## Set up Alerts

### Step 1

Click **Alert Preferences** and select **Balances, transactions, and deposits**.

KS BANK

Dashboard

Messages

Accounts

Transfers

Remote deposits

Bill pay

Insights

Support

SMPL SAV 0003

x5652

Transactions

1 scheduled activity

TEST ACCOUNT

Feb 28

+\$100.00

\$100.00

End of available activity

Transfer

Documents

Insights

Stop payments

Alert preferences

Settings

Attach to a conversation

Details

Account numbers

Account number

Routing number

253170758

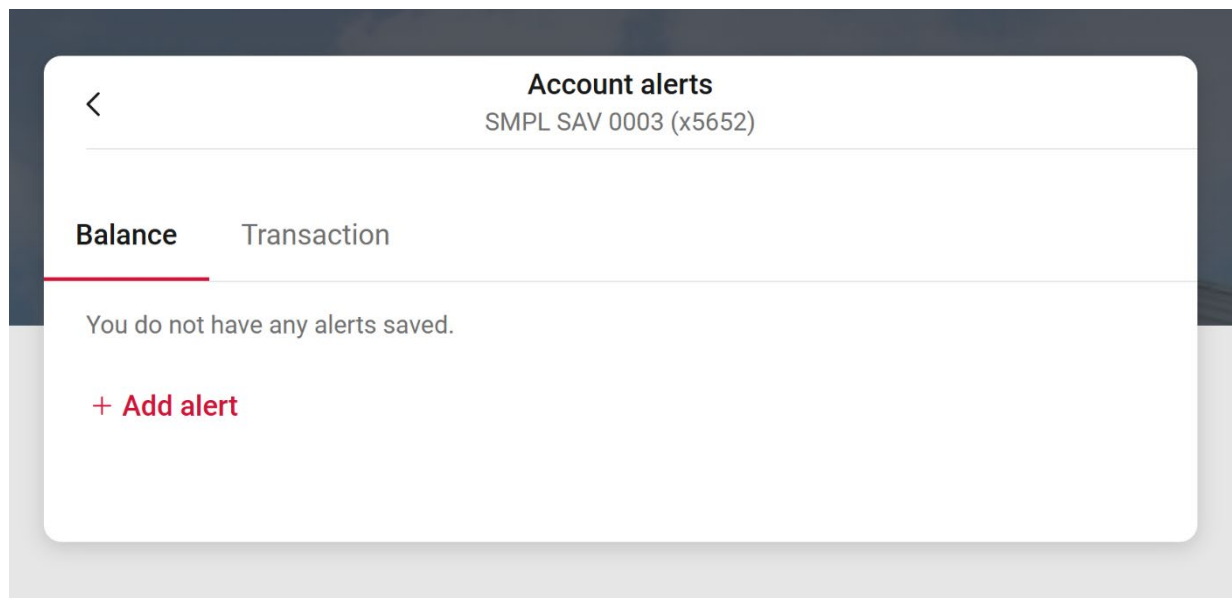
\$100.00

Available

# Digital Banking User Guide

## Step 2

Choose **Balance** or **Transaction** and click **+ Add alert**.



## Step 3

Complete the details and select how you'd like to receive the alert. Click **Add alert**.

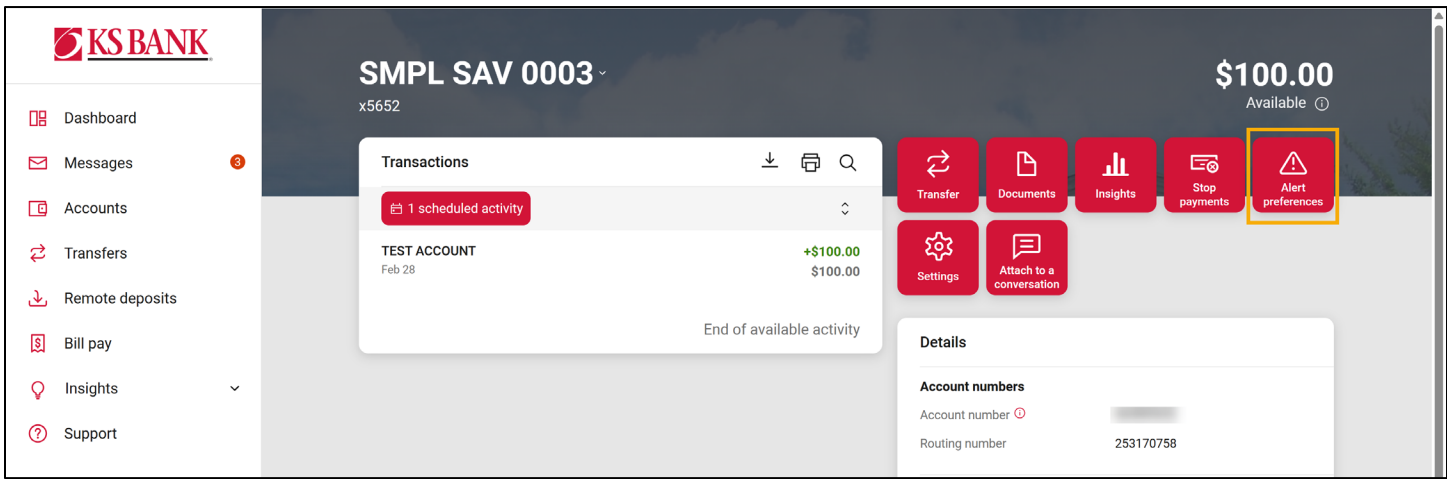
The screenshot shows the configuration screen for a balance alert. It includes a back arrow and the account name 'SMPL SAV 0003 (x5652)'. The 'Balance' tab is selected. Below the 'You do not have any alerts saved.' message, there's a section 'Notify me when my balance is :'. This section has a dropdown menu set to 'over' and a text input field with a dollar sign. Below this, the 'Notify by:' section has three options: 'Text' (unchecked), 'Email' (unchecked), and 'In-App Message' (checked with a red checkmark). A red message 'Need to update your contact information?' is displayed below the notification options. At the bottom, there are two buttons: 'Cancel' and 'Add alert'.

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## Edit or Delete an Alert

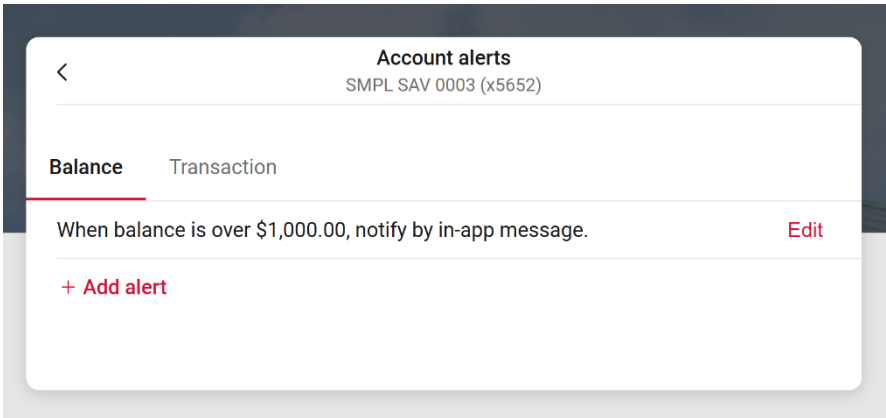
### Step 1

From within the account, click **Alert Preferences** and select Balances, transactions, and deposits.



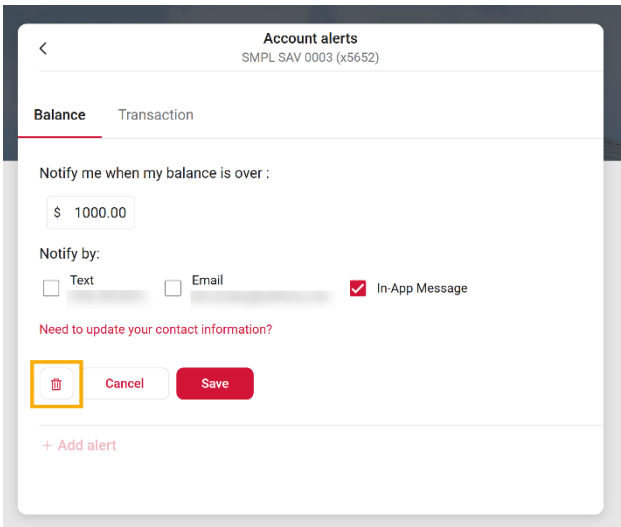
### Step 2

Toggle between **Balance** and **Transaction** to find the alert to modify or delete. Select **Edit**.



### Step 3

Modify the details or click the **trash can** icon to delete.





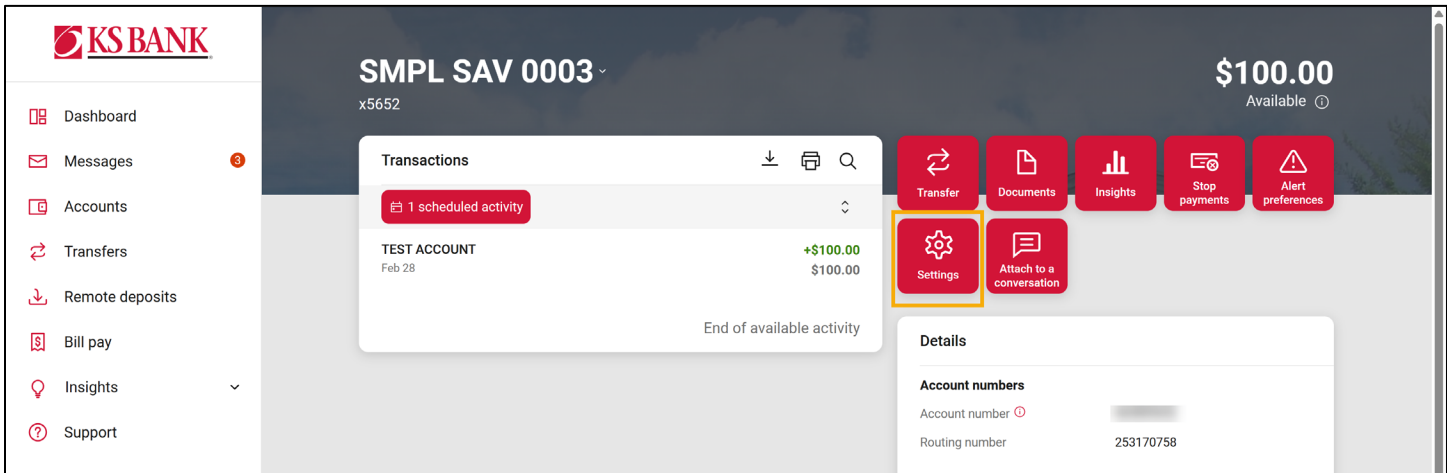
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## Account Settings

Change how the account appears within online banking, update preferences, and manage alerts.

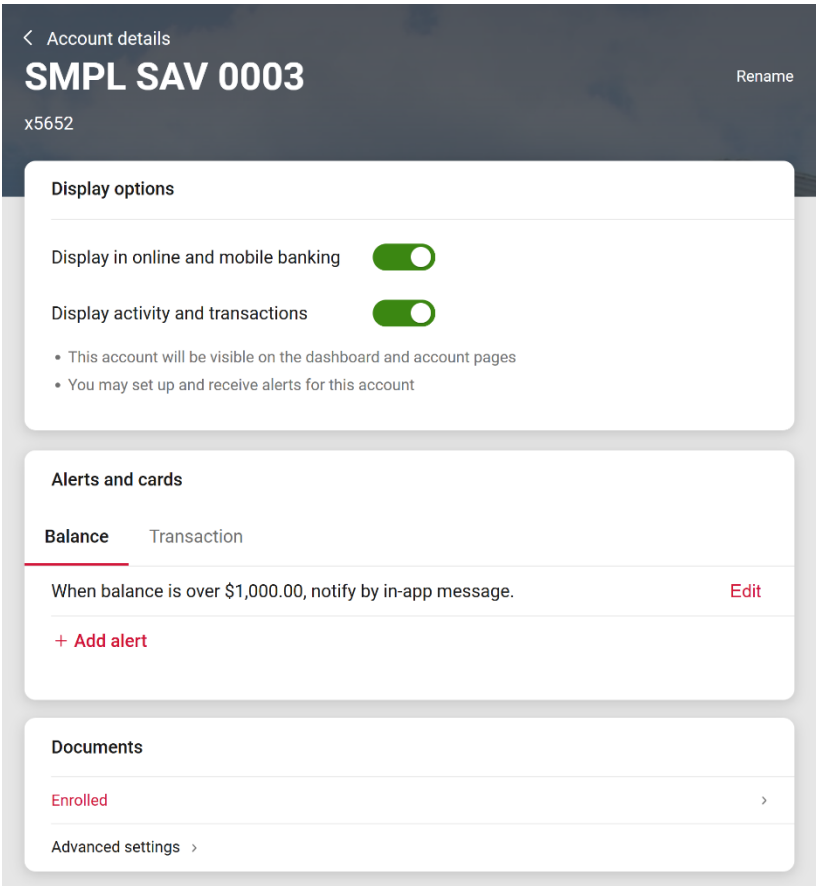
### Step 1

From within the account, select **Settings**.



### Step 2

- 1. **Rename** - Change the nickname of the account.
- 2. **Display** - Choose to display the account and/or activity in online banking.
- 3. **Alerts**-Add or modify notifications.
- 4. **Documents**-Modify eStatement enrollment.



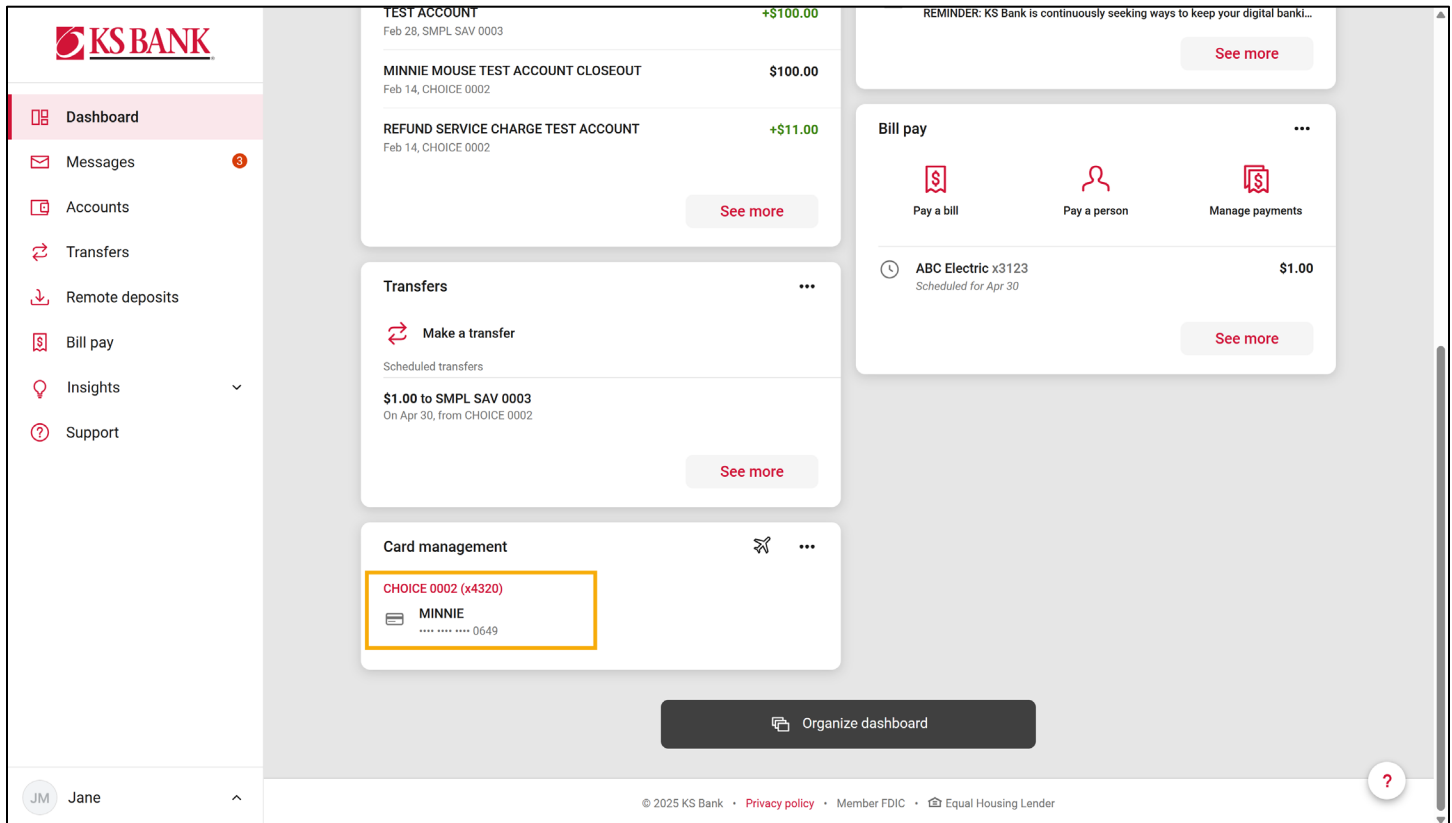
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## Card Management

Update the status of your debit card or set up card alerts. Please visit the Settings section of this guide for information on adding a Travel Notice.

### Step 1

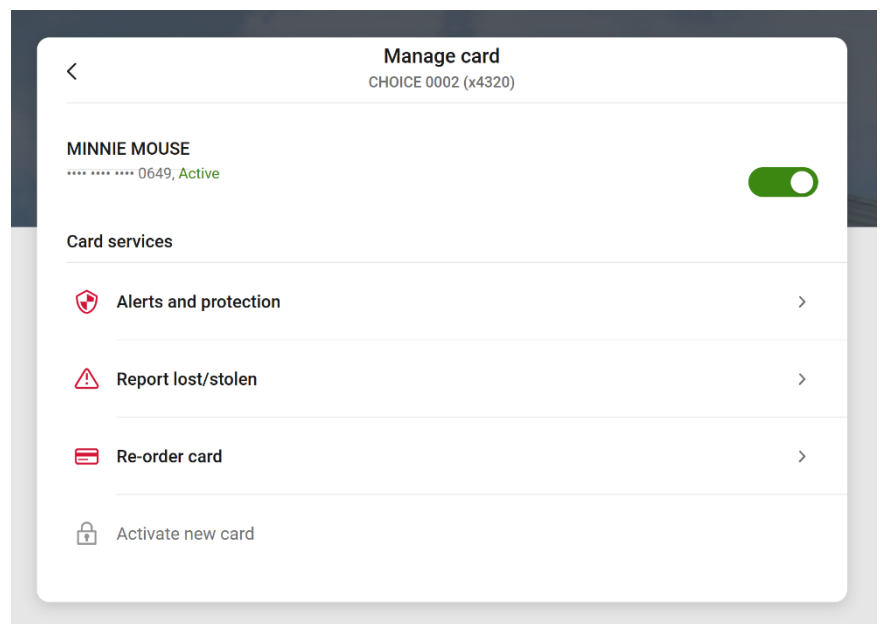
Select your debit card under **Card management**.



### Step 2

Update the status or set up alerts.

1. Toggle the switch off to temporarily block debit card transactions.
2. Set up alerts for certain types of transactions, block specific transactions, and set spending limits.
3. Report your card lost or stolen to permanently shut off your card.
4. Re-order your card if it needs to be replaced.
5. Activate a new card once you receive it.



# Digital Banking User Guide

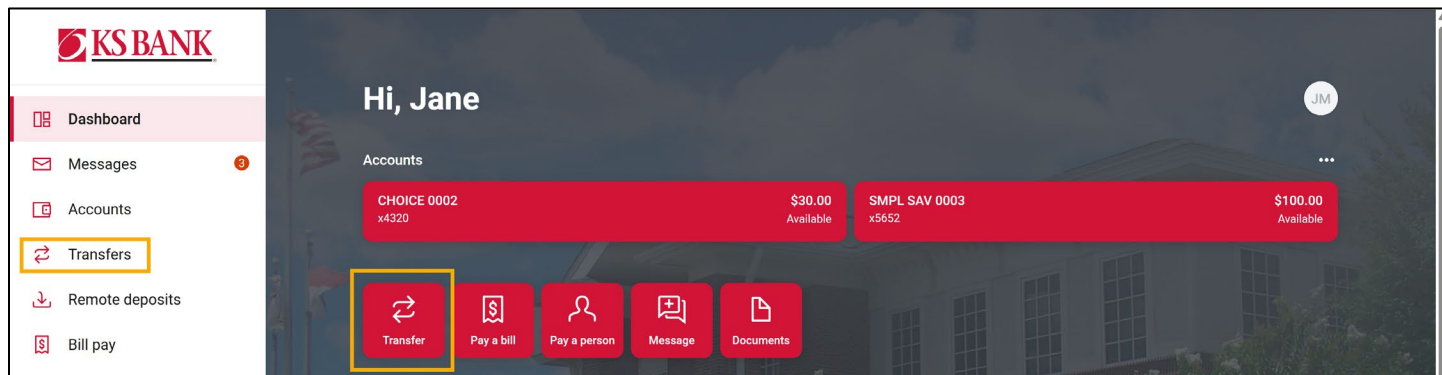
## Transfers

Move money between internal and external accounts.

### Submit a Transfer

#### Step 1

Click **Transfer** or **Make a Transfer** from the **Dashboard** or the **Transfers** page.



#### Step 2

Select your **From** and **To** accounts and enter the amount to transfer.

Click **More options** to set up a recurring frequency, select a future date, or add a memo if applicable. Click **Submit**.

A screenshot of the 'Transfer' form in the digital banking app. The form has a title bar with a back arrow and the word 'Transfer'. It contains three main input sections: 'From' with 'CHOICE 0002' and '\$30.00', 'To' with 'SMPL SAV 0003' and '\$100.00', and 'Amount' with a dollar sign icon and '1.00'. A double-headed arrow icon is between the 'From' and 'To' sections. Below these is a 'More options' link and a red 'Submit' button. At the bottom, a note states: 'Transfers completed after 6:00 PM may be processed the next business day.'

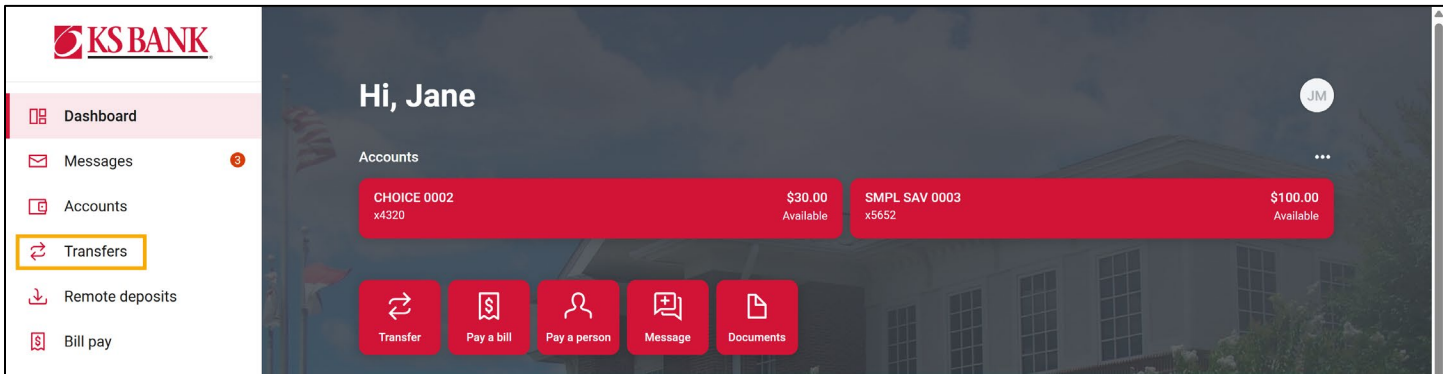
# Digital Banking User Guide

## Enroll an External Transfer Account

This feature is subject to approval.

### Step 1

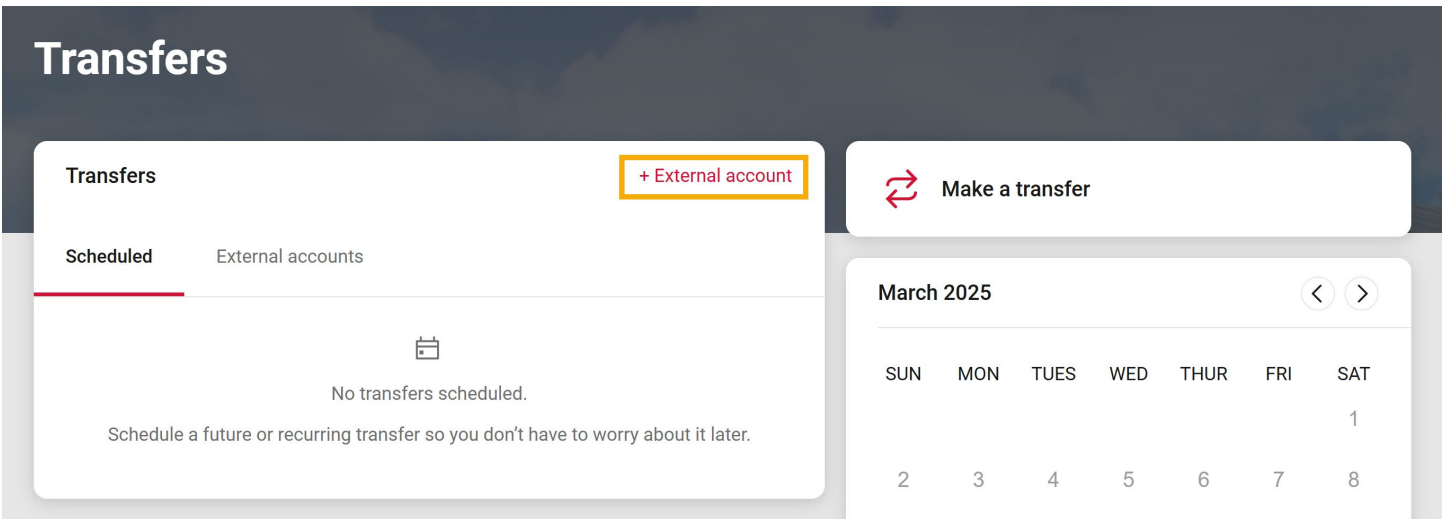
Select **Transfers** from the navigation pane.



### Step 2

Select **+ External account**.

You may be prompted to verify your identity by entering your password.

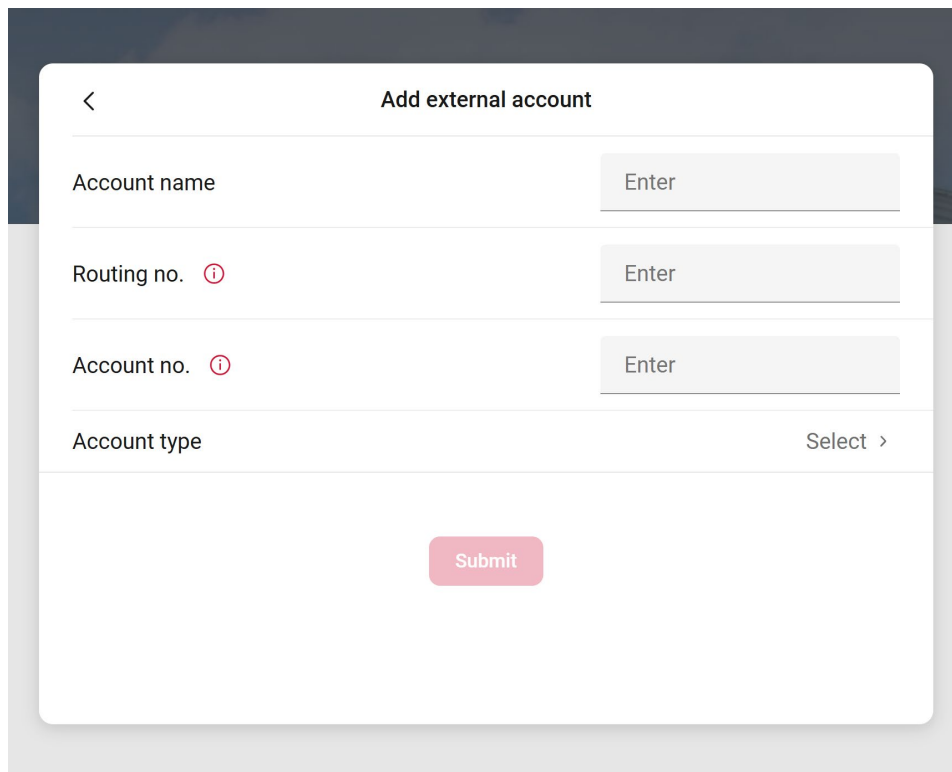


# Digital Banking User Guide

## Step 3

Enter an **Account name** or nickname for the account, **routing number**, **account number**, and select the **account type**. Click **Submit**.

Two small deposits will be sent to verify your account. When they arrive in 1-3 business days you'll need to log back in to confirm the amounts. By confirming these deposits you acknowledge you have legal access to this account.

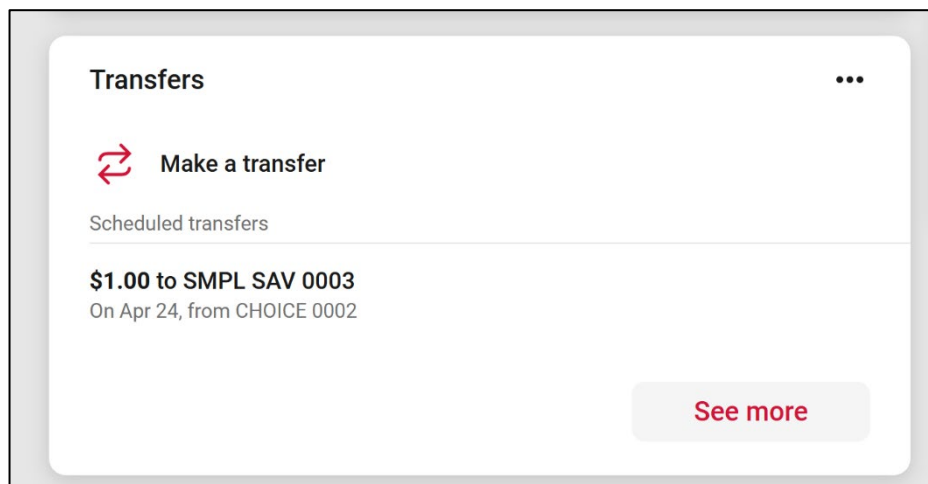


The screenshot shows a mobile app interface for adding an external account. At the top, there is a back arrow and the title "Add external account". Below the title are four input fields: "Account name" with an "Enter" placeholder, "Routing no." with an information icon and an "Enter" placeholder, "Account no." with an information icon and an "Enter" placeholder, and "Account type" with a "Select" dropdown arrow. At the bottom center is a pink "Submit" button.

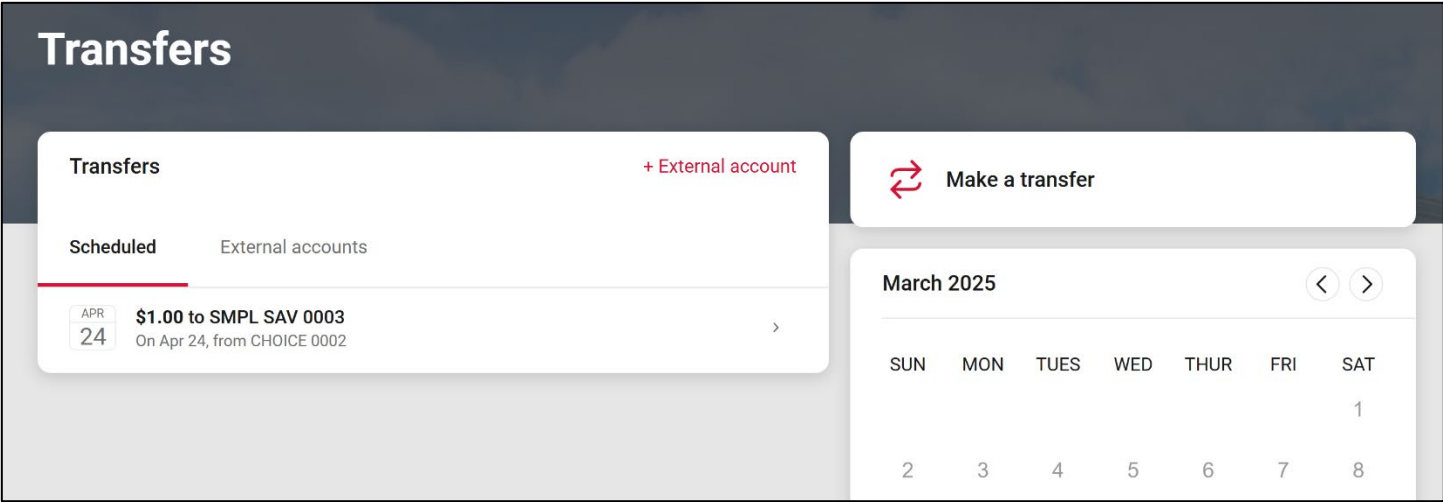
## Edit or Delete a Scheduled Transfer

### Step 1

Navigate to the **Transfers** card on the **Dashboard** or the **Transfers** page to find the transfer to edit or delete.

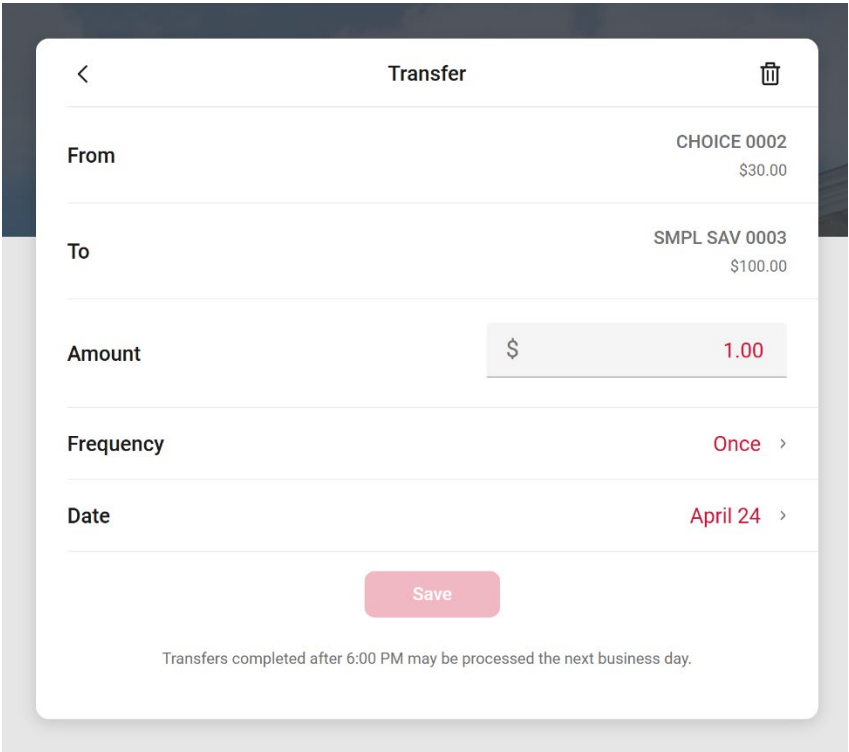






Step 2

Select the transfer and modify details or select the trash can icon to delete.



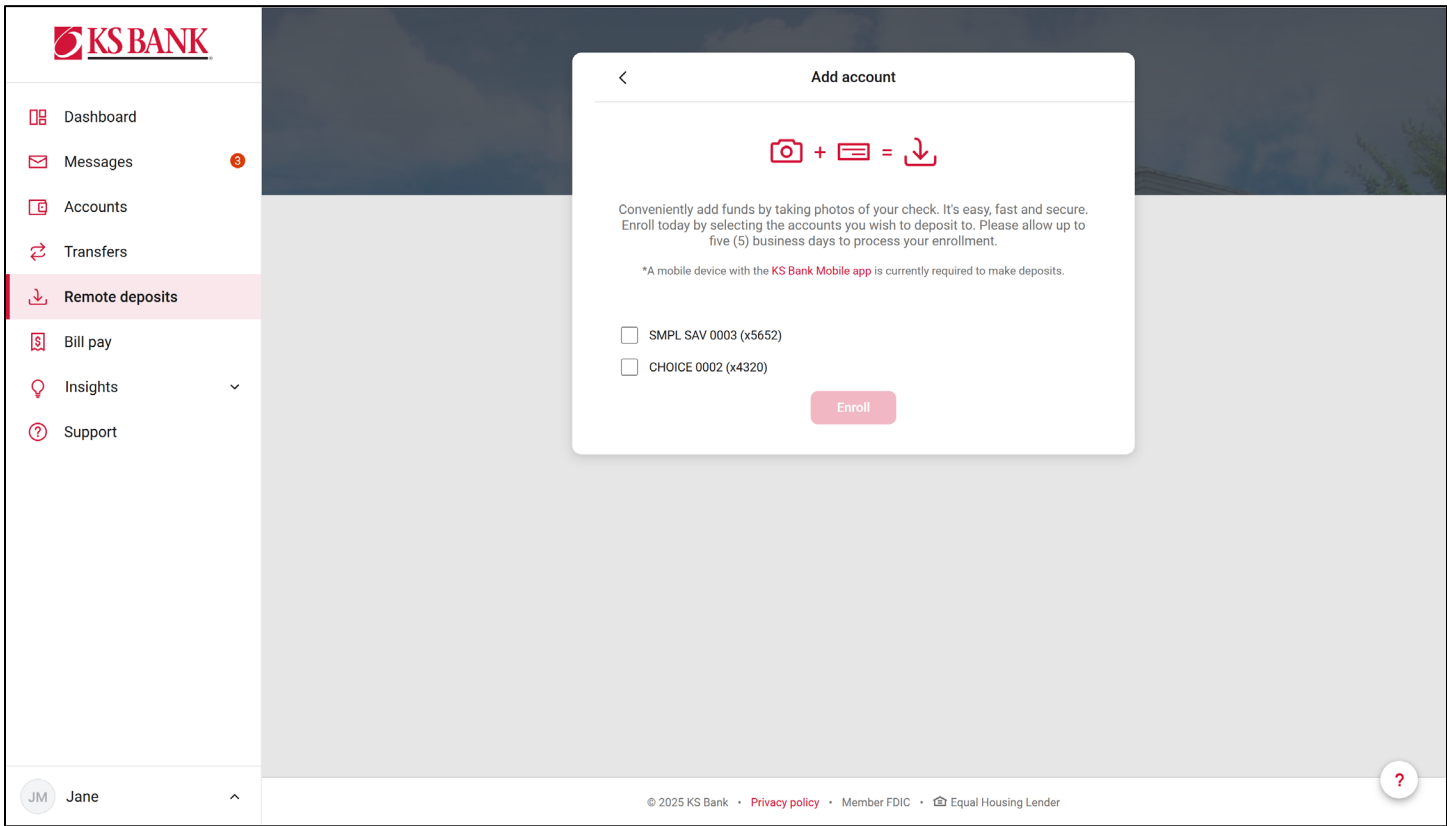
## Remote Deposits

Subject to approval, deposit checks from anywhere using your mobile device.

### Enrolling for Remote Deposits

Navigate to the **Remote deposits** page and select the accounts to enroll. Click **Enroll**. Click **Ok** on the confirmation screen.

You will receive a notification once your request has been approved. The account status will change from **Account pending approval** to **Enrolled**.



### Viewing Remote Deposits

Recent mobile deposits will appear on the Remote deposits card on the Dashboard or on the Remote deposits page.

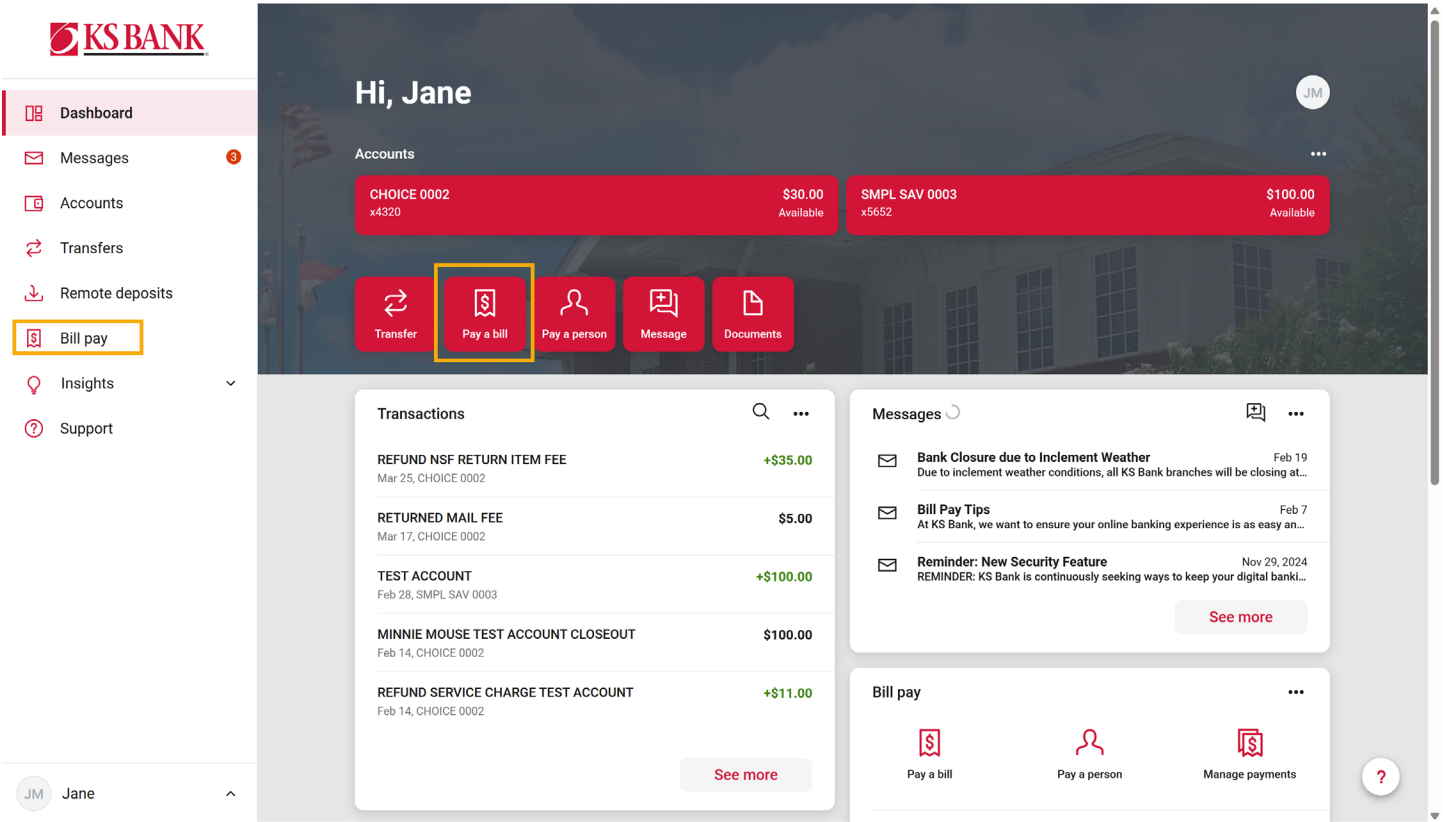
✓	Main Checking (x5717) Accepted	\$1,573.85 Apr 29
✓	Main Checking (x5717) Accepted	\$176.00 Feb 13

## Bill Pay

Use this feature to pay a business or a person from one of your accounts.

## Enroll in Bill Pay

Select **Bill Pay** from the Dashboard and click **Enroll**.



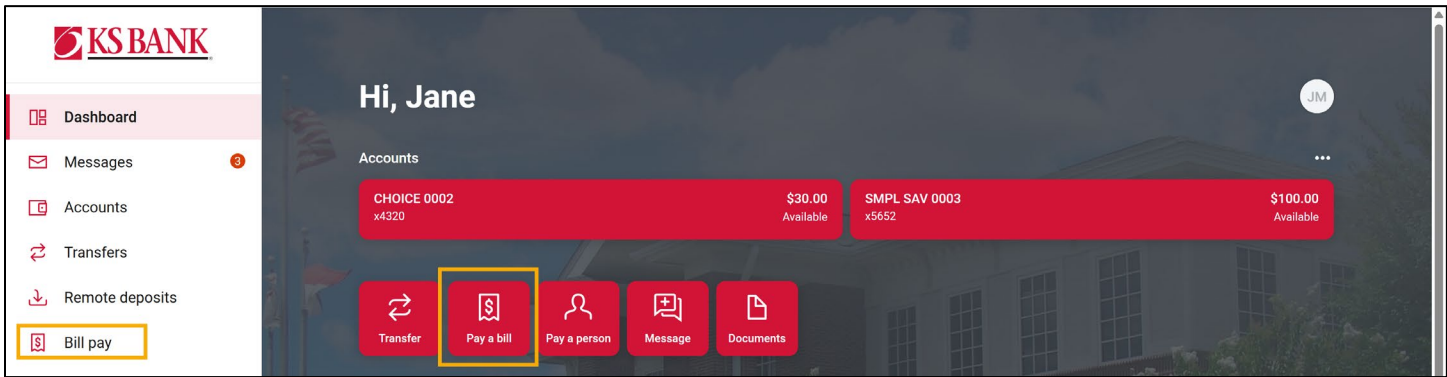
# Digital Banking User Guide

## Add a Payee

### Add a Company

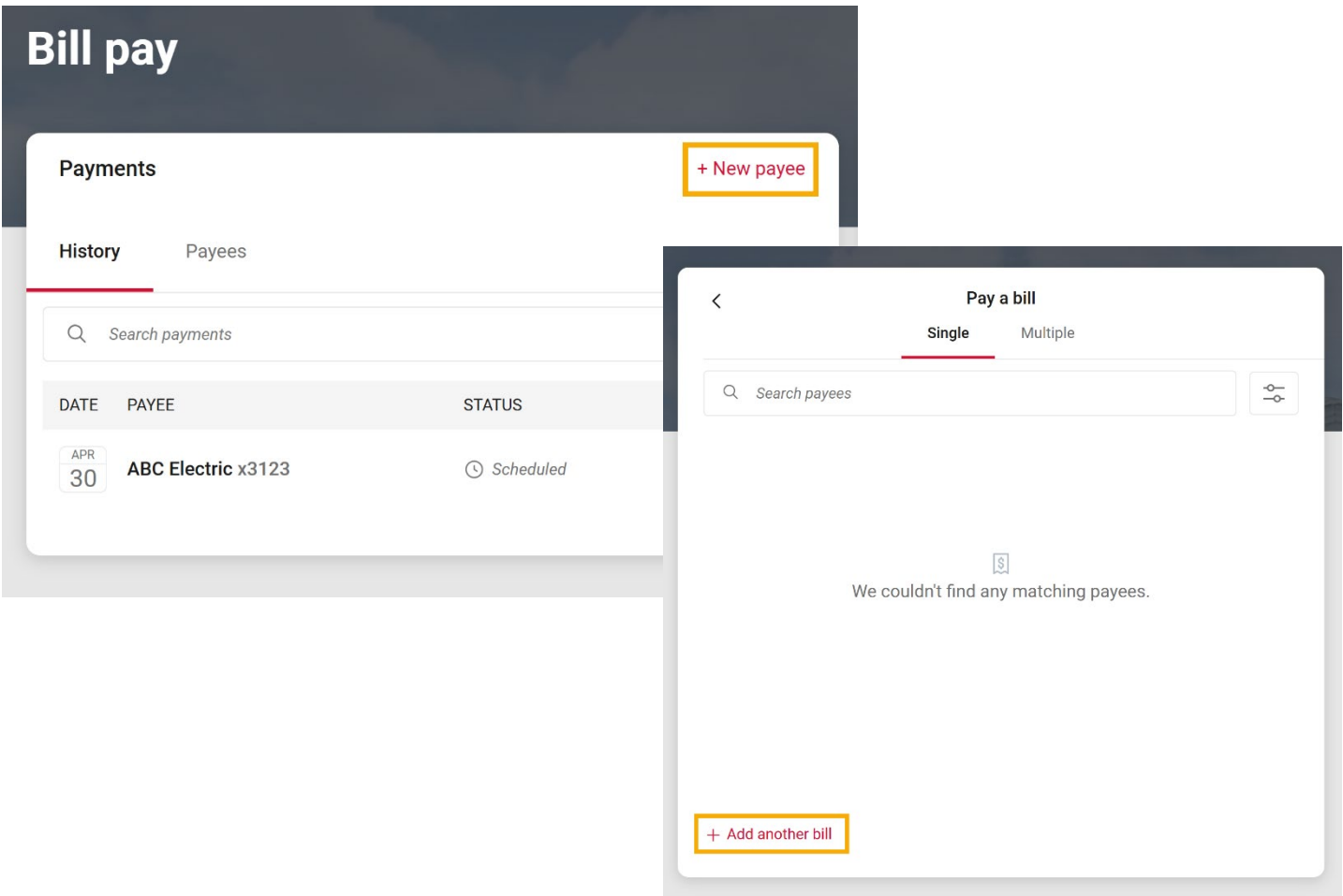
#### Step 1

Click **Bill Pay** or **Pay a bill**.



#### Step 2

Click **+ New Payee** and select **Company** or **+ Add another bill**



# Digital Banking User Guide

### Step 3

Enter the payee’s information and click **Submit**.

<

Add a bill

Payee name

Payee nickname (optional)

Phone number

Account number

Name on bill (optional)

Payee address

Street line 1

Street line 2 (optional)

City

State

Zip

Submit

### Step 4

Review your confirmation and click **I’m done**. Your payee will appear on the Bill Pay page under the Payees tab.

Bill pay

Payments

+ New payee

History

Payees

Search payees

TYPE	PAYEE	METHOD
	ABC Electric x3123	Check >

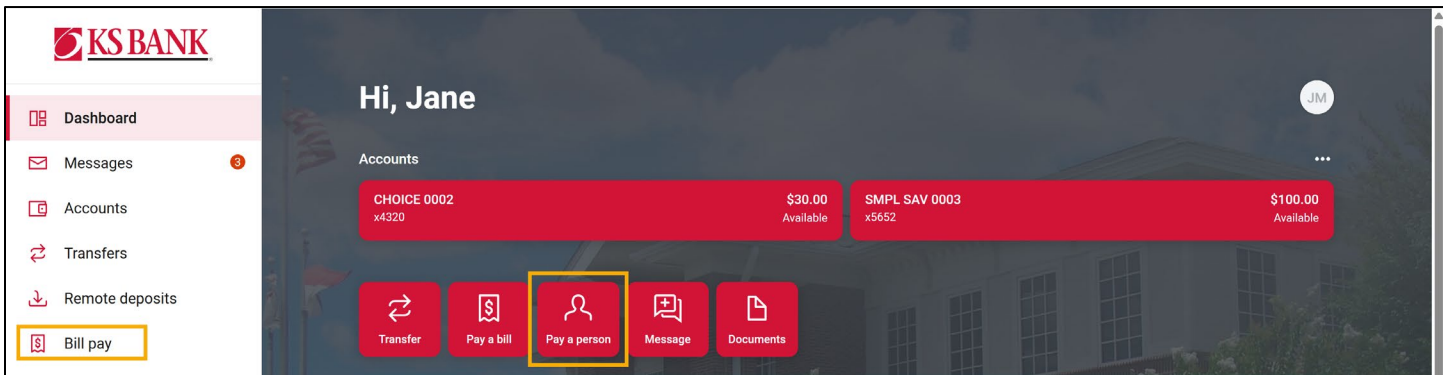


# Digital Banking User Guide

## Add a Person

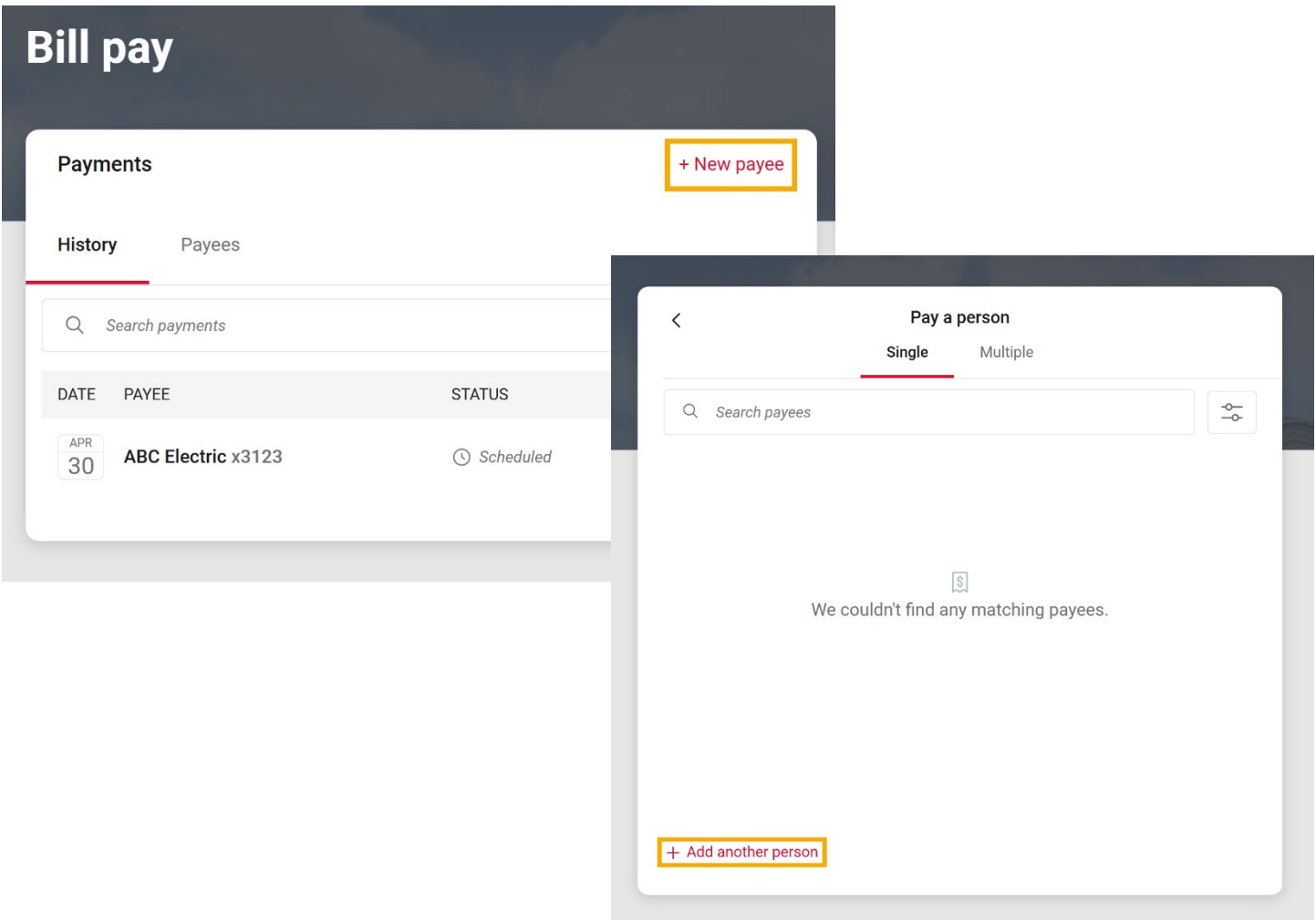
### Step 1

Click **Bill Pay** or **Pay a person**.



### Step 2

Click **+ New Payee** and select **Person** or **+ Add another person**.

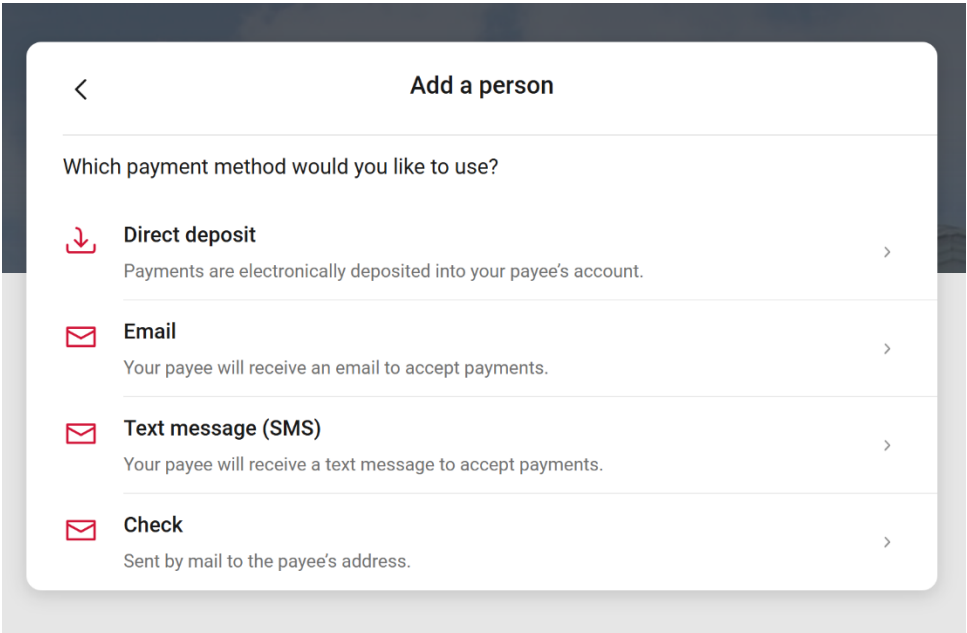


# Digital Banking User Guide

## Step 3

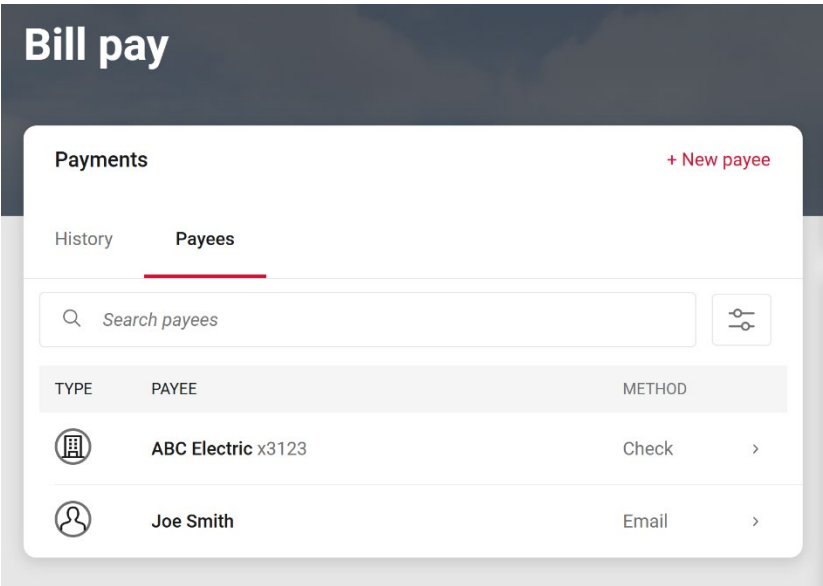
Choose how to deliver the payment and complete the required fields.  
You may be prompted to enter your password to authenticate.

- **Direct Deposit** - Requires you to enter the payee’s account and routing numbers. Payments will be deposited into your payee’s account within 1-3 business days.
- **Email** - Create a keyword and share it with your payee. Your payee receives a link via email and enters the shared keyword. Payments will transfer electronically once they complete the setup by entering their account information.
- **Text Message** - You will create a keyword and share it with your payee. They receive a link via text and enter the shared keyword. Payments transfer electronically once they complete the setup by entering their account information.
- **Check** - Sent by mail to the payee’s address.



## Step 4

Review your confirmation and click **I’m done**.  
  
Your payee will appear on the Bill Pay page under the Payees tab.

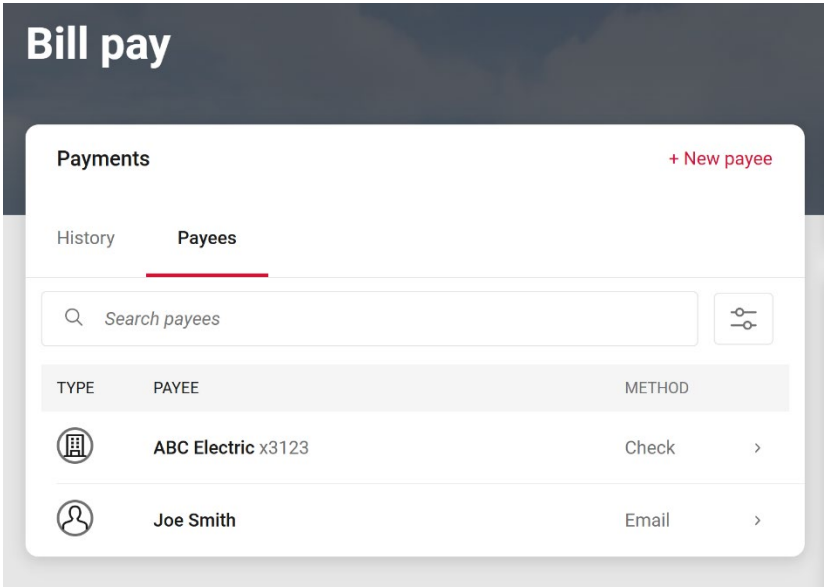


# Digital Banking User Guide

## Edit or Delete a Payee

### Step 1

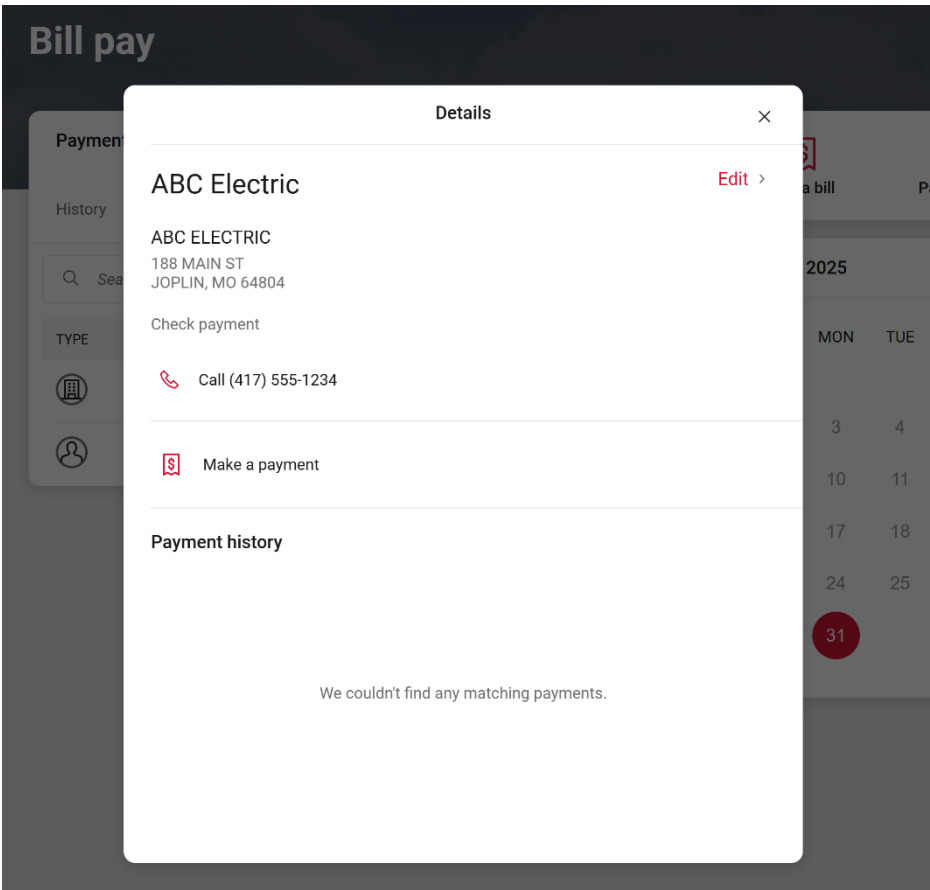
Navigate to the **Bill pay** page and select the **Payees** tab.



### Step 2

Select the payee and click **Edit**.

You may be prompted to authenticate.



# Digital Banking User Guide

## Step 3

Modify the payee’s information or click the **trash can** icon to delete.

Edit payee

Payee name

ABC ELECTRIC

Payee nickname (optional)

ABC Electric

Phone number

(417) 555-1234

Account number

x3123

Name on bill (optional)

MINNIE MOUSE

Payee address

Street line 1

188 MAIN ST

Street line 2 (optional)

City

JOPLIN

State

MO

Zip

64804

Default pay from account

CHOICE 0002

If you have more than one account with bill pay enabled, you may select a different account to use with this payee.

Save changes

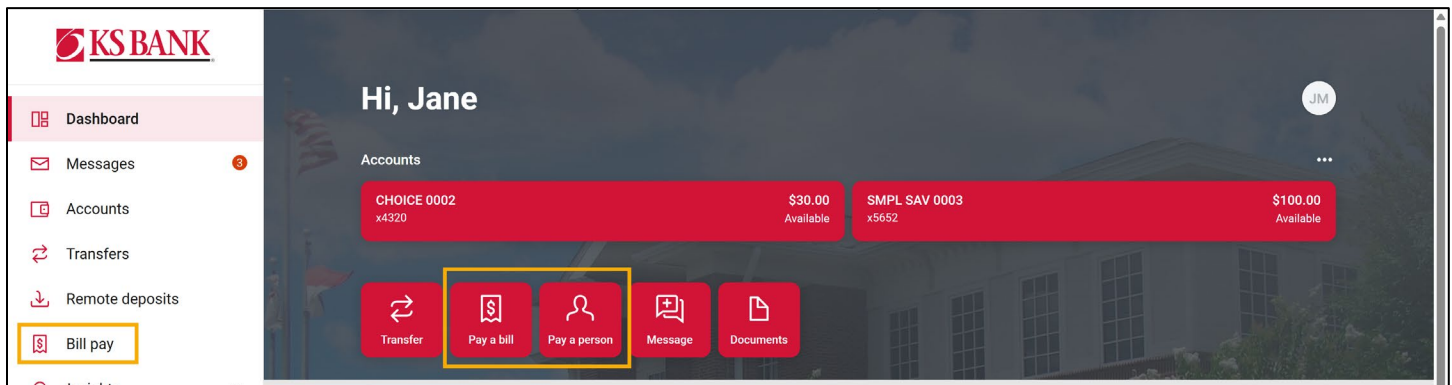
# Digital Banking User Guide

## Pay Bills

### Pay a Single Bill or Person

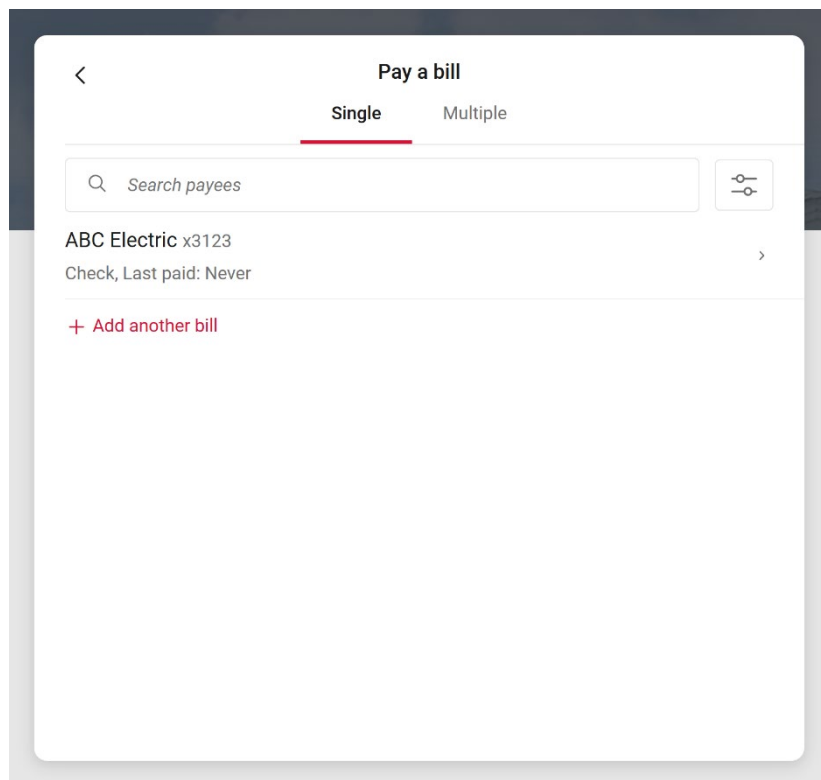
#### Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or go to the **Bill pay** page.



#### Step 2

Select the **payee** to send a payment to.



# Digital Banking User Guide

## Step 3

Select the account to pay from and enter the amount. Click **More options** to set a recurring frequency or schedule for a later date. Click **Submit**.

<

Payment  
ABC Electric

From

CHOICE 0002  
x4320

Amount

\$1.00

More options

Submit

Payment initiated tomorrow by check, estimated arrival Apr 8

## Step 4

Review your confirmation and click **Done**. Your payment will appear on the Bill Pay page under the History tab.

Bill pay

Payments

+ New payee

History

Payees

Q

Search payments

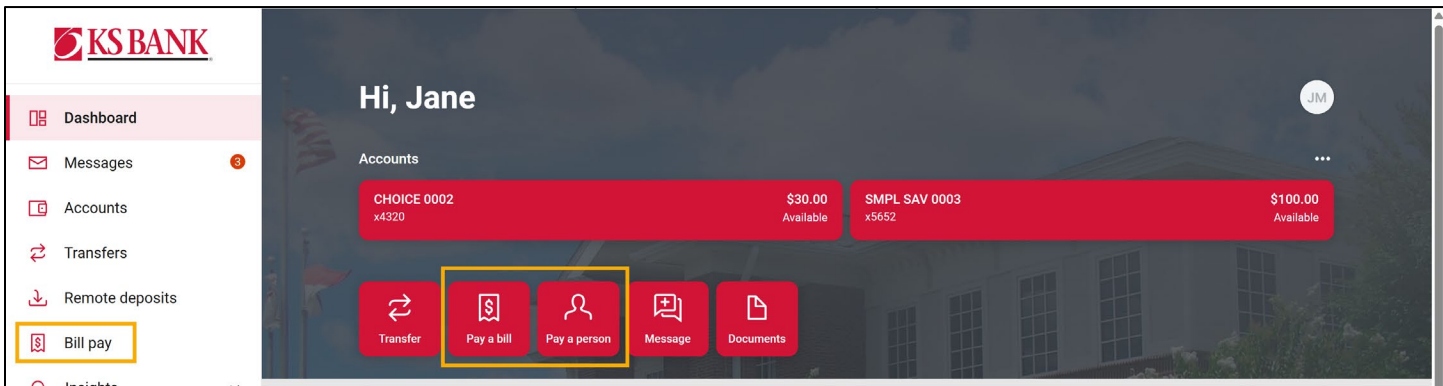
DATE	PAYEE	STATUS	AMOUNT
<div>APR 30</div>	ABC Electric x3123	<div>⌚</div> Scheduled	\$1.00 >

# Digital Banking User Guide

## Pay Multiple Bills or People

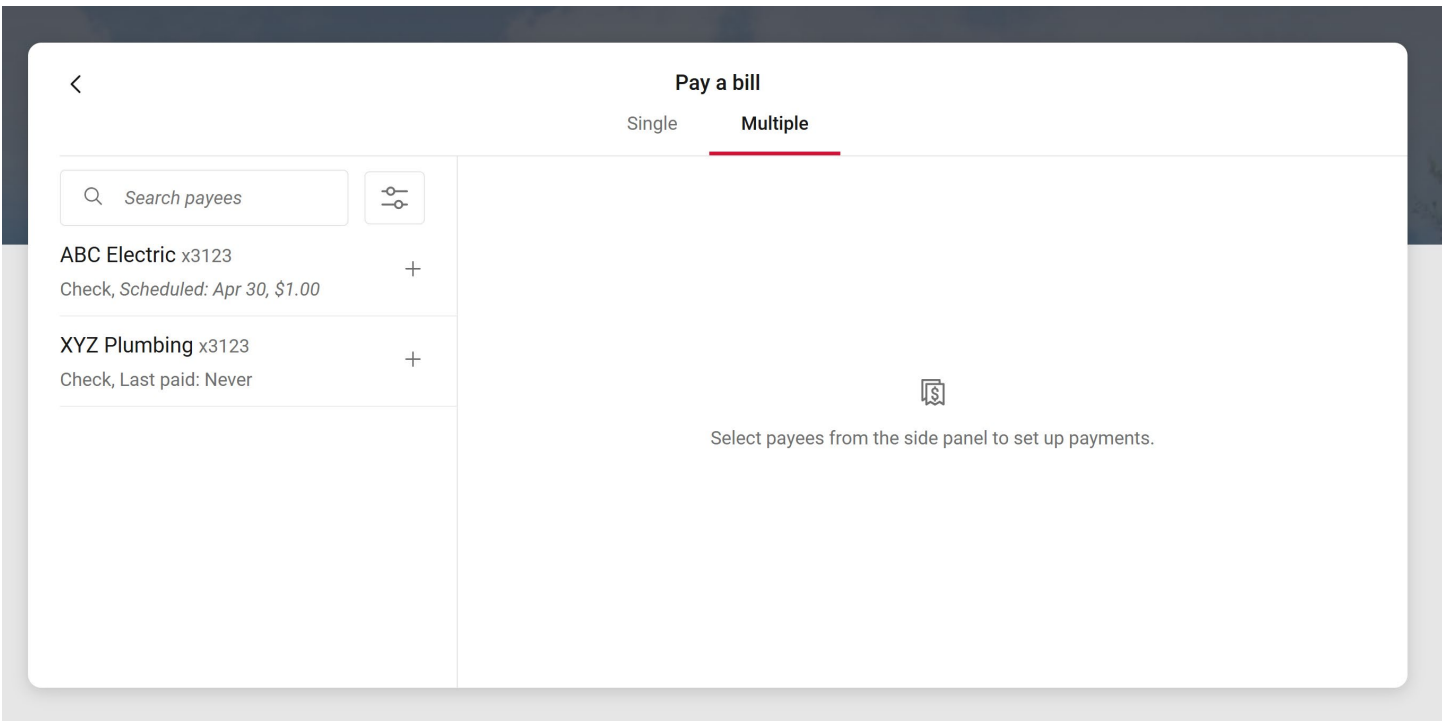
### Step 1

Select **Pay a Bill** or **Pay a Person** from the **Dashboard** or the **Bill pay** page.



### Step 2

Select the **Multiple** tab and click the + next to the payees to send payments to.



# Digital Banking User Guide

## Step 3

Select the account to pay from, choose the date to send, and enter the amount. Click **Review and pay** then **Submit payments**.

<

Pay a bill

SingleMultiple

Search payees

ABC Electric x3123  
Check, Scheduled: Apr 30, \$1.00

XYZ Plumbing x3123  
Check, Last paid: Never

ABC Electric x3123

FromCHOICE 0002 (x4320)

Send onApr 1

Amount\$ 1.00

Arrives by Apr 8

XYZ Plumbing x3123

FromCHOICE 0002 (x4320)

Send onApr 1

Amount\$ 1.00

Arrives by Apr 8

Review and pay (2)

Scheduled payments can be reviewed on the **Dashboard** or on the **Bill pay** page.

Bill pay

Pay a bill

Pay a person

Manage payments

ABC Electric x6789  
Scheduled for Sep 30

\$1.00

XYZ Plumbing x6789  
Scheduled for Sep 30

\$1.00

See more

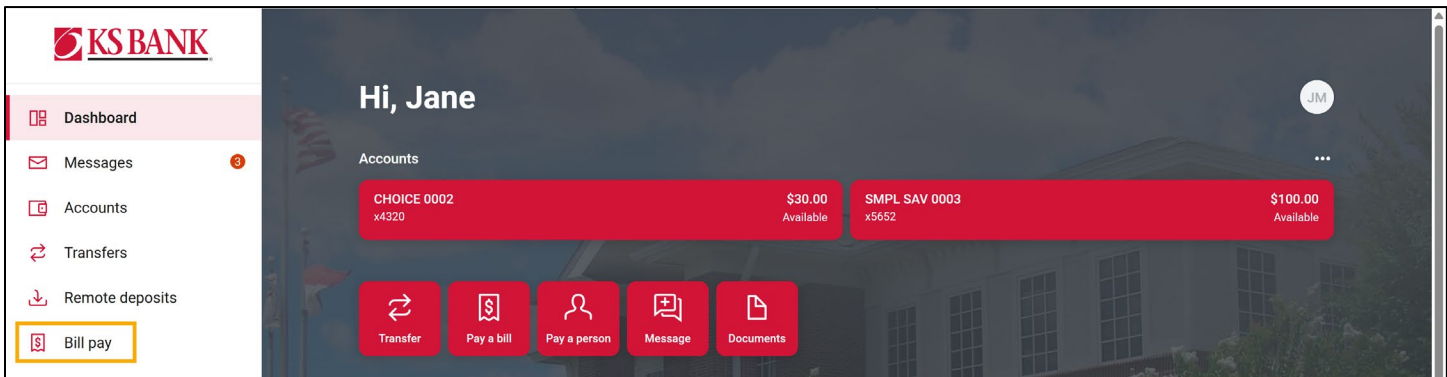


# Digital Banking User Guide

## Edit or Delete a Payment

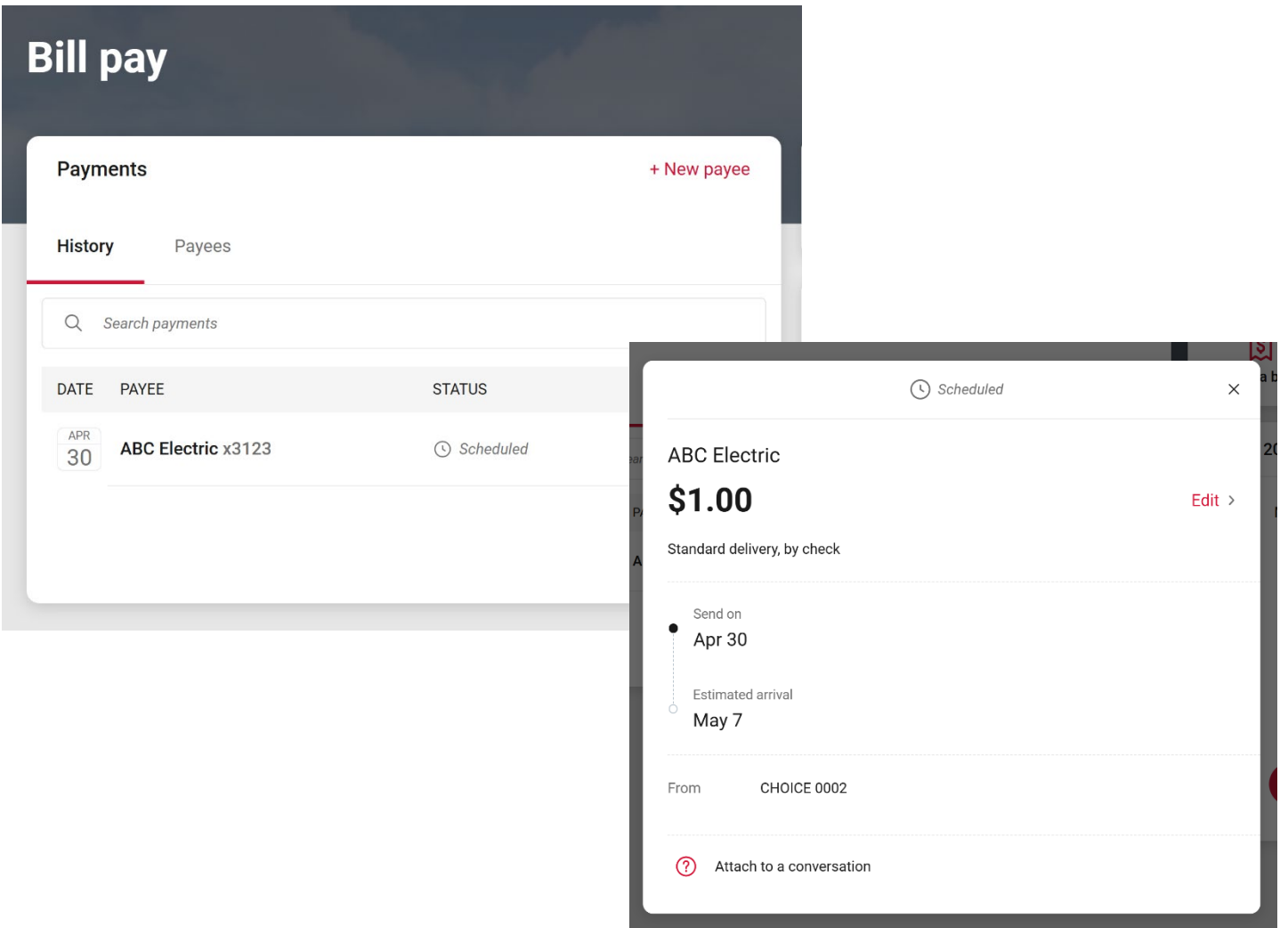
### Step 1

Click **Bill Pay**.



### Step 2

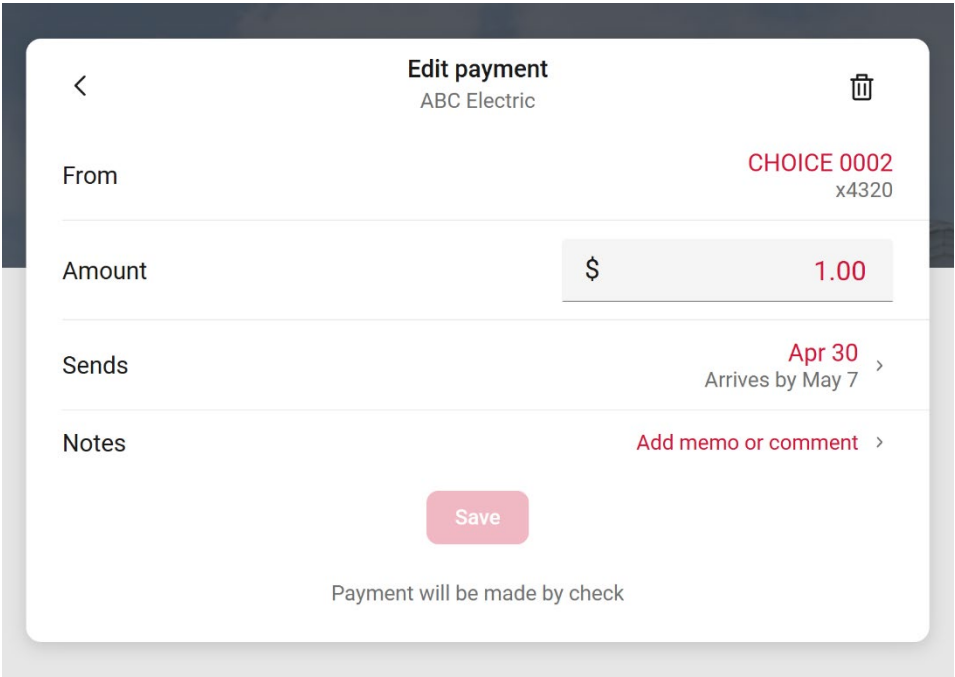
Under the **History** tab, select your payment and click **Edit**.



# Digital Banking User Guide

## Step 3

Modify the details or click the trash can icon to delete.



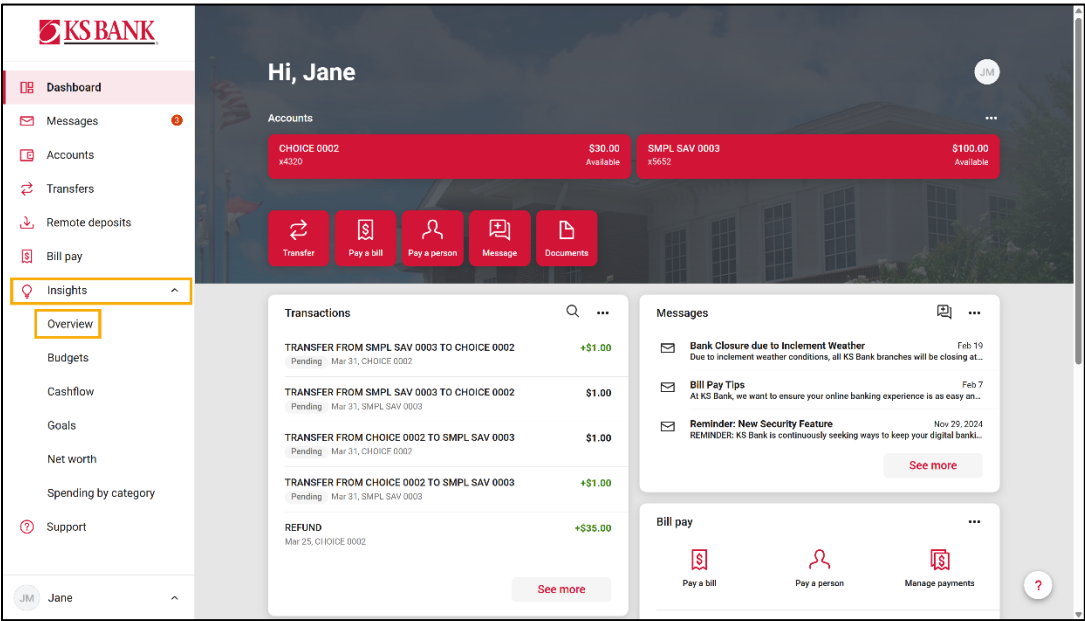
## Insights

Use this tool to create budgets, track spending, and set goals.

## Overview

### Step 1

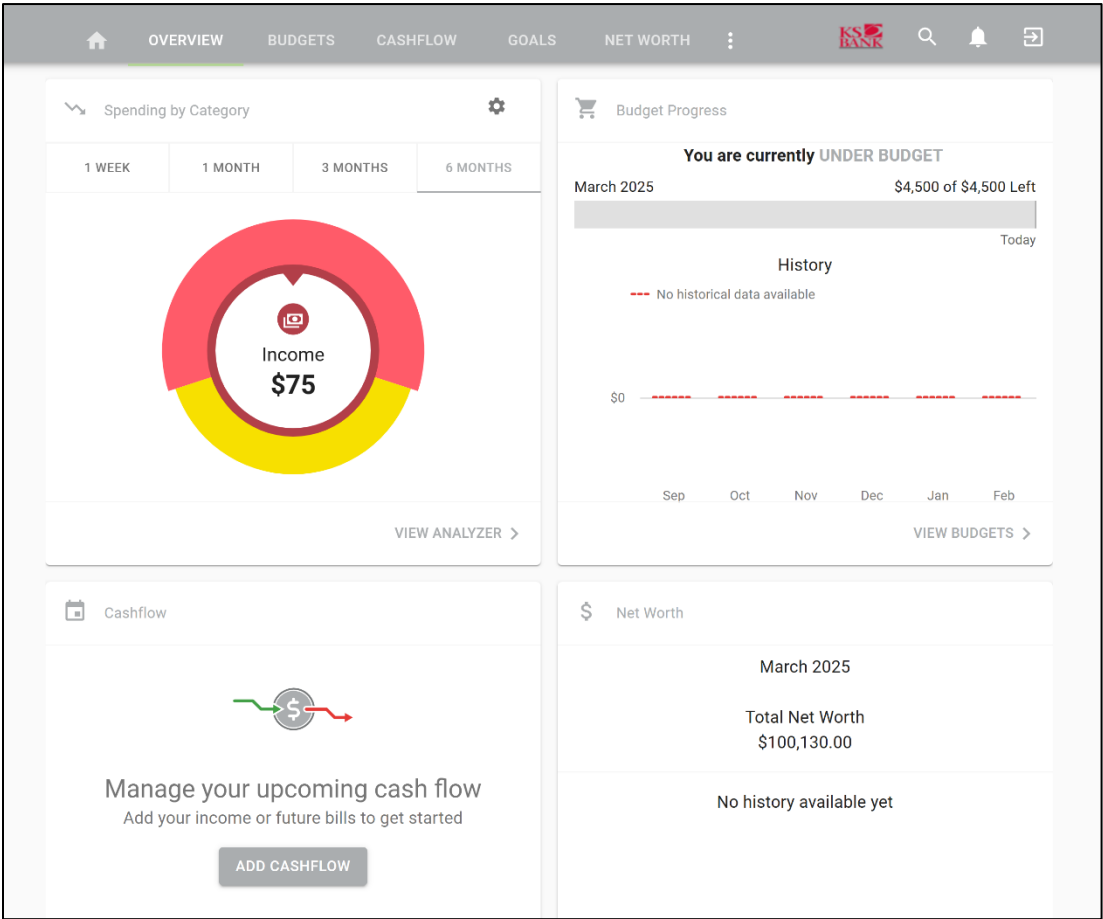
Select **Insights** and click **Overview**.



# Digital Banking User Guide

## Step 2

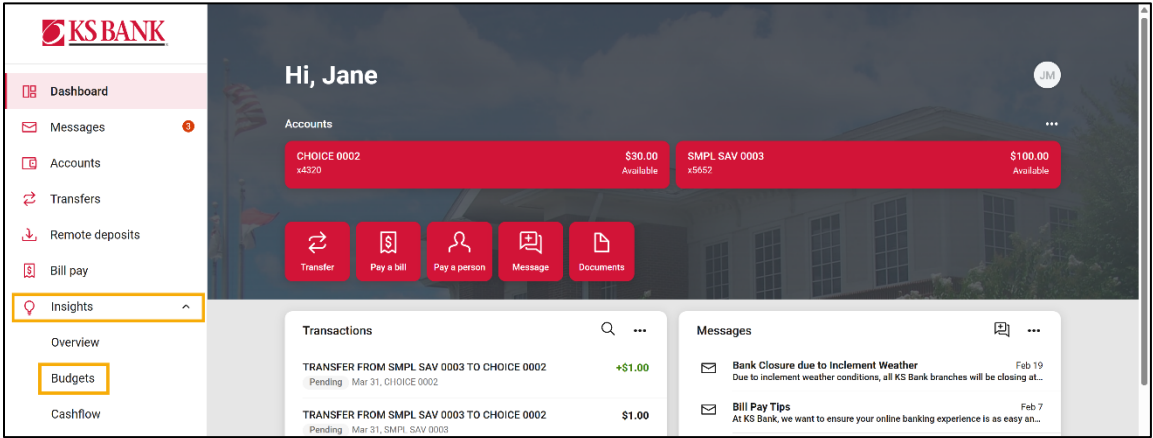
Review information such as spending by category, budget progress, net worth, and more.



## Create a budget

### Step 1

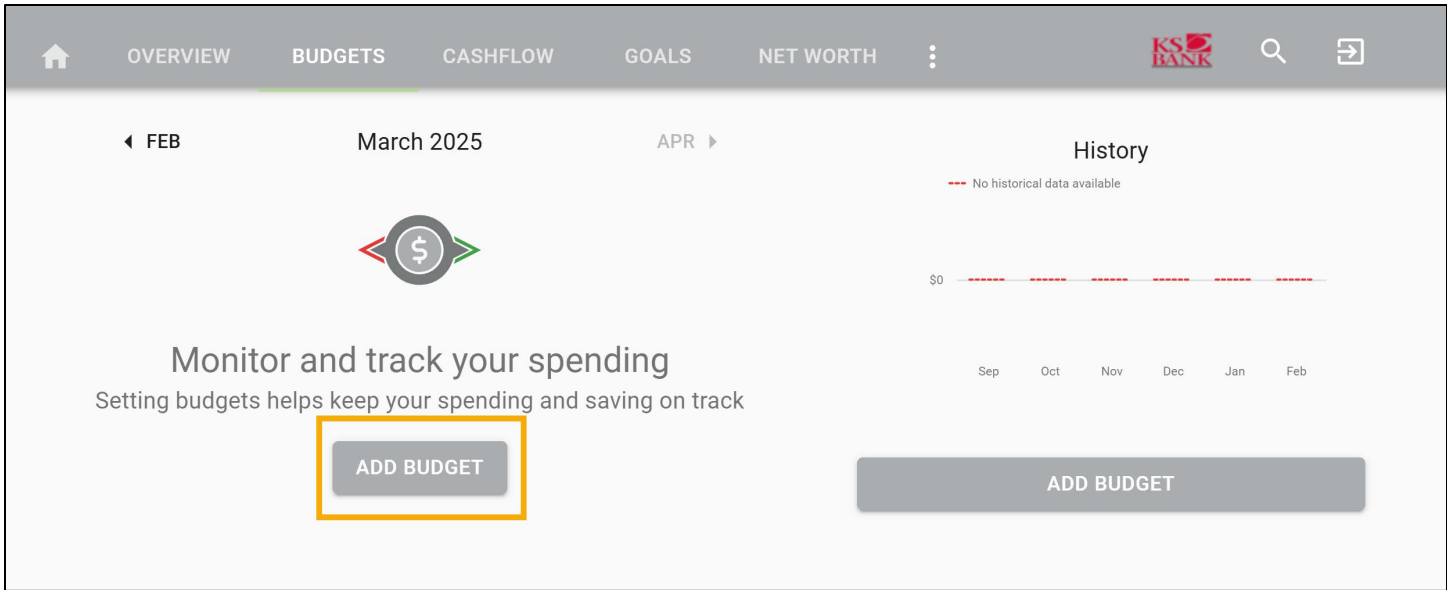
Select **Insights** and then click **Budgets**.



# Digital Banking User Guide

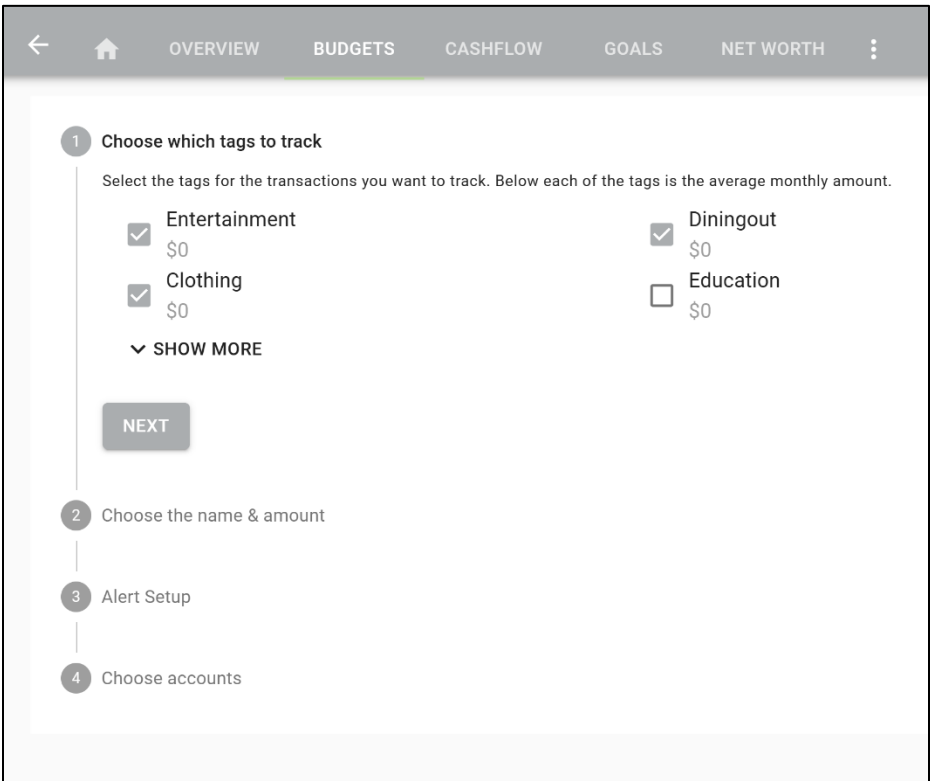
## Step 2

Click **ADD BUDGET**



## Step 3

Choose which category tags to track then click **NEXT**.



# Digital Banking User Guide

## Step 4

Enter a name for your budget, enter your monthly limit, and click **NEXT**.

←

🏠

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮

✓

Choose which tags to track

2

Choose the name & amount

Budget Name \*

Monthly Budget

Monthly Limit \*

\$ 4,500

BACK

NEXT

3

Alert Setup

4

Choose accounts

## Step 5

Check the box to have alerts sent regarding your budget and click **NEXT**.

←

🏠

OVERVIEW

BUDGETS

CASHFLOW

GOALS

NET WORTH

⋮

✓

Choose which tags to track

✓

Choose the name & amount

3

Alert Setup

✓

Create an alert for your budget

BACK

NEXT

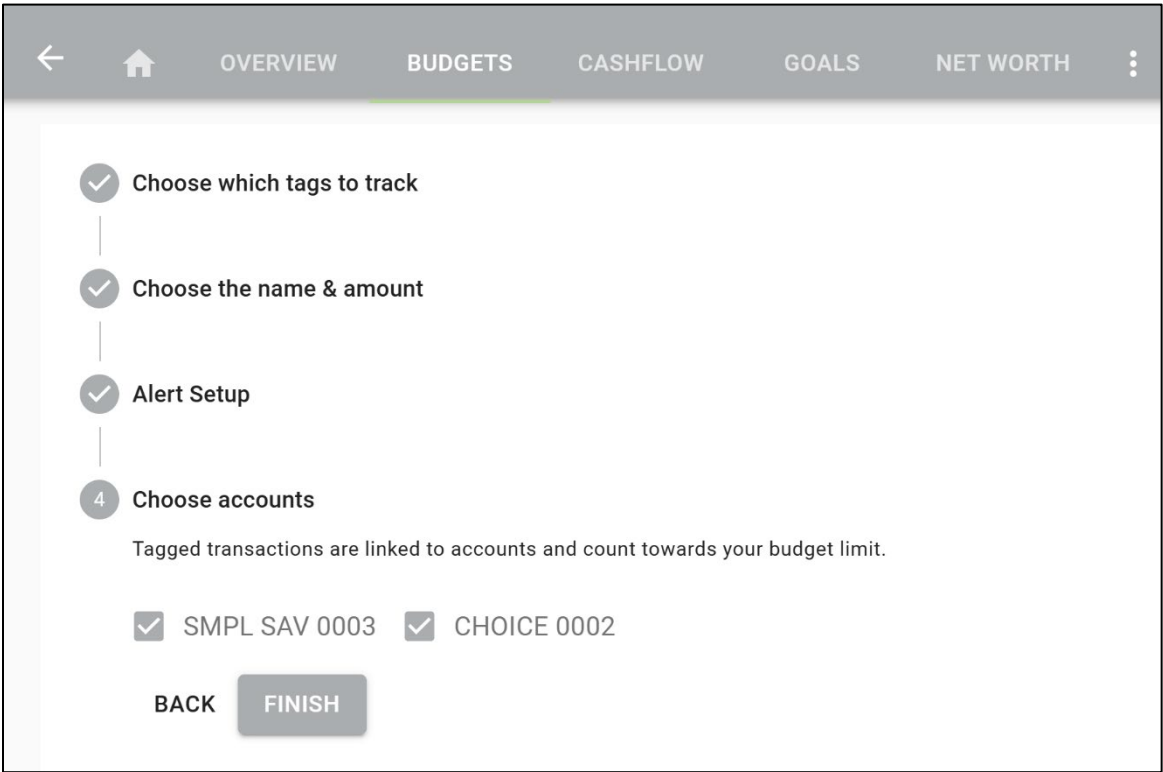
4

Choose accounts

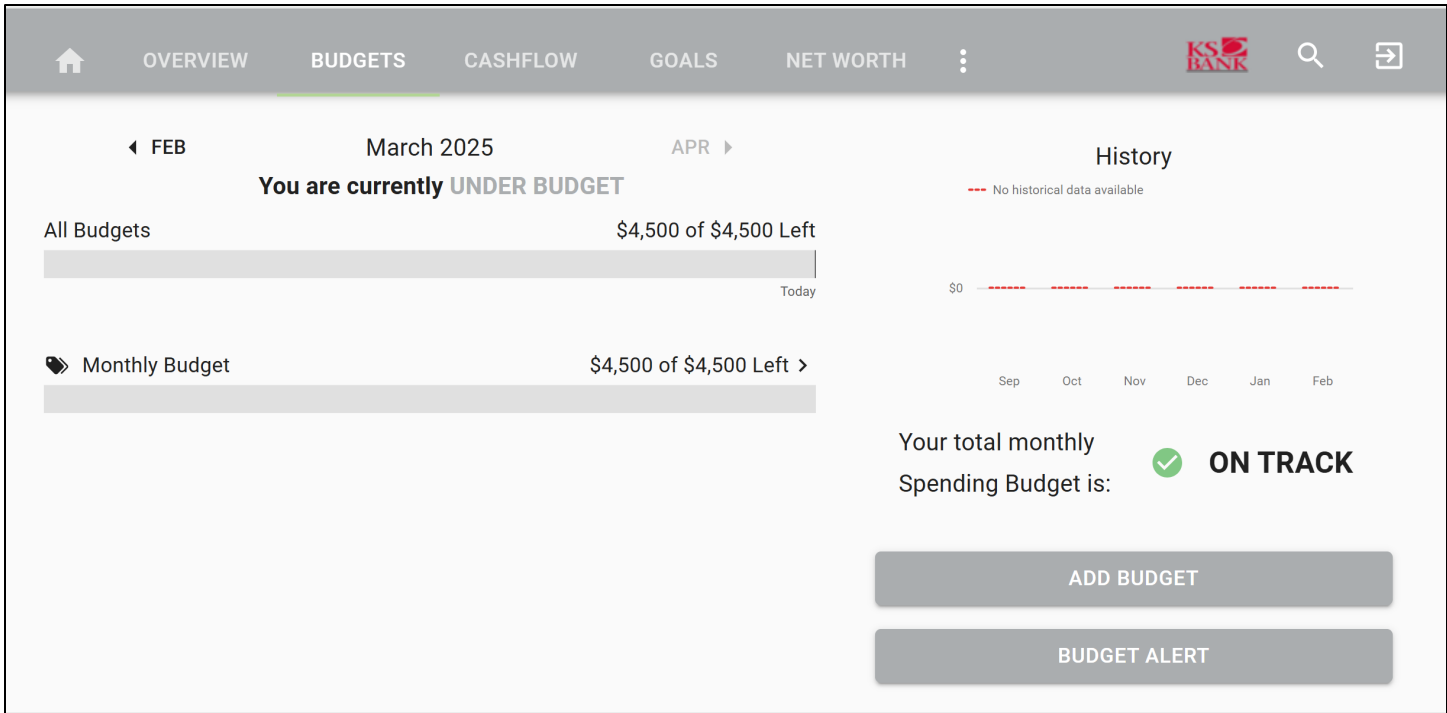
# Digital Banking User Guide

## Step 6

Choose the accounts to track for your budget and click **FINISH**.



Your budget will appear on the BUDGETS page. Select the budget to modify or delete at any time.

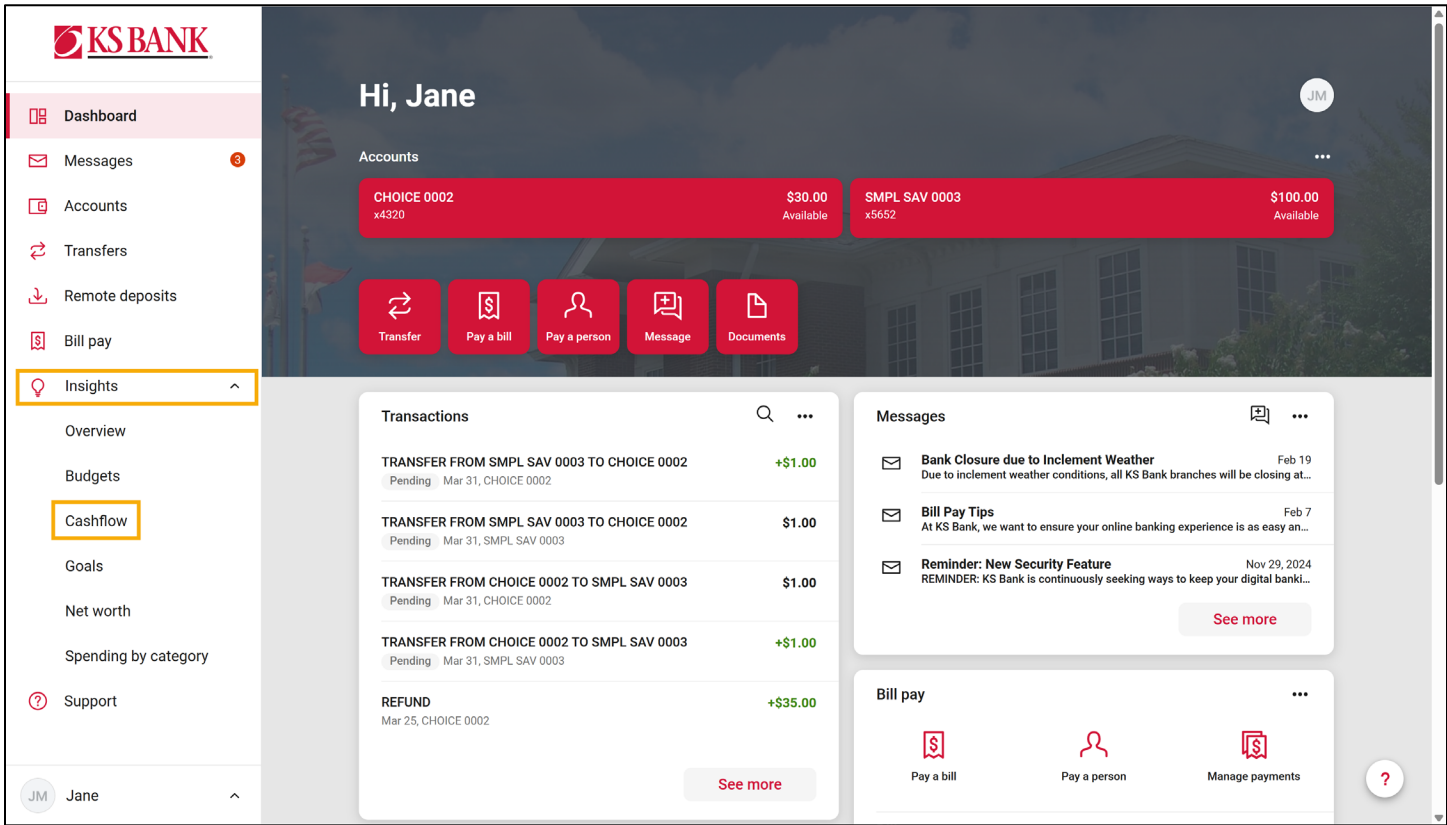


# Digital Banking User Guide

## Create cashflow

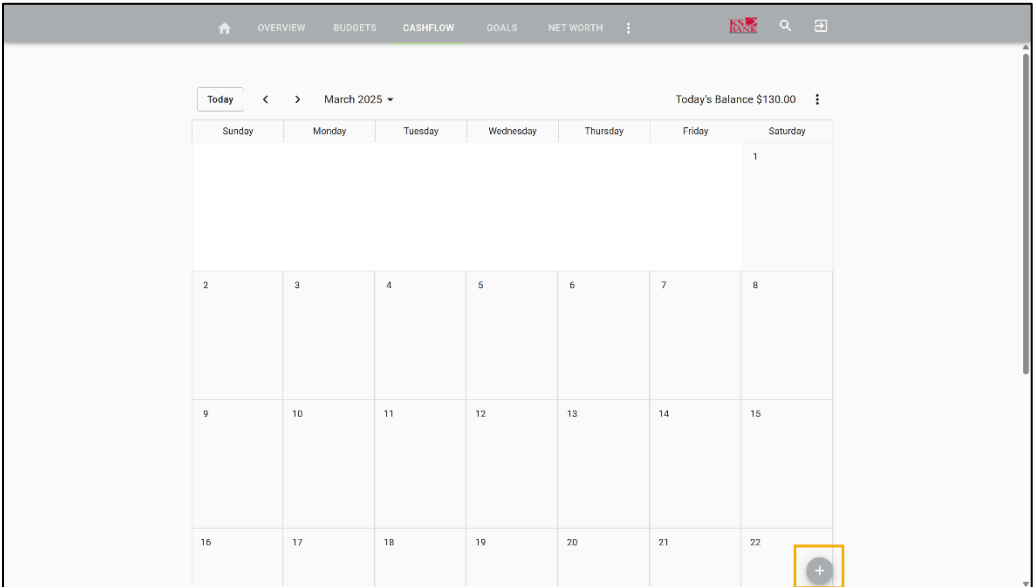
### Step 1

Select **Insights** and click **Cashflow**.



### Step 2

Click the + to add a bill or income to the calendar.



# Digital Banking User Guide

## Step 3

Enter a name for the item and select whether it is a bill or income. Enter the amount, frequency, and the date. Click **SAVE**.

×

Income Name \*

Income

BILL

INCOME

Amount \*

\$1,000.00

Frequency \*

Weekly

Start On Date

Mar 31, 2025

SAVE

The item will appear on the calendar. Select the item to modify or delete at any time.

23	24	25	26	27	28	29
30	<div>31<div>Income ✓\$1,000.00</div><div>Daily Balance\$130.00</div></div>					

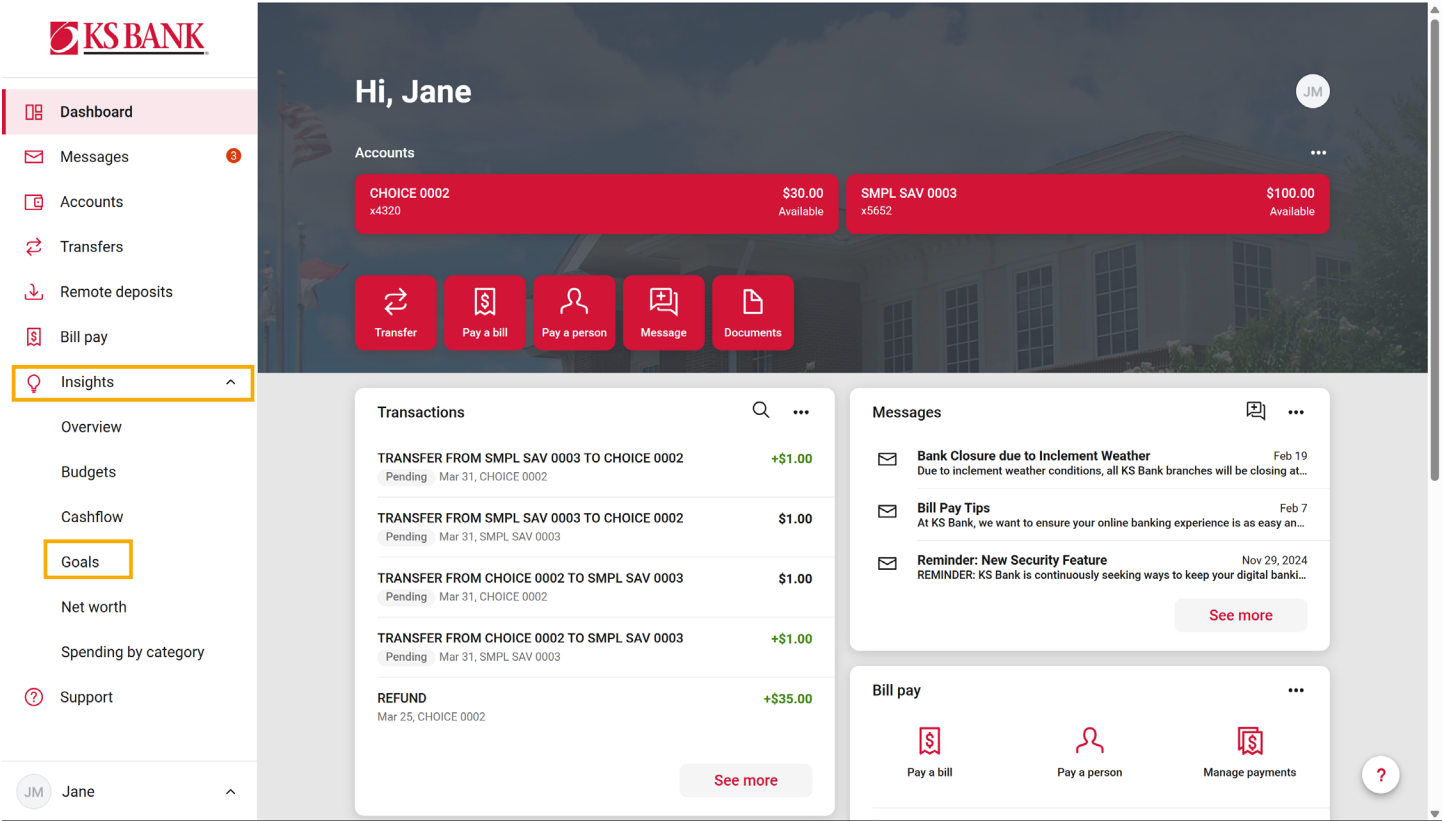


# Digital Banking User Guide

## Create a goal

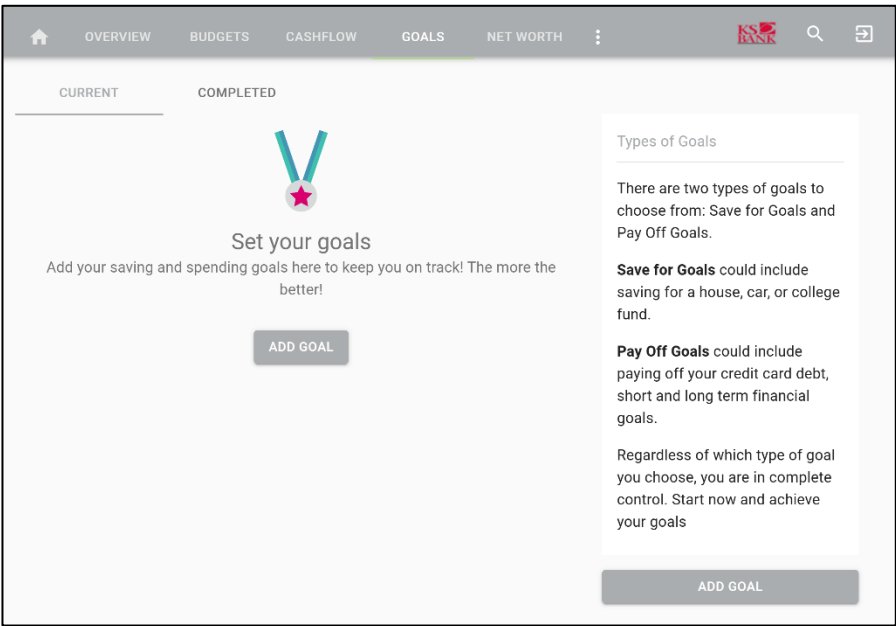
### Step 1

Select **Insights** and click **Goals**.



### Step 2

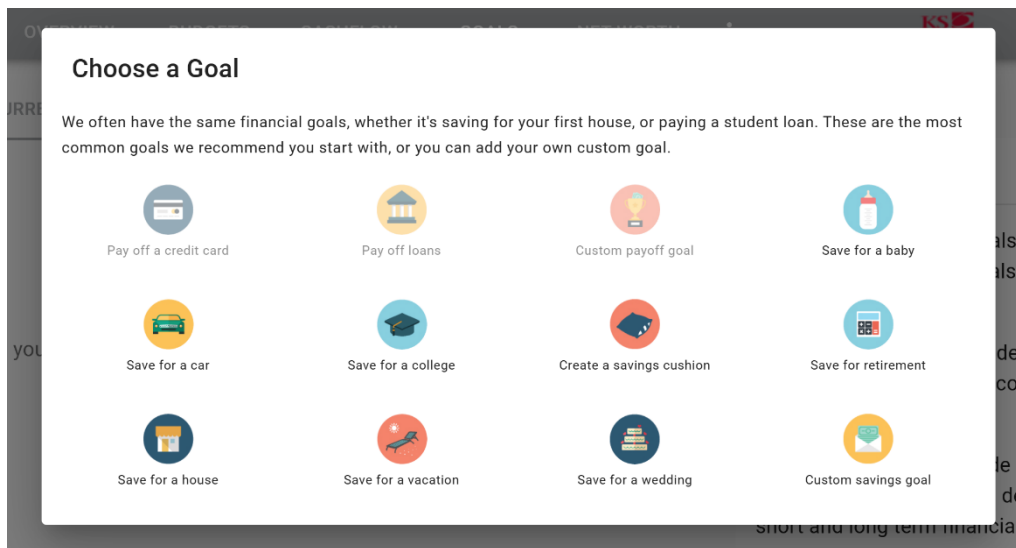
Click **ADD GOAL**.



# Digital Banking User Guide

## Step 3

Choose a popular type of goal or select **Custom savings goal**.



## Step 4

Enter a name for the goal, select the account to track, and enter the amount you want to save. Choose to complete the goal by a particular date to have a monthly savings amount calculate for you or enter the amount you wish to save. Click **SAVE**.

← **HOME** OVERVIEW BUDGETS CASHFLOW **GOALS** NET WORTH

Add Save For Goal

Save for a vacation

Accounts

SMPL SAV 0003 - \$100.00

Amount you want to save \*

\$ 100.00

This account has **\$100.00**. Start tracking \$ 100.00 towards my goal

Completion (Choose One)

☒ Complete By Date

Pick a Date

☐ Monthly Payment

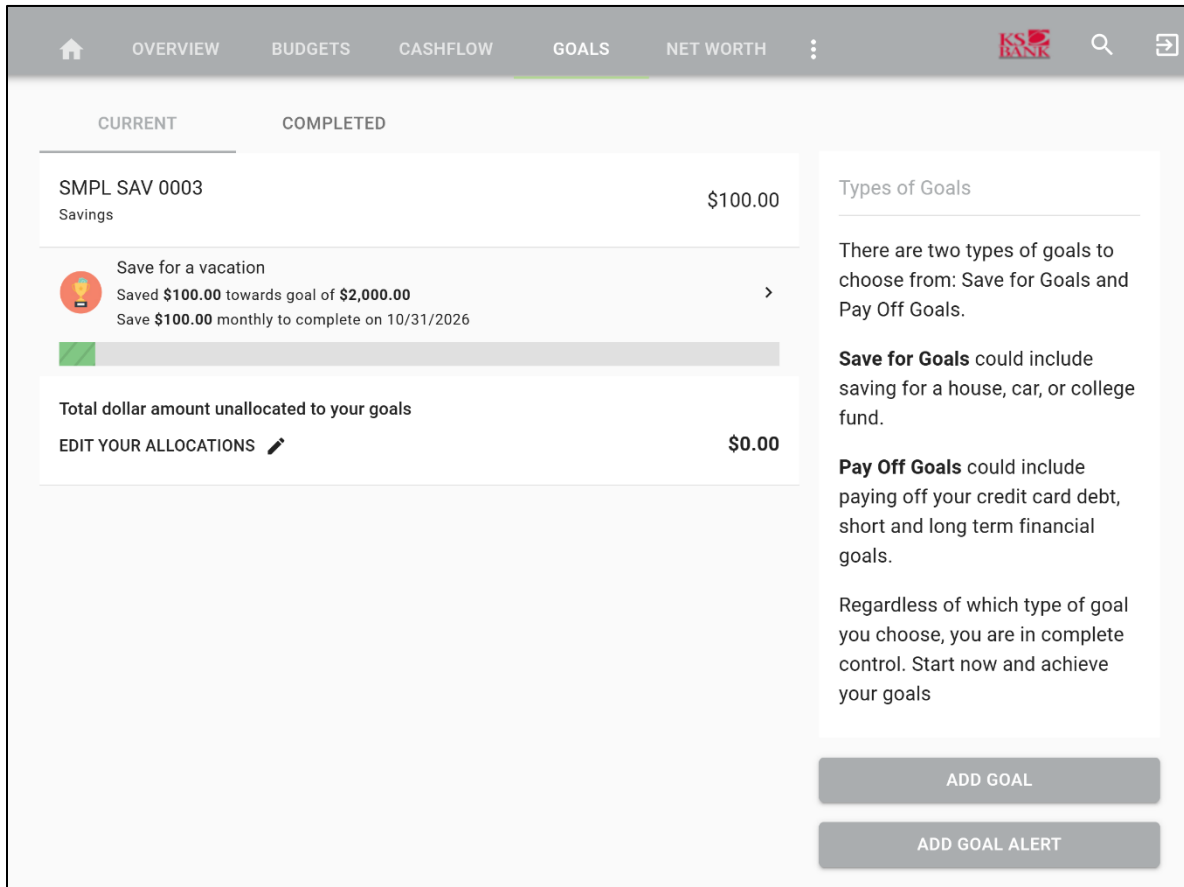
\$

☒ Create an alert for your goal

CANCEL SAVE

# Digital Banking User Guide

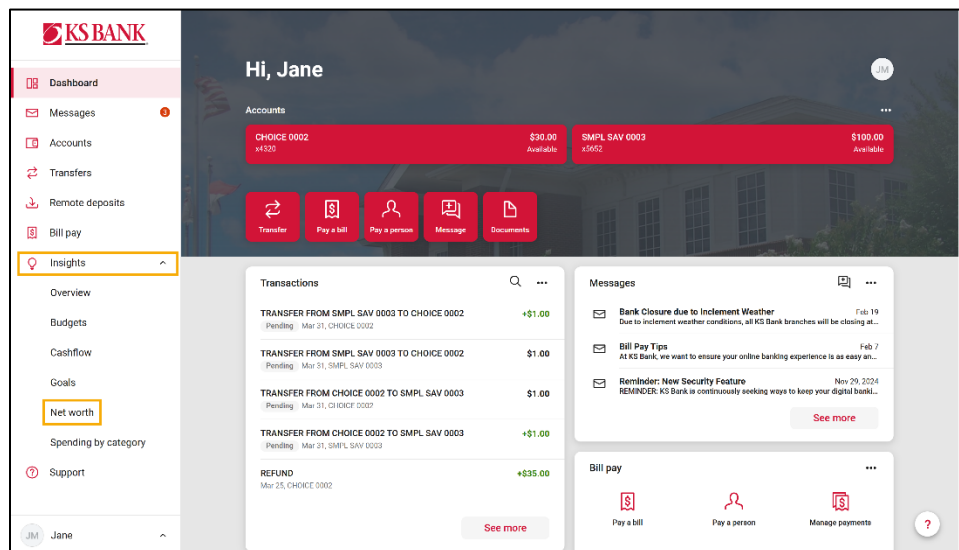
Your goal will appear on the GOALS page. Select the goal to modify or delete at any time.



## Net worth

### Step 1

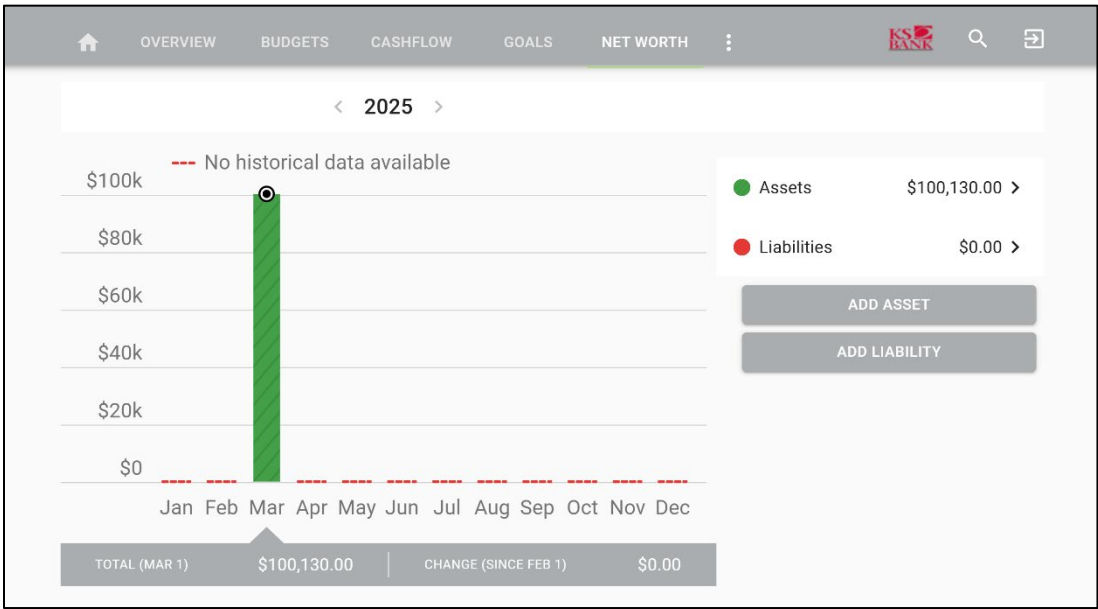
Select **Insights** and click **Net worth**.



# Digital Banking User Guide

## Step 2

Click **ADD ASSET** or **ADD LIABILITY** to link add an account from another institution.



## Step 3

Click **LINK ACCOUNT** to securely link your accounts at other financial institutions or enter the information in the Unlinked Asset/Liability section.

The screenshot shows the 'NET WORTH' section with a list of assets. The top of the page has a navigation bar with icons for home, overview, budgets, cashflow, goals, and net worth, along with a search icon and a share icon. Below the navigation bar, a table lists the assets:

Asset Name	Value	Action
SMPL SAV 0003	\$100.00	>
CHOICE 0002	\$30.00	>
House	\$100,000.00	>

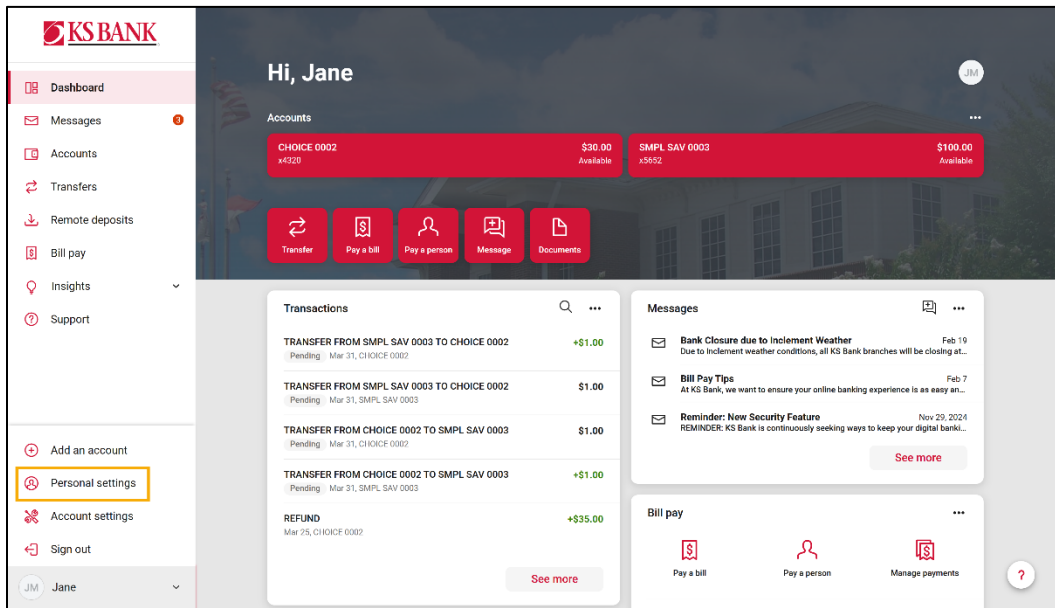
To the right of the table, there is a 'Linked Asset' section with a question: 'Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.' Below this question is a 'LINK ACCOUNT' button. Further down, there is an 'Unlinked Asset' section with two input fields: 'Name \*' and 'Amount \*'. The 'Amount \*' field has a dollar sign (\$) next to it. At the bottom right, there are two buttons: 'CANCEL' and 'SAVE'.

# Digital Banking User Guide

## Settings

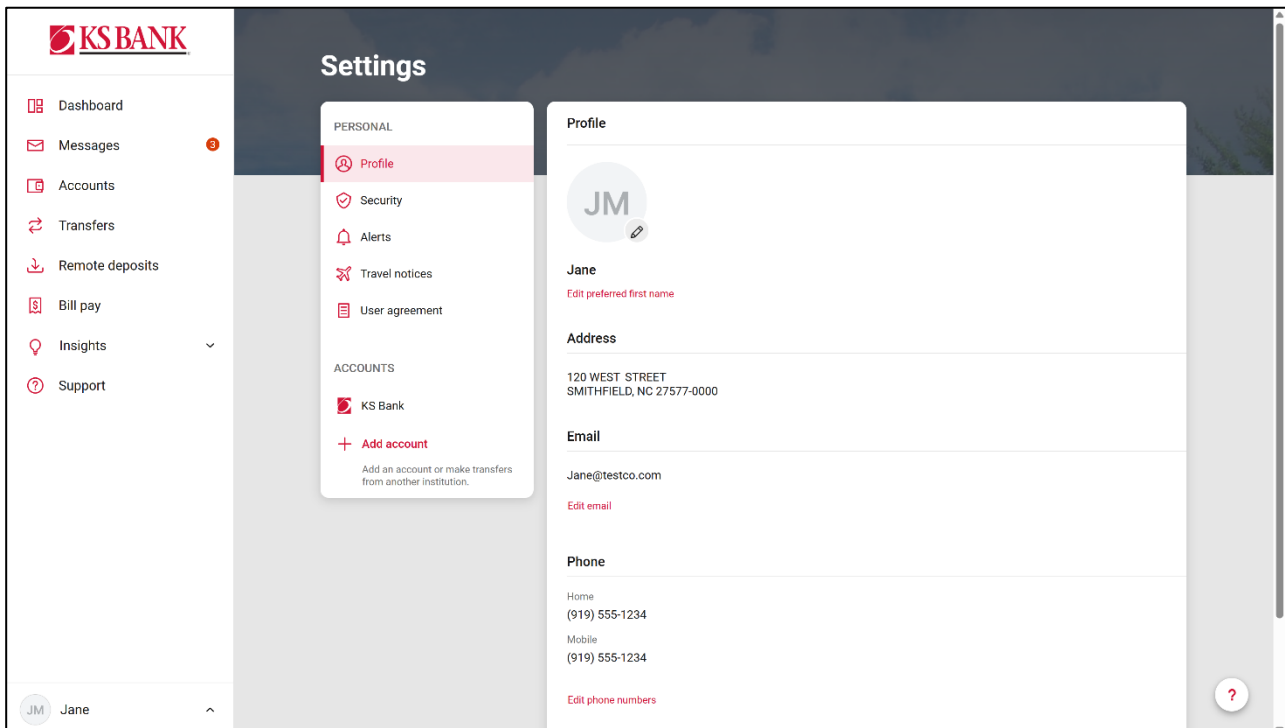
Manage your profile, security, and other features.

Click your name at the bottom left of the Dashboard and select **Personal Settings**.



## Profile

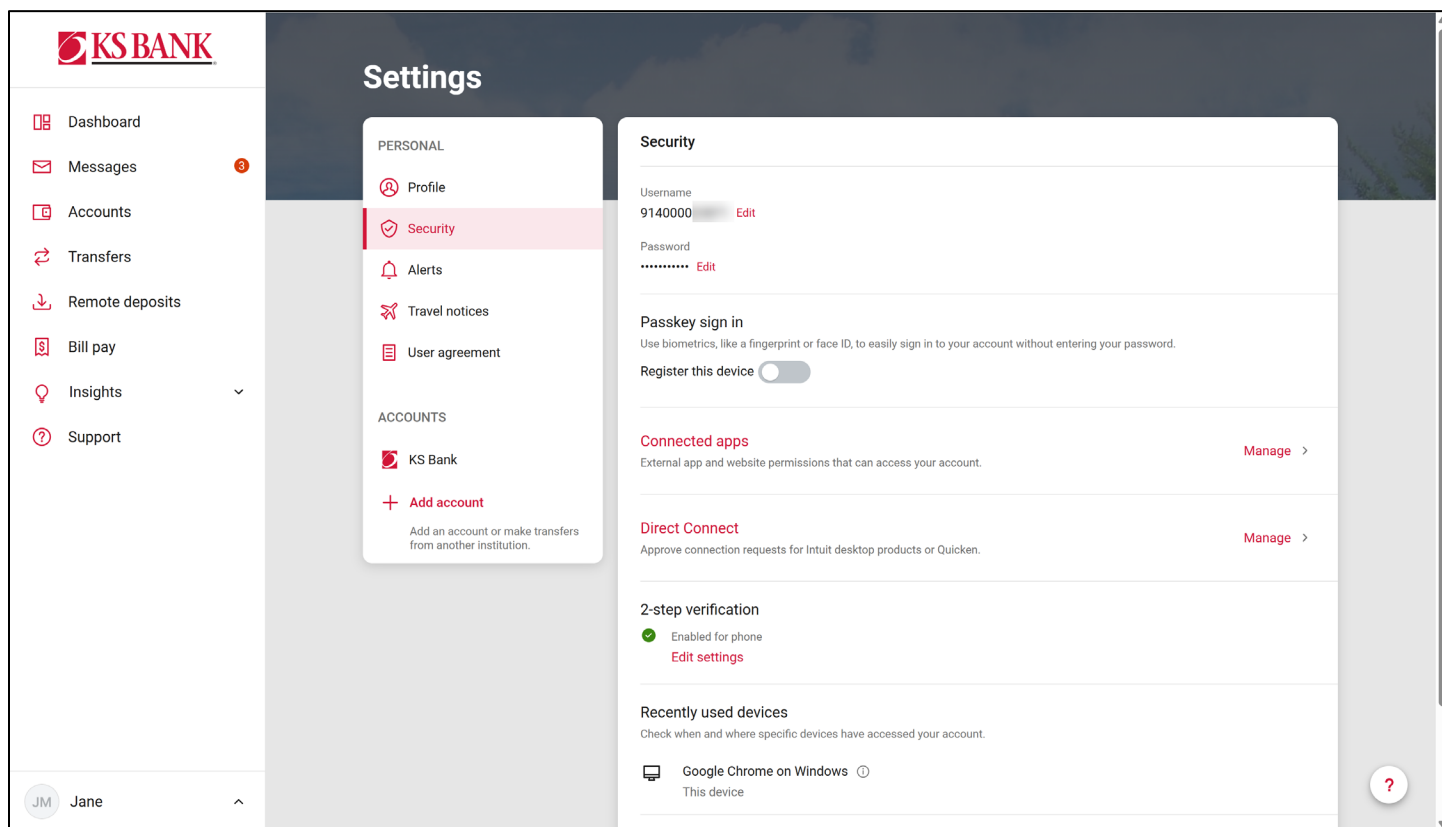
1. **Photo** - Click the **pencil icon** to upload a profile picture, if desired.
2. **First Name** - Click **Edit preferred first name** to change how your name is displayed in online banking.
3. **Email** - Click **Edit email** to change your email address.
4. **Phone** - Click **Edit phone numbers** to modify your phone number.



## Security

1. **Credentials** - Click **Edit** to update your username and or change your password.
2. **Connected apps** - Manage external apps and websites that can access your account.
3. **Direct Connect** - Approve connection requests for Intuit desktop products or Quicken.
4. **Two-factor authentication** - Remove or add additional authentication methods.
5. **Recently used devices** - Review devices that have accessed your account. Click Remove to require that device to authenticate with two-factor authentication upon their next login.

You may be prompted to authenticate your identity.

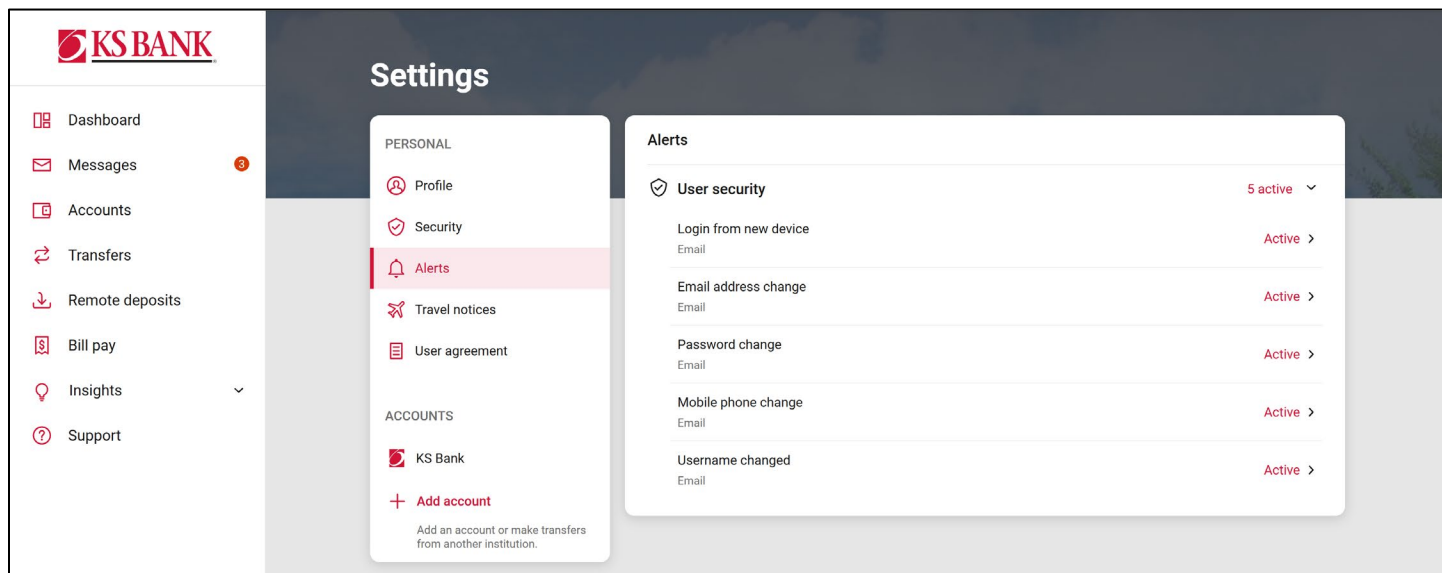


# Digital Banking User Guide

## Alerts

The following alerts will automatically be sent to your email if triggered.

- Login from new device.
- Email address change.
- Password change.
- Mobile phone change.
- Username change.



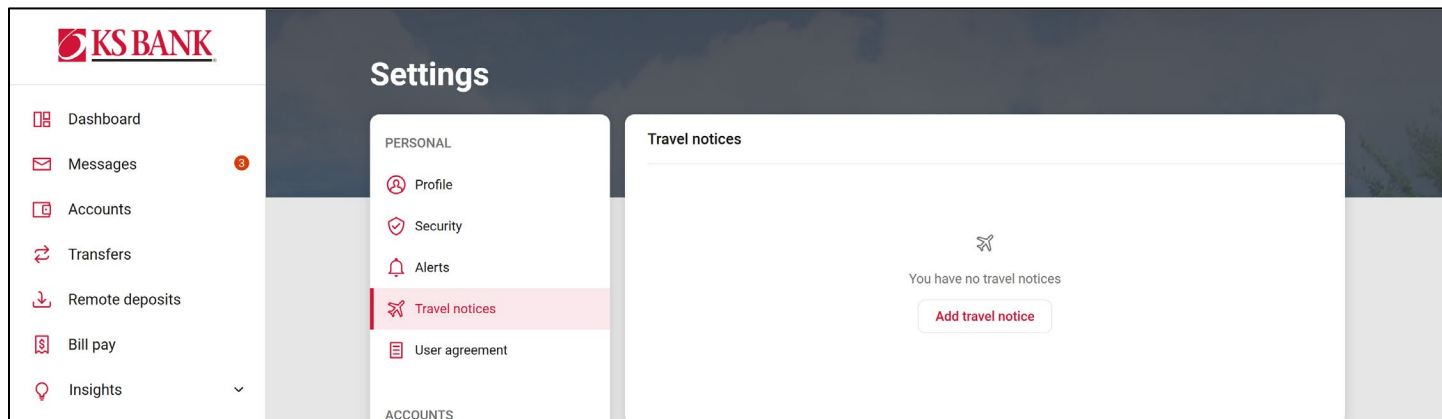
If desired, click an alert to toggle on text or in-app alerts as well.

## Travel Notices

Going on a trip? Add a travel notice for uninterrupted debit card service.

### Step 1

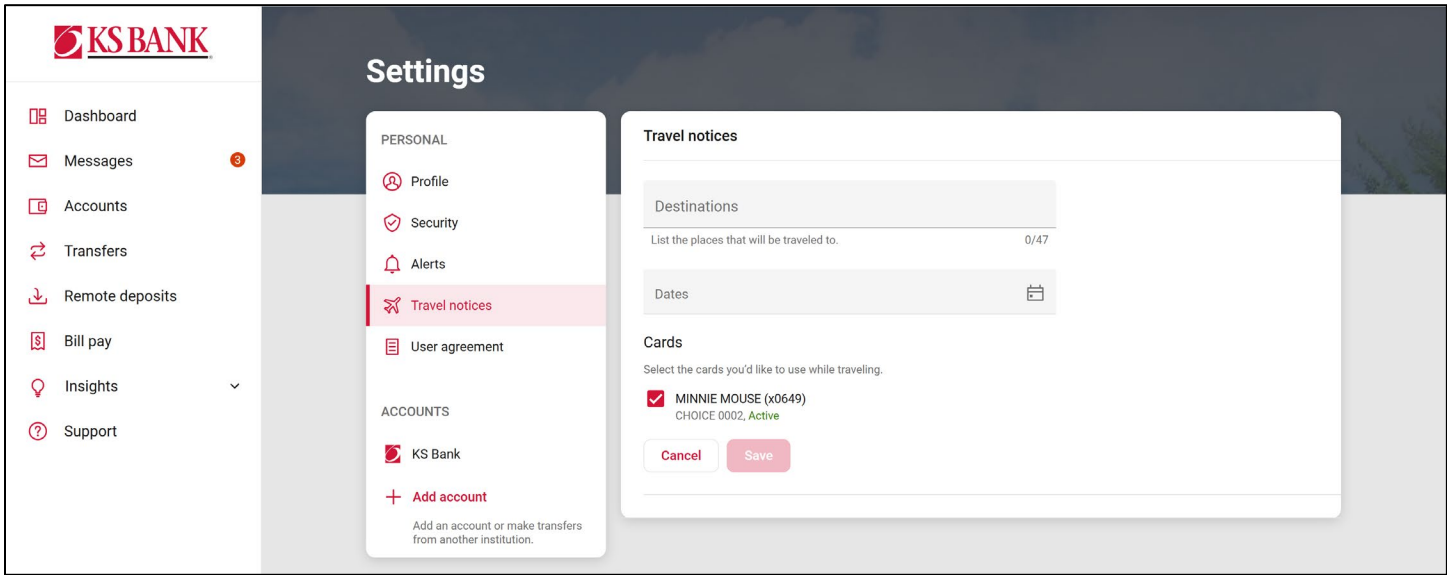
Click **Add travel notice**.



# Digital Banking User Guide

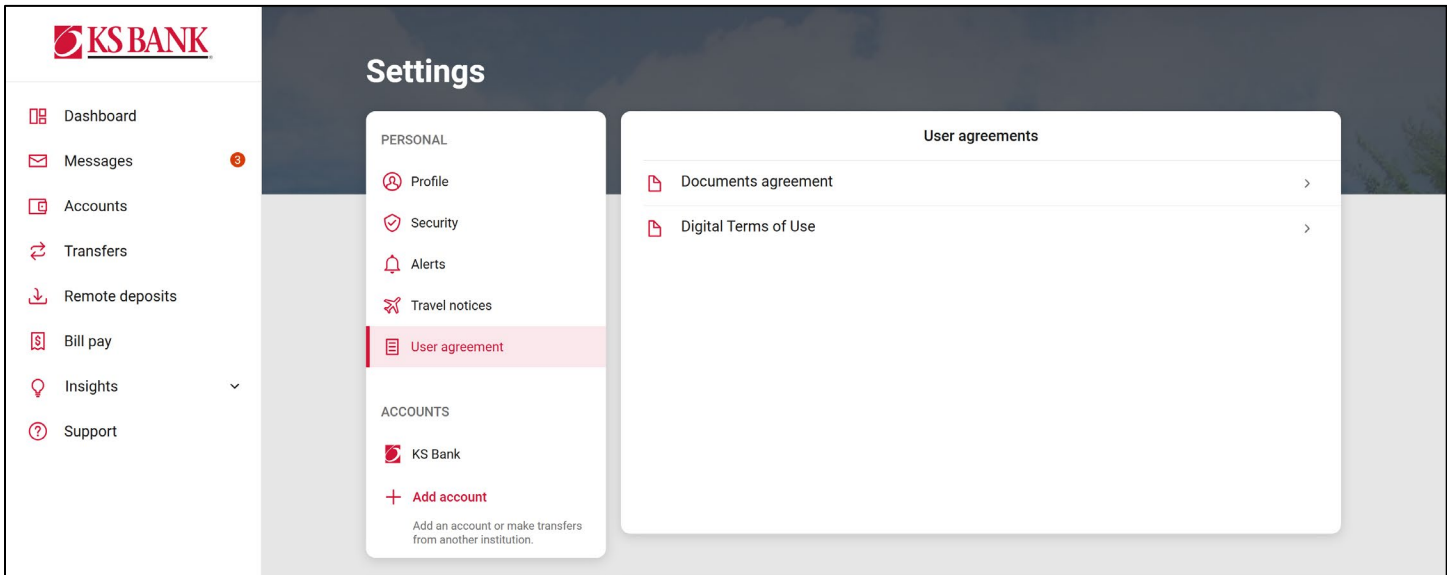
## Step 2

Enter your destination(s), the dates, and select your card(s). Then click **Save**.



## User Agreement

Click **User agreement** to review various documents you have accepted.





## Support

Displays contact and information about our institution. A support card is also available on the **Dashboard**.

