



# Online Banking Video Transcripts

## NAVIGATING THE DASHBOARD

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to navigate your online banking home screen, the Dashboard. The Online Banking dashboard is your main hub of information in online banking. Here, you have quick access to many online banking functions. You can decide if you would like the Dashboard to be your start page or the accounts listing page to be your start page when logging into online banking. If the Set as Start Page box is checked, your Dashboard will appear upon your login. If not, you will see the accounts listing page when you log in. Each section of your dashboard is called a widget. Let's start with the My Accounts widget. Here you will see a list of your accounts and their current balances. To see account transactions and more details, click on the account name. If you don't want to see a particular widget on your dashboard, click the x icon on the widget itself. The arrow on each widget will take you to the full screen version of each function within online banking. If you see a gear icon, you can customize the widget. On the accounts widget, the gear allows you to decide which accounts you can view on your dashboard. Using the plus and minus buttons, you can choose which accounts appear. When done, click Save. The next widget is the transfer widget. Here you can make a quick transfer between your State Bank accounts. The Bill Pay Make Payments widget allows you to make a quick bill payment. You can also send a secure message to a banker right from the dashboard using the messages widget. The download widget allows you to create a file of your transactions. Choose your format and date range, and click download to access your file. From the bill pay scheduled payments widget, you can see your pending bill payments, and even delete a payment right from the dashboard. You'll also see widgets for recent completed bill payments, scheduled transfers, recently completed transfers, and pending and recent external transfers. You know now how to navigate online banking dashboard! Please don't hesitate to reach out to a State Bank Representative with any questions!

## VIEWING ACCOUNT TRANSACTIONS

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to view your account transactions. You can access your account transactions from a couple of places within online banking. The first is from your online banking dashboard. To find account transactions from the dashboard, click on the account you would like to view from the My Accounts widget. You can also access your account listing from the Accounts menu option. When you see the list of your accounts, again click the account you would like to view or use the Select Option drop down box to choose transactions. Now, you will see your most recent transactions. You can choose which account you'd like to view using the drop down menu at the top of the page. Here you will see a description of your transaction, whether it was a credit or debit, and your running account balance. You may also print your transactions from this screen. The default transaction view includes your last 15 days of history. You can increase this date range by choosing an option in the top right corner of your transaction listing. Choosing all will show you 12 months of transaction history. You can change your default transaction view in settings. You can also download transaction history for your accounts. To begin, choose download from the Transactions menu. Choose the account you would like to download, the date range, and the type of file you'd like to download. When ready, click download to access your file. Finally, you can search for specific transactions using the Search function within online banking. There are a number of

criteria you can use to search for a transaction. Fill out the information you'd like to search for, and when ready, click search. You know now how to view account transactions in online banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **TRANSFERS:**

Welcome to State Bank's online banking video guide. In this tutorial, we'll show you how to set up transfers between your State Bank Accounts. You can set up transfers in two different places within online banking. If you have a simple transfer to set up, you can do so right from your Online Banking Dashboard. To begin, enter the dollar amount you would like to transfer. Then choose the account you would like to pull the funds from, followed by the account you would like to send the funds to. When ready, click the transfer button. A confirmation will appear at the top of the page. If you would like to schedule a transfer for a later date or create a recurring transfer, choose the Transfers menu option to begin. Here, you will again choose the accounts you would like to transfer between and enter the amount. You can also choose a scheduled date to send the transfer or create a recurring transfer. If you choose to set a recurring transfer, choose your frequency, and a stop date. You can also add a memo to the transfer if you'd like. When complete, press submit. You will be taken to a confirmation screen to review your transaction. If everything looks correct, choose Confirm to be directed to the final confirmation screen. You can also edit or delete a pending or recurring transfer. To do so, access the transfer menu and choose pending. Here you will see a list of pending transactions. You can choose which account to view pending transactions for as well. To delete a transfer, use the Select Option drop down box to choose delete. You will be asked again if you'd like to delete the transaction. Click delete again, and the transfer will disappear. To edit a transfer, use the Select option drop down box to choose edit. A menu will appear that will allow you to change the amount, date, frequency, or memo of your transfer. When done editing, click Submit. You know now how to navigate the transfers section of online banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **EXTERNAL TRANSFERS**

Welcome to State Bank's online banking video guide. In this tutorial, we'll show you how to set up external transfers in online banking. External transfers allow you to move to and from non-State Bank accounts. To get started, your account at an outside institution has to be linked to your State Bank online banking. To enroll an account, click the External Transfers tab, then Add account. Enter the account information for your outside bank account. The account name is how your external account will be labeled in State Bank online banking. Enter your bank name, routing number, account number, and account type, then click Submit. At this time, you may be prompted to answer the challenge questions you set up when you enrolled for online banking. Answer the questions and click Submit. In the next couple of business days, a small deposit, called a micro deposit, will be sent to your external account. When you receive the small deposit, we will ask you to verify the amount in online banking to ensure you have access to the external account. To verify your micro deposit amount, click on External Transfers then enrolled accounts. You'll see your external account listed as pending. Enter the small deposit amount in the Verification Amount text box and choose Submit. Your account has now been verified and you are ready to move funds to and from your enrolled external account! To create an external transfer, Click on External Transfers, and New Transfer. Enter your transfer information. You can also create a recurring external transfer from this menu by choosing a frequency. When you have entered all the transfer information, click Submit. You will receive a confirmation that the transfer has been submitted. If the transfer is completed before 3:30 p.m., the transaction will occur on the next business day. If the transaction occurs after 3:30 p.m., you will see the transaction in 2 business days. After you create an external transfer, you can find it in the Pending Transfers section. Here you can view, edit, or delete your external transfer. You know

now how to navigate the External Transfers section of online banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **STOP PAYMENTS**

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to initiate a stop payment request through online banking. To begin, click on the Stop Payments menu option. You will be taken to a screen that shows any currently issued stop payments on your account. To create a new stop payment, click New. Stop payment fees will still apply to online stop payments. The fee for a stop payment is \$25. Enter the information about the payment you would like to stop. When you have entered all the information necessary, click Submit. Confirm that the stop payment information is correct, and click Confirm to place your stop payment request. You will then be directed to a screen that contains your written authorization to place the stop payment on your account. Print this page, sign on the indicated line, and return the signed document to State Bank within 14 days of your stop payment request. You now know how to initiate a stop payment request in online banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **BILL PAY: CREATING A NEW PAYEE**

Welcome to State Bank's online banking video guide. In today's tutorial, we'll learn how to create a new payee in online bill pay! To begin, click on the Bill Pay tab in online banking. You will be directed to the main payments screen. To add a payee, click the add payee button on the payments screen. Next, choose if your payee is a company or a person. For this example, we'll pay a company. Some companies are already partnered with our online banking system. To see if your payee is a partner, type the payee name in the search field. If your payee doesn't appear, click Add. Then, enter your payee's name and your account information for that payee. If you do not have an account number for a payee, you can type your name or any other identifier in this box. Enter the payment zip code, then click next. You'll be asked to input some more information about the payee, including their phone number and full payment address. You will also create a nickname for the payee, choose the account you would like the payment made from, and enter the name on the bill. You can also categorize your payees by creating a bill category. When done, click next. You will be taken back to your main payments screen where you will see your payee listed! You can also find and edit your payees in the bill pay Payees menu option. Here you can add payees, edit payees, or even delete payees from your list. You now know how to create bill pay payees in online banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **BILL PAY: MAKING A PAYMENT**

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to make a payment using online bill pay! To get started, click the Bill Pay tab in online banking. From your payments screen, navigate to the payee you'd like to pay. Choose the account to be debited for the payment, and enter your payment amount. Then choose your payment date. The payment date you choose is the day the biller will actually receive your payment. Bill pay will automatically send it by the earliest possible payment date unless you choose a later date. At this point, you can also add a memo or comment to your bill. A memo will show up on the bottom of the check sent, comments are for your personal use. You can also choose to make the bill a recurring payment. Click the make it recurring button, and choose your bill frequency. You can also add an end date if the payment has an expiration date. When ready, click submit. Today, we will click cancel to get back to the main payments screen. To complete your payment, click the Pay button. Check the accuracy of your payment, and click submit. A confirmation screen for your payment will then appear. Close the payment

confirmation box, and you will see your payment listed in the pending payments box. You can also see how your payment was sent from the payments screen. Under the payee name, a box with check or electronic will tell you if the payment was mailed or sent electronically. To edit or cancel a payment, navigate to the pending payments box on the bill pay Payments screen. Click the edit link next to the payment you'd like to change. Here you can change any of the payment details, and even cancel the payment. To cancel, click the I would like to stop this payment box. After making any changes or choosing to stop the payment, click submit. A verification screen will confirm your changes, and you can click Return to Payments to get back to your home bill pay screen. You now know how to make an online bill payment! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **BILL PAY: PAY A PERSON**

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to use the Bill Pay Pay a person function. Pay a person allows you to pay another person by check, direct deposit, or electronically by text or email! To pay a person by check, click on the Bill Pay tab in online banking and choose pay a person. Choose the check option and click next. Enter the payee's information, then click next. For security purposes, you will be asked to verify a one-time code to confirm that you did intend to set up a new pay a person payee. You can choose to receive the code via email, text, or by phone call. Choose your delivery method, then click next. Enter the verification code you received, and click next. Your pay a person payee will now appear in your payments list, and you can send a check just like any other bill payment. Payments by check take about 5-7 business days to reach the payee. To pay a person with a direct deposit to their bank account, click on the bill pay tab and choose pay a person. Choose the direct deposit option, and click next. Enter the payee's information, including their full bank account number and routing number, then click next. For security purposes, you will be asked to verify a one-time code to confirm that you did intend to set up a new pay a person payee. You can choose to receive the code via email, text, or by phone call. Choose your delivery method, then click next. Enter the verification code you received, and click next. Your pay a person direct deposit payee will now appear in your payments list, and you can send a check just like any other bill payment. Payments by direct deposit take about 1-2 business days to reach the payee. If you don't know your payee's bank account information, you can pay them by email or text message. With this method, the payee provides their bank account information in order to receive their payment. To get started, click the Bill Pay tab and choose Pay a person. Select the Email or Text message option and click next. Enter the payee's first and last name, then select whether they will receive their funds via text or email. For this example, we'll choose email. Enter the payee's email address, create a payee nickname, and click next. In order to retrieve their funds, your payee will need to know a keyword. Create your payee's keyword now and be sure to share this with them. Once you have typed in your keyword, click next. For security purposes, you will be asked to verify a one-time code to confirm that you did intend to set up a new pay a person payee. You can choose to receive the code via email, text, or by phone call. Choose your delivery method, then click next. Enter the verification code you received, and click next. Your pay a person direct deposit payee will now appear in your payments list, and you can send them a payment just like any other bill payment. When you make your payment, your payee will be notified via email or text, and will be asked for the keyword you created. They will then be able to enter their bank account information to receive their payment. Payments by text or email take about 1-2 business days to reach the payee. You know now how pay a person by check, direct deposit, or electronically by text or email! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **BILL PAY: SETTING UP EBILLS**

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to set up eBills in online banking. eBills allow you to connect your bills to online banking so you can access a bill and pay it all in the same spot. To begin, access online Bill Pay. If a payee on your payments list is eligible for eBills, you will see the payee listed in the eBill Connect box. To set up eBills, start by clicking the Set Up eBill PDF box. Next, you'll enter your online access credentials that you would normally use to access the payee's website. Select whether this payee is a credit card account or another type of account, review the disclosure, and click Accept and submit to continue. When you reach the confirmation screen, you are enrolled in eBills for that payee! You can now view your bill in online bill pay and even set up recurring payments that will pay your exact billing amount. Click return to Payments to complete eBill enrollment. It will take a day or two for your eBill to become available. To view an eBill, access online bill pay. If an eBill is available, you'll see a View eBill button under the payee's name in the payments section. This will take you to your most recent eBill. From this page, you can see your payment amount and the bill itself. You can also download a pdf of the bill to save for your records. If you would like to disable an eBill, you can do so from the Payees menu in online bill pay. Click the Payees menu option, find the eBill you'd like to disable, and click the pencil icon to edit the payee. On the payee information page, click the box labeled Disable eBills for this payee, and click Submit. Click Return to Payees, then Payments to get back to your main online banking screen. You will notice the eBill access button has disappeared from the payee options and the set up ebills box has reappeared. You know now how set up online bill pay ebills! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **BILL PAY: SETTINGS AND ALERTS**

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to change settings and create alerts in online bill pay! To get started, click on the Bill pay tab in online banking and choose My Account. Here you can add additional accounts from which to make your payments, view your personal information, and set up alerts and reminders. To add another payment account, click on Add account from the pay from accounts box. The account has to be a State Bank checking account to be approved for payments. Enter a nickname for the account, your account number, and choose next. Confirm your details, and click submit. Your request will be reviewed by State bank and a decision will be made in 1-2 business days. The view pay from accounts screen allows you to see the accounts from which you can pay bills, edit the accounts, or delete a payment account. The personal information box in the My Account section allows you to view your personal details. Please contact State bank if any changes need to be made to this information. You can also set alerts or reminders specific to online bill pay from the notifications menu. Click on view alerts to begin. Here you can choose to be alerted based on events that occur within online bill pay. Choose the alerts you'd like to receive, and click Update. You know now how to navigate the settings and alerts sections within online bill pay! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **ESTATEMENT ENROLLMENT & ACCESS**

Welcome to State Bank's online banking video guide. In this tutorial, we'll show you how to enroll for and access eStatements. An eStatement is an electronic copy of account statements that you can view, save or print. Any checking, savings or money market account is eligible to receive eStatements. To enroll for eStatements, log in to your online banking account and click the eStatements menu tab. You will be taken to the enrollment screen. Review the agreement and enter the validation code where indicated. When ready, click the I accept button to complete your enrollment. You will then be directed to your statement preferences page. If you choose to sign up for eStatements, you will no longer receive your paper statement in the mail. You can switch from e-Statements to paper statements any time by accessing the preferences tab here and using the drop down box to choose electronic or printed/mailed. When done making your changes, click

Update preferences to save your choices. Accessing your eStatements is simple! You will receive an email each account cycle notifying you when your eStatement is ready. To access your statements, log in to Online Banking and click the eStatements tab. The smaller Statements tab will show you two years' worth of statements for your enrolled accounts. To view the statement, click on either the pdf or computer icons. You know now how to sign up for and use eStatements! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **SETTINGS AND CUSTOMIZATION OPTIONS**

In this video, we'll take a look at the settings and customization options available to you within online banking. To get started, log in to online banking and click the Settings tab. This will take you to your personal settings screen. Here you can change your email address, mobile phone number and carrier, password reset questions, and change your watermark security image. You also have the option to submit an address change request on this page. Enter your new address information, along with any additional comments, and click the submit button when complete. Please note: you do not have to fill out all text boxes on the page to choose the submit button. The last section of the personal settings page allows you to change your username and password. Please pay close attention to the username and password requirement reminders to the right of the text boxes. When complete, choose the submit button. For some of these changes, you may also be asked to enter a one-time PIN code that is sent to your mobile device via text message. If you don't have a mobile phone, please call State Bank and we will provide the code to you. The next section in the Settings tab is Account settings. The account settings section allows you to give your accounts nicknames and change the order in which your accounts appear. To change an account's pseudo name or nickname, type the name you would like to use in the text box to the right of the account. When complete, hit submit. To change the order of your accounts, simply click on the account you would like to move, hold your mouse down, and drag it to the spot where you would like it to appear. The next section in the Settings tab is Display Settings. Display settings allow you to make changes in how different account information is shown on your screen. Accounts allows you to change the default number of accounts you see listed on the Accounts section of online banking. The Transactions section allows you to change the default setting for how much transaction history is shown when you access an account. Transfer history lets you change the default history range for viewing transfer history. Download lines allows you to change the settings in downloaded account history. Finally, the transfer confirmation option allows you to choose whether or not you would like to be prompted a second time to confirm account transfers before processing. When done making any changes, choose Submit. The last section in the Settings tab is Alerts. The Alerts section allows you to set custom alerts for your accounts. Alerts can be based on certain bank account events, balances, specific checks clearing, or can be personal to you! Alerts can be sent via text, email or as a message within online banking. Event alert options notify you when specific events occur. These events range from changes in your personal information, to deposits to your accounts, debits from your accounts, and more! To activate an alert, check the box next to the alert options you would like to receive and click submit. Balance alerts notify you when your balance in a particular account goes above or below a set limit. Choose where to receive your alert, the account you are monitoring, and the balance you would like to be notified of. When done, click submit. Item alerts notify you when a specific check number clears your account. To set an item alert, choose where you'd like to receive your alert, enter the check number you are looking for and the account it will clear from. When done, click submit. You can also set personal alerts to be sent to you via text, email, or as a login notification. These alerts can be set for anything you like; a bill reminder, birthday reminder, or even shopping list! Enter the alert information and click submit when done. You now know how to navigate the settings section of online banking. Please don't hesitate to reach out to a State Bank Representative with any questions!

## **CONTACT US/SECURE MESSAGE CENTER**

Welcome to State Bank's online banking video guide! In this tutorial, we'll show you how to contact a banker using the online banking Secure Message Center! To begin, click the Contact Us button on the top right corner of the online banking screen. This will take you to the secure message center. To send a message, click new. Enter your subject line, choose a level of urgency, and type your message. When done, click Submit. You will receive a confirmation the message has been sent. You can also view your sent messages in the Sent menu in the message center. When a banker responds to your message, you will receive an email letting you know a response is waiting in the online banking message center. Log in to online banking and click the Contact Us button again to find your message. You will see the response in your message inbox. Click view to read the message. You can reply to the message by clicking the reply button below the banker's message. When you are done, you can leave the message in your inbox or click Delete to remove the message. You know now how to send secure messages in online banking! Please don't hesitate to reach out to a State Bank Representative with any questions!

## **RESETTING YOUR PASSWORD**

Welcome to State Bank's Online Banking Video Guide. In this segment, we'll learn how to reset your password. If you are a business online banking user and need to reset your password, please contact your company administrator or a State Bank Representative. Enter your Online Banking ID on the login screen and click Submit. Click the Forgot Password? link. Enter your Online Banking ID, email address, and the subject line of the email you will receive to reset your password. Entering a personalized e-mail Subject text in this field will allow us to send your password reset email with the subject line you choose. When you see the message in your inbox, you will know it is a legitimate email from State Bank and that the request was generated by you. When completed, click Continue. When you reach this confirmation screen, an email will be sent to you to reset your password. Once you receive the email with the subject line you created, click the link within to complete your password reset. Make sure to use the same internet browser to access the password reset link that you used to request it. After clicking the link, enter your Online Banking ID and answer the password reset question you established when you enrolled for Online Banking. This answer is case sensitive. When complete, click Continue. Enter your new password in the two indicated fields and click Submit. You have successfully reset your password. Click Go to Login Page to access Online Banking. Please don't hesitate to reach out to a State Bank Representative with any questions!