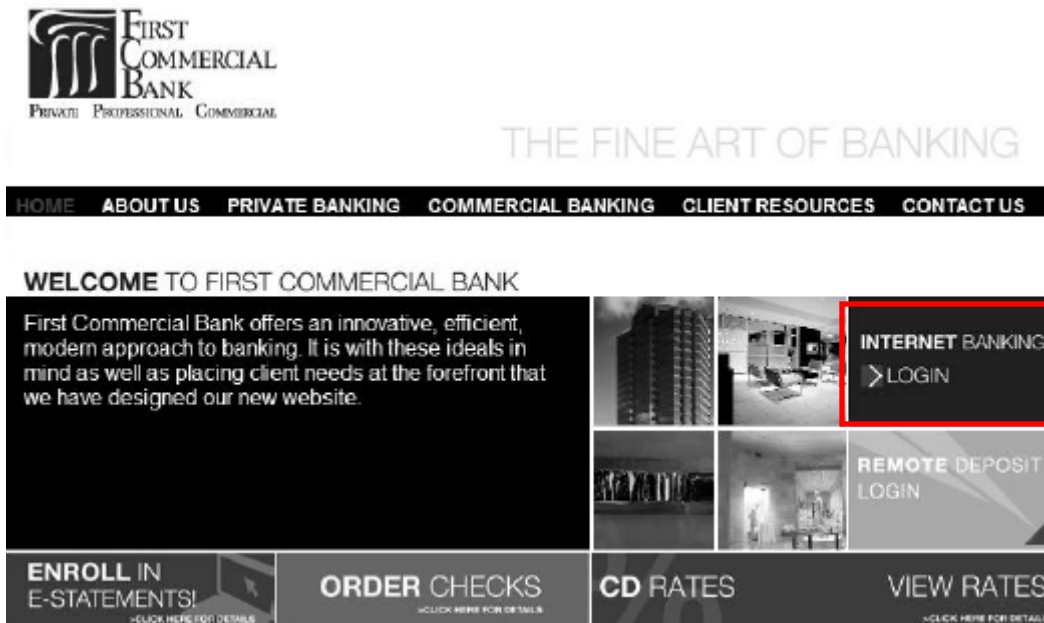


# ONLINE BANKING USER GUIDE

## ACCESSING ONLINE BANKING

1. Log on to First Commercial Bank's website at [www.1stcommercialbank.com](http://www.1stcommercialbank.com)
2. Click on 'Internet Banking Login'



3. Enter your Internet Banking ID assigned by First Commercial Bank.

**Internet Banking ID**

**Submit**

Once your Internet Banking ID is entered, a second screen will show your personal image and ask for your Internet Banking PIN. Initial PIN (Password) is the last 4 digits of your Social Security Number. You will be required to change your PIN the first time you log in.

Login to Internet Banking [Test Browser](#) [Home](#)



**Please verify your personal image!**  
For security purposes, each time you login, verify that the image on the left is the image you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear. When you login, you will be prompted to select an image.

**Internet Banking ID**

**Internet Banking PIN**  [Reset Password](#)

**Submit**

## ONLINE BANKING USER GUIDE

### 4. Select 'Submit'.

A listing of the accounts accessible through Online Banking will be displayed.

View: [5](#) | [10](#) | [20](#) | [50](#) | [100](#) | [ALL](#) accounts per page

Deposit Accounts			
Account	Balance:	Status:	
Free Checking	117.37		Select option... ▾

Loan Accounts			
Account	Balance:	Status:	
Overdraft Protection	0.00		Select option... ▾

Next to each account is a drop-down menu with the list of activities available for each account.



## VIEW CURRENT TRANSACTIONS

Select 'Transactions' from the account drop down menu to view transactions that have posted to the account since your last statement.

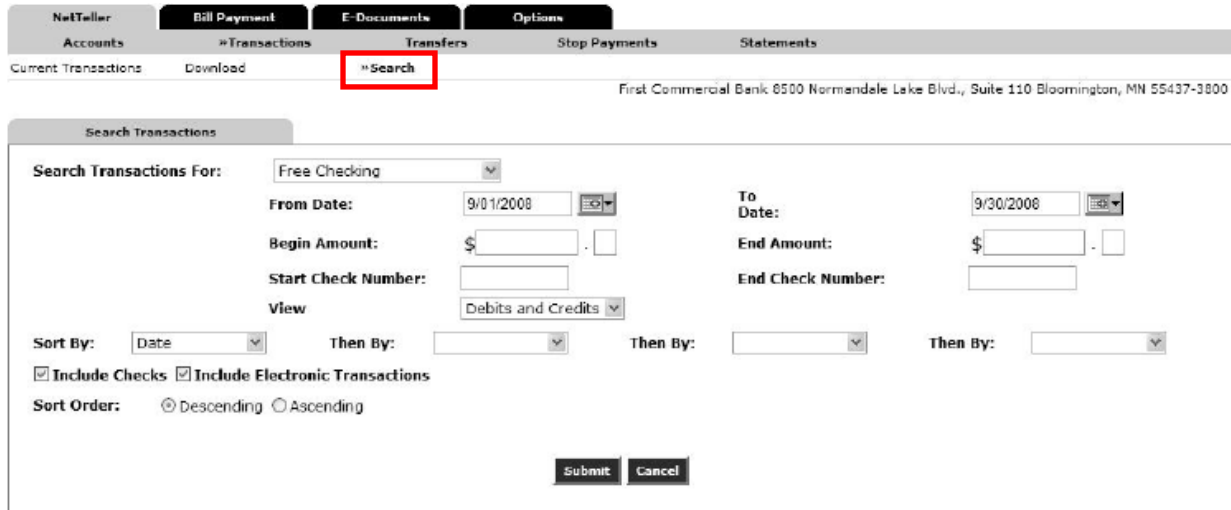
View Transactions Since: [Last statement](#) Total Transactions This Page: 3  
NOTE: Click on a column name to sort transactions by that column in ascending (↑) or descending (↓) order.

Date	Check Number	Description	Amount	Running Balance
12/29/2006	1154	DDA INCLEARING CHECK	(50.00)	119.24
12/27/2006	<a href="#">View Image</a>	DDA DEBIT MEMO	(40.00)	169.24
12/26/2006	1152	DDA INCLEARING CHECK	(170.53)	209.24
12/25/2006	1153	DDA INCLEARING CHECK	(2,500.00)	365.77

To view a check image or deposit ticket, click the 'View Image' link or the Check Number. Click on the column headings to change the order in which the transactions are displayed. If sorting by any column other than 'Date', the running balance column will not be shown.

# ONLINE BANKING USER GUIDE

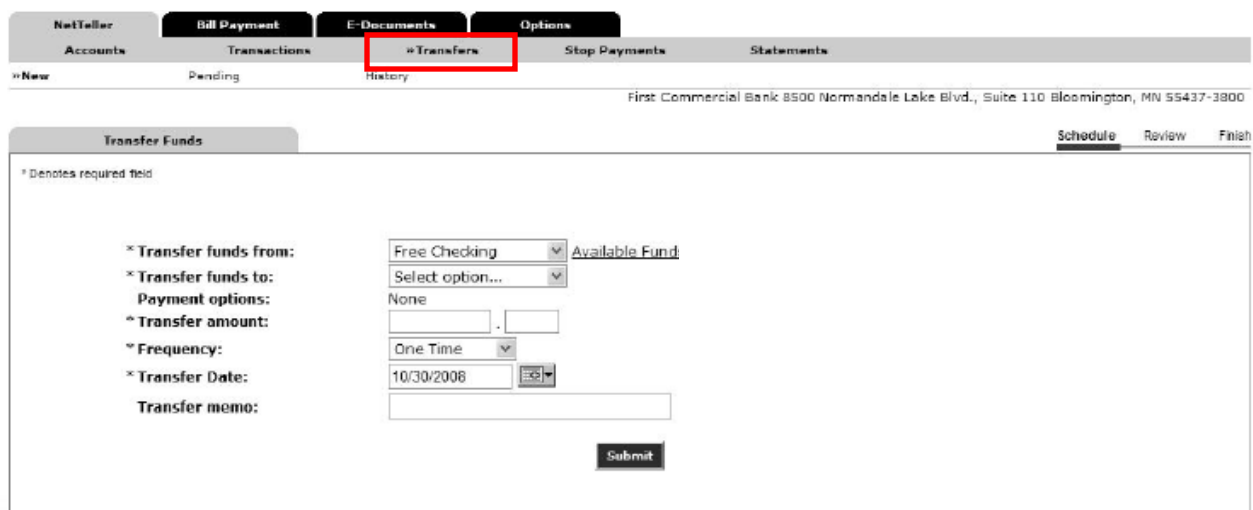
## TRANSACTION SEARCH



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

## TRANSFER BETWEEN ACCOUNTS

Click the **'Transfer'** tab then click on **'New'**.



- Choose **Add Transfer from** and select the 'from' account.

## ONLINE BANKING USER GUIDE

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- Choose the account to transfer the funds to.
- Select '**One Time**' or select the frequency and date(s) the transfer is to be made. The '**Expiration Date**' is required for recurring transfers.

**The cut-off time for funds transfers made via Online Banking is 5:00 pm. Transfers entered after this time will be processed on the following business day.**

Click '**Submit**' when you are ready to complete the funds transfer. A confirmation of the transfer will display.

```
Transfer from account: Demo 1
Transfer to account:   Demo 2
-----
Transfer amount:      $10.00
Transfer description: Internet banking transfer
Monthly on 15
```

Your transfer of funds has been scheduled.

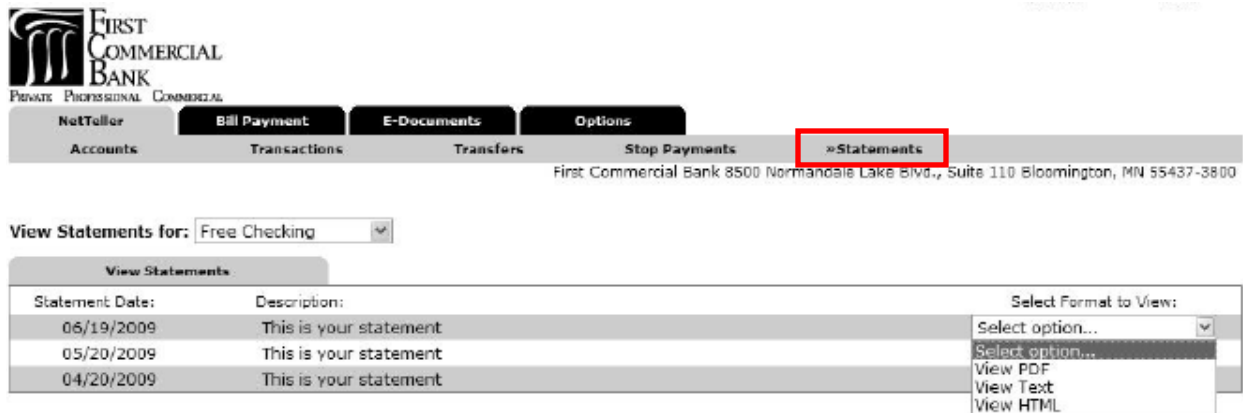
```
*****
CONFIRMATION NUMBER
-----
0420070000
```

```
Please retain this number for your reference
*****
```

# ONLINE BANKING USER GUIDE

## VIEWING STATEMENTS

Select **'Statements'** from the drop-down menu next to an account or click on **'Statements'** tab at the top of the screen.



The screenshot shows the First Commercial Bank online banking interface. At the top left is the bank's logo. Below it is a navigation bar with tabs: NetTeller, Bill Payment, E-Documents, Options, Accounts, Transactions, Transfers, Stop Payments, and »Statements (highlighted with a red box). Below the navigation bar is a search bar and the address: First Commercial Bank 8500 Normandale Lake Blvd., Suite 110 Bloomington, MN 55437-3800. Below the address is a dropdown menu labeled 'View Statements for:' with 'Free Checking' selected. Below that is a table titled 'View Statements' with columns 'Statement Date:' and 'Description:'. The table contains three rows of data. To the right of the table is a dropdown menu labeled 'Select Format to View:' with options: Select option..., View PDF, View Text, and View HTML.

Statement Date:	Description:
06/19/2009	This is your statement
05/20/2009	This is your statement
04/20/2009	This is your statement

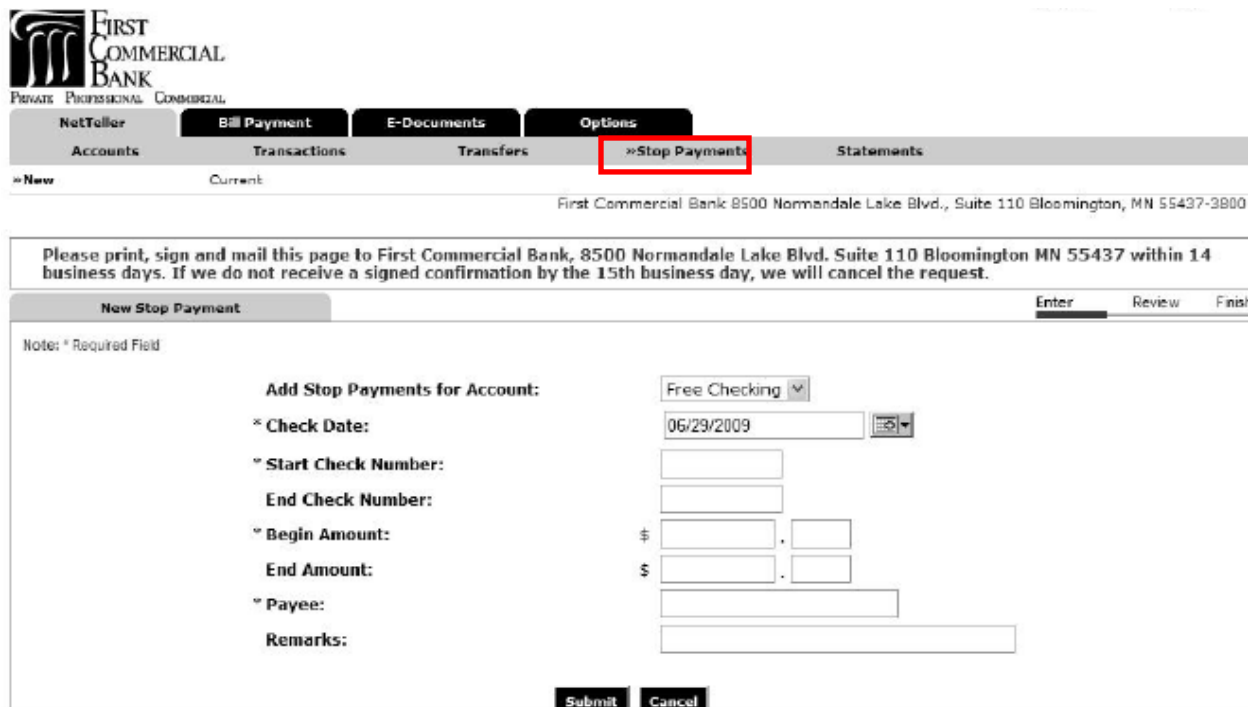
Statements are available in PDF, HTML and text formats. Statement history is available for 90 days.

# ONLINE BANKING USER GUIDE

## ADDING STOP PAYMENTS

Select **'Stop Payments'** from the Account drop-down menu or click the **'Stop Payments'** tab.

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



The screenshot shows the First Commercial Bank online banking interface. At the top, there is a navigation menu with tabs for 'NetTeller', 'Bill Payment', 'E-Documents', and 'Options'. Below this, there are sub-tabs for 'Accounts', 'Transactions', 'Transfers', 'Stop Payments', and 'Statements'. The 'Stop Payments' tab is highlighted with a red box. Below the navigation, there is a message: 'Please print, sign and mail this page to First Commercial Bank, 8500 Normandale Lake Blvd. Suite 110 Bloomington MN 55437 within 14 business days. If we do not receive a signed confirmation by the 15th business day, we will cancel the request.' Below this message is the 'New Stop Payment' form. The form has a title bar with 'Enter', 'Review', and 'Finish' buttons. The form contains the following fields: 'Add Stop Payments for Account:' with a dropdown menu set to 'Free Checking'; '\* Check Date:' with a date field set to '06/29/2009'; '\* Start Check Number:' with an empty text field; 'End Check Number:' with an empty text field; '\* Begin Amount:' with a dollar sign and two empty text fields for dollars and cents; 'End Amount:' with a dollar sign and two empty text fields for dollars and cents; '\* Payee:' with an empty text field; and 'Remarks:' with a larger empty text area. At the bottom of the form are 'Submit' and 'Cancel' buttons.

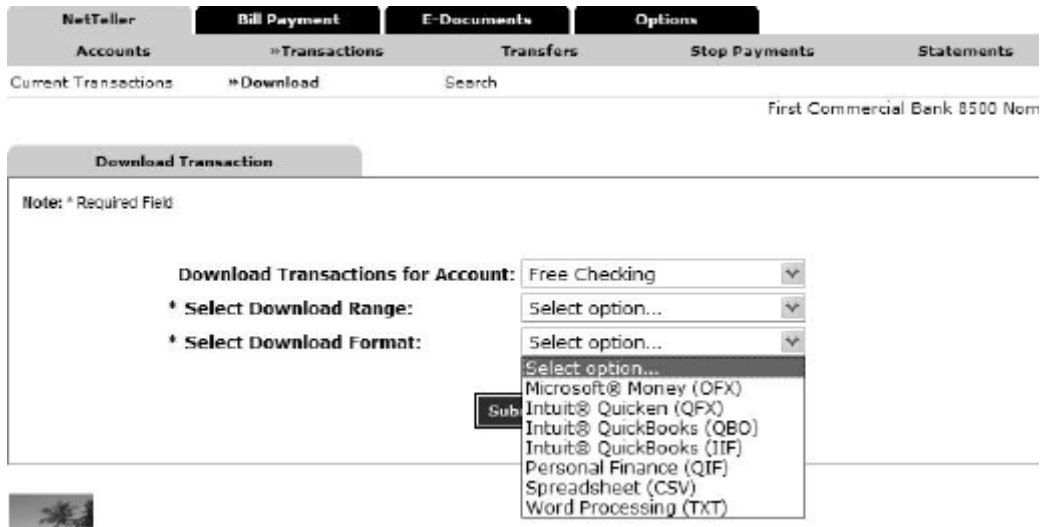
A confirmation page will display with a spot for a signature. Please sign the form and mail into First Commercial Bank, 8500 Normandale Lake Blvd Suite 110 Bloomington MN 55437. The stop payment order placed online is valid for 14 days. The signed stop payment form sent to the bank will ensure the stop payment is valid for the full 6 months.

To view stop payments already placed on the account, select **'Stop Payments'** from the drop down menu or the **'Stop Payments'** tab. Click on **'Current'**.

# ONLINE BANKING USER GUIDE

## TRANSACTION DOWNLOAD

Select '**Download**' from the drop-down menu next to an account or click the '**Downloads**' tab.



NetTeller | **Bill Payment** | E-Documents | Options

Accounts | »Transactions | Transfers | Stop Payments | Statements

Current Transactions | »Download | Search

First Commercial Bank 8500 Norm

**Download Transaction**

Note: \* Required Field

Download Transactions for Account: Free Checking

\* Select Download Range: Select option...

\* Select Download Format: Select option...

Submit

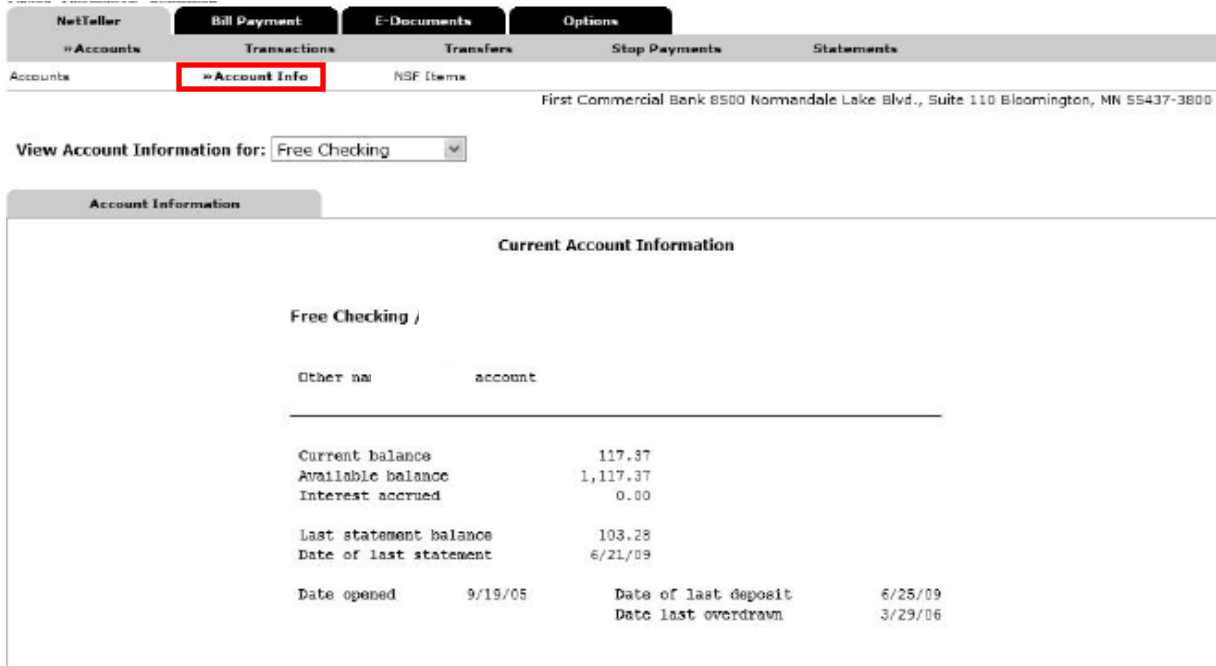
- Microsoft® Money (OFX)
- Intuit® Quicken (QFX)
- Intuit® QuickBooks (QBO)
- Intuit® QuickBooks (IF)
- Personal Finance (QIF)
- Spreadsheet (CSV)
- Word Processing (TXT)

Choose the **Download Range** and **Format** and click **Submit**.

# ONLINE BANKING USER GUIDE

## CURRENT ACCOUNT INFORMATION

Select 'Account Info' from the drop-down menu next to an account.



The screenshot shows the online banking interface with a navigation menu at the top. The 'Account Info' option is highlighted in red. Below the menu, the account type is set to 'Free Checking'. The 'Account Information' section displays the following details:

Current Account Information			
Free Checking /			
Other na account			
<hr/>			
Current balance		117.37	
Available balance		1,117.37	
Interest accrued		0.00	
<hr/>			
Last statement balance		103.28	
Date of last statement		6/21/09	
Date opened	9/19/05	Date of last deposit	6/25/09
		Date last overdram	3/29/06

# ONLINE BANKING USER GUIDE

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## MANAGING YOUR ONLINE BANKING ACCOUNT

You can make many changes to your Online Banking Account via the Options Tab



### Choose the Personal Tab to:

- Change your Online Banking PIN
- Change your Online Banking 12-digit ID to a name or number that is easily remembered. (You can still use the 12-digit ID at any time)
- Change your E-Mail Address
- Change your Cash Management Password and Wire Password
- Change your Personal Questions and Answer
- Change your Personal Watermark

### Choose the Accounts Tab to:

- Change your Account Pseudo Names
- Change the Number of Accounts Displayed
- Change the Account Display Order

### Choose the Display Tab to:

- Set up the way you would like your information displayed.
  - Edit Number of Accounts displayed per page.
  - Edit Number of transactions displayed by default.

### Choose the Alerts Tab to:

- 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

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## FIRST COMMERCIAL BANK



8500 Normandale Lake Blvd. Suite 110 | Bloomington, MN 55437  
Tel: 952.903.0777 | Fax: 952.903.9365 | [www.1stcommercialbank.com](http://www.1stcommercialbank.com)



## ONLINE BANKING USER GUIDE

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### SECURITY

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