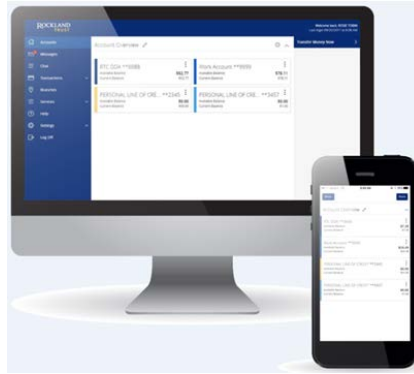


Personal Online and Mobile Banking User Guide

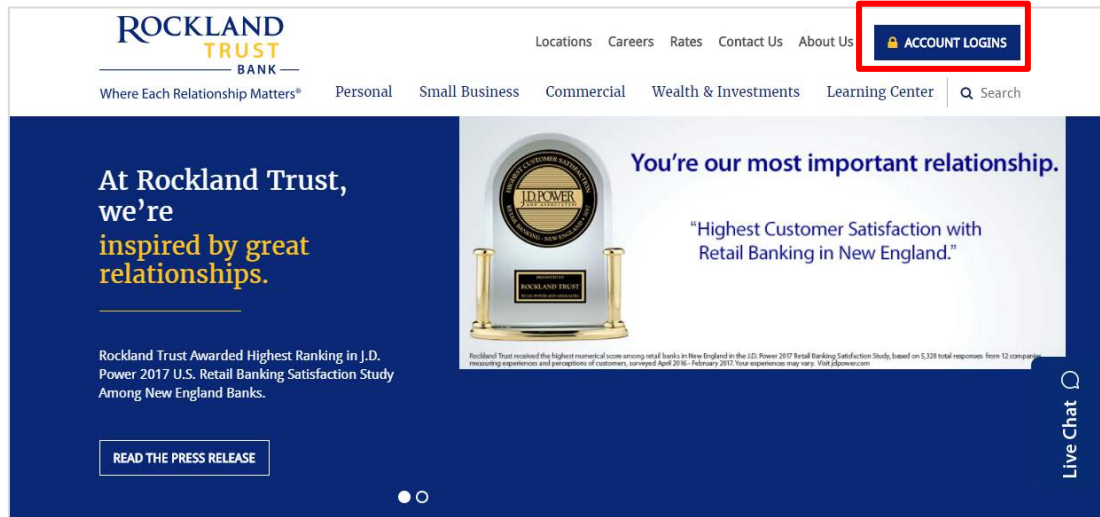


1. Online Enrollment
2. Login Process & Device Registration
3. Accounts Overview
4. Account Details & Transaction History
5. Activity Center
6. Secure Messages
7. Funds Transfers
8. External Account Setup & Transfer
9. Online Banking Alerts
10. Mobile Banking

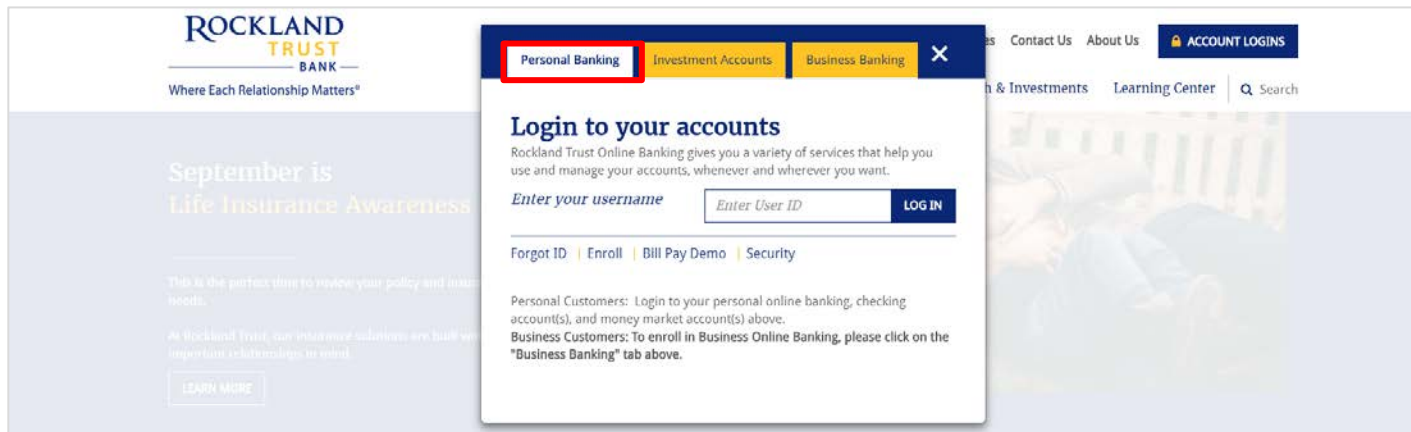
Online Enrollment

Enrollment

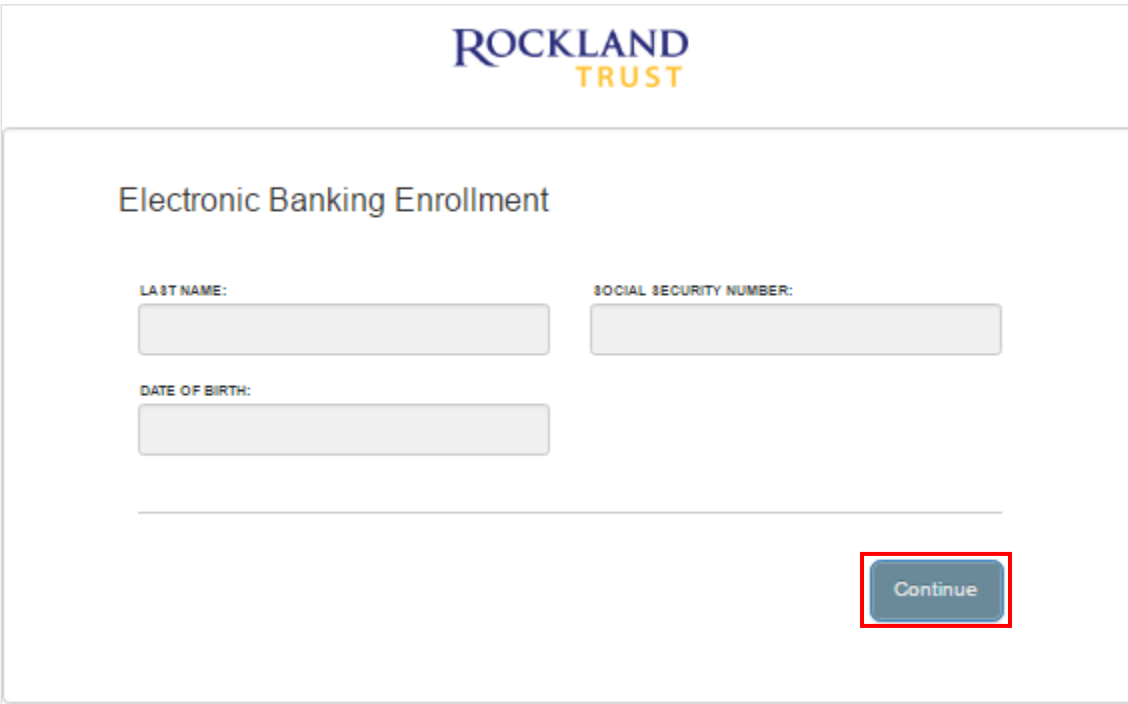
1. Go to <https://www.RocklandTrust.com>
2. Click the 'Account Logins' button.



3. Click on 'Enroll' under the Personal Banking tab.

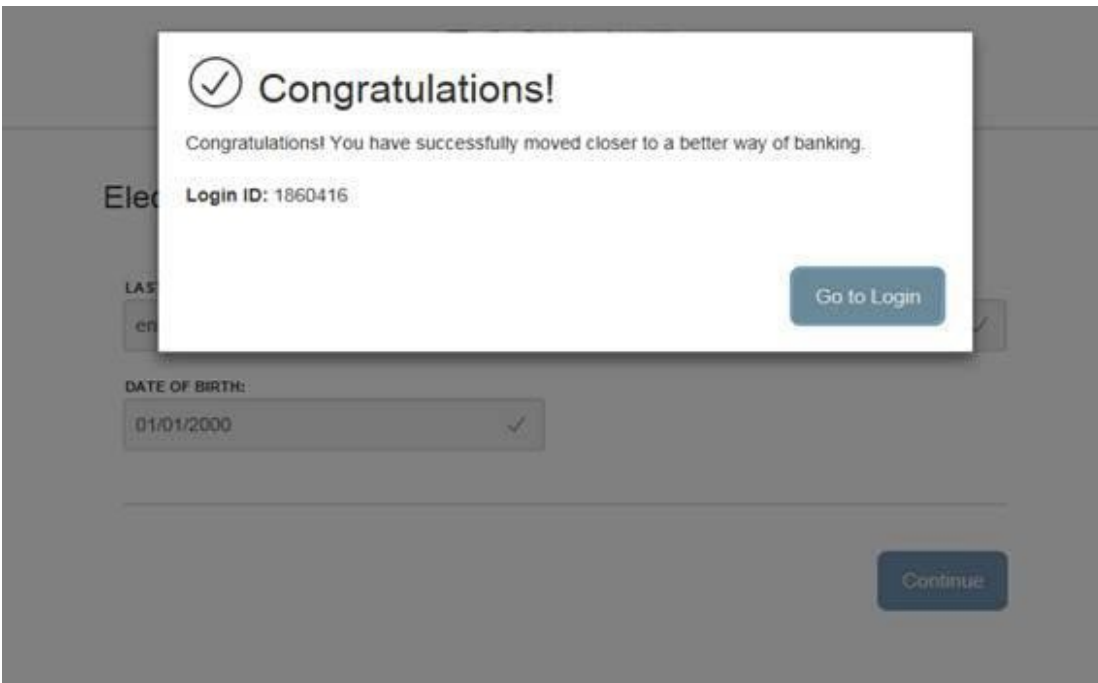


4. Enter the required fields: Customer Last Name, Social Security Number, and Date of Birth.
5. Click the 'Continue' button.



The image shows the Rockland Trust Electronic Banking Enrollment form. At the top center is the Rockland Trust logo. Below it is the title "Electronic Banking Enrollment". The form contains three input fields: "LAST NAME:" with a text box, "SOCIAL SECURITY NUMBER:" with a text box, and "DATE OF BIRTH:" with a date picker. A "Continue" button is located at the bottom right of the form, highlighted with a red border.

6. Click the 'Go to Login' button.



The image shows a congratulatory message overlay on top of the enrollment form. The message reads: "Congratulations! Congratulations! You have successfully moved closer to a better way of banking." Below the message is the text "Login ID: 1860416". A "Go to Login" button is located at the bottom right of the overlay. The background form is dimmed, showing the "DATE OF BIRTH:" field with the value "01/01/2000" and a "Continue" button at the bottom right.

7. Select the location where you would like to have a Secure Access Code delivered.



The image shows a Rockland Trust web interface. At the top is a dark blue header with the text "ROCKLAND TRUST" in white and yellow. Below the header, the text "Send your Secure Access Code to:" is centered. There are five dark blue buttons stacked vertically, each with white text: "I have a Secure Access Code", "SMS : (xxx) xxx - 5531", "SMS : (xxx) xxx - 0718", "Phone to : (xxx) xxx - 3417", and "E-mail : xxxxxxpencer@xxxxnking.com".

8. Enter the Secure Access Code in the box once it has been received.

Note: Secure Access Codes are only valid for 15 minutes. Click the 'Submit' button.



The image shows a Rockland Trust web interface. At the top is a dark blue header with the text "ROCKLAND TRUST" in white and yellow. Below the header, the text "Enter your Secure Access Code" is centered. There is a white text input box with the placeholder text "Secure Access Code". Below the input box are two buttons: a dark blue "Back" button and a light blue "Submit" button.

- Establish your new password following the requirements listed and click the 'Submit' button at the bottom of the page.

- Validate the information in the userprofile.
- Make the necessary changes (if applicable).
- Click the 'Submit Profile' button at the bottom of the screen.

13. Read the Online Banking Agreement and scroll down to the bottom to accept.

ROCKLAND TRUST	
<p>Login <input checked="" type="checkbox"/></p> <p>Disclaimers</p> <p>Disclaimer</p>	<p>ROCKLAND TRUST ONLINE BANKING AGREEMENT</p> <p>IMPORTANT</p> <p>This Online Banking Agreement ("Agreement") is between you and Rockland Trust Company. This Agreement governs your use of Rockland Trust's online banking services (the "Service" or "Online Banking"), as well as any transactions that you may initiate with and/or request from Rockland Trust through the Service ("Online Transactions"). The Service permits you to perform a number of banking functions involving your Accounts that are linked to the Service through the use of a personal computer or a mobile Internet-enabled access device. You agree to be bound to the terms and conditions pertaining to Online Banking and the specific terms and conditions applicable to any other associated services, including the Bill Payment Service, that you elect to use as set out below.</p> <p>Certain important terms applicable to all services of Online Banking, unless otherwise defined in this Agreement, are set out in the Definitions section in Part V - DEFINITIONS at the end of this Agreement.</p> <p>This Agreement does not cover transfers you may make through the branch, a telephonic individual voice response system (IVR) or through an automated teller machine (ATM). Rockland Trust is providing you with this Agreement in accordance with, and it is subject to, Applicable Law. Please read this document carefully, as it discusses in detail your rights and responsibilities when enrolling in the Service and when conducting Online Transactions through the Service.</p> <p>By clicking on the "I Accept" button and/or proceeding to use the Service, you acknowledge that you have read, understood, and agree to be bound by this Agreement and the terms and conditions associated with your use of the Service, including any Online Transactions you initiate through the Service.</p> <p>We recommend that you print or store a copy of this Agreement and keep it with your records. You may also view this Agreement, at any time, at the disclosure page on our website at www.RocklandTrust.com.</p> <p>PART I</p> <p>ONLINE BANKING SERVICE FEATURES</p> <p>This portion of the Agreement describes the general features, terms and conditions of Online Banking applicable to both Consumers and Non-Consumers, except as may otherwise be expressly indicated.</p> <p>WHO IS ELIGIBLE</p> <p>You are eligible to use Online Banking if you maintain an open Account (checking, savings and/or loan) and have executed this Agreement, and if we have otherwise approved your use of the Service, as described further below.</p> <p>ACCESS</p> <p>To use Online Banking, you must have a Computer or a mobile Internet-enabled access device (hereinafter referred to as a "Mobile Device"). You must also have access to the Internet and an email address. To register for the Service, you must complete an enrollment and/or other set-up process and associated form(s) and be approved by us in our sole and exclusive discretion. Your enrollment in Online Banking will enable you to access only those Accounts that you have designated through and that are eligible for access with Online Banking. You can also request to add or remove an Account by submitting a secure message through Online Banking.</p> <p>Subject to Applicable Law, and at our sole discretion, we reserve the right to modify, suspend, or terminate access to the Service at any time without notice or refund of previously incurred fees. You authorize us, at our election and as permitted by Applicable Law, directly or through an agent, to obtain your credit report in connection with your request for use of Online Banking and, in our sole discretion, thereafter from time to time, in connection with your use of the Service. We may limit your access to the Service or the dollar amount and/or frequency of your transfers and payments based on your credit report.</p> <p>For Non-Consumer customers, access to your Accounts through Online Banking will be based upon the identification of Authorized Users and authority levels specified by you through Online Banking.</p>

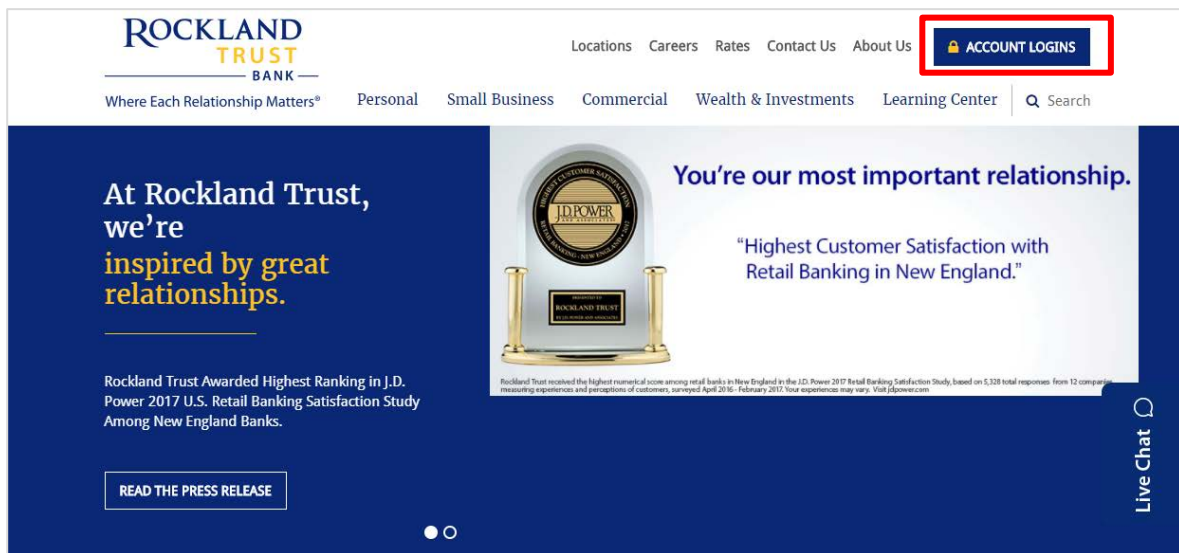
14. Click on the 'I Accept' button to formally accept the Online Banking Agreement.

<p>ACCEPTANCE OF AGREEMENT</p> <p>By clicking on the "I Accept" button and/or proceeding to use the Service, you acknowledge that you have read, understood, and agree to be bound by this Agreement and the terms and conditions associated with your use of the Service, including any Online Transactions you initiate through the Service.</p> <p>IMPORTANT: PRIOR TO CLICKING ON "I ACCEPT" BELOW, PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS.</p> <p>Member FDIC Equal Housing Lender Rev. 10/20/2014</p> <p style="text-align: center;"> <input type="button" value="I Do Not Accept"/> <input checked="" type="button" value="I Accept"/> </p>

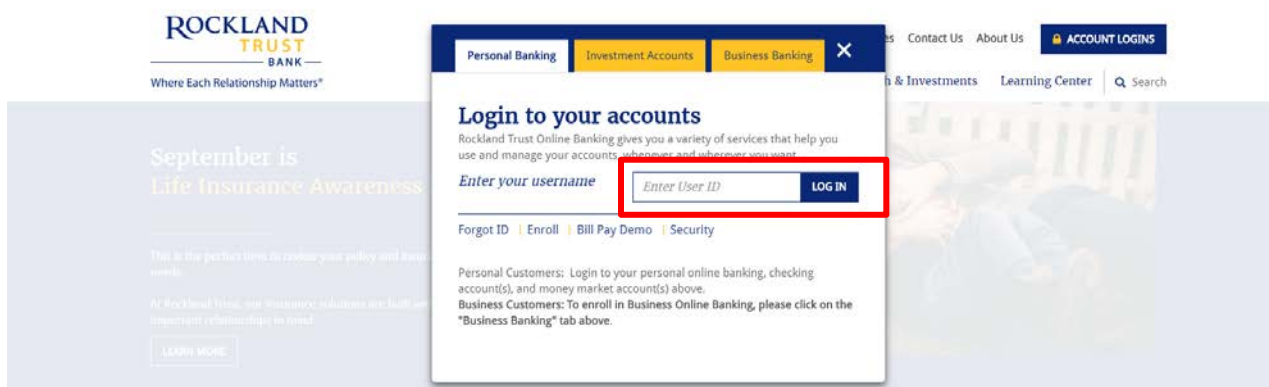
Login Process & Device Registration

Login Process

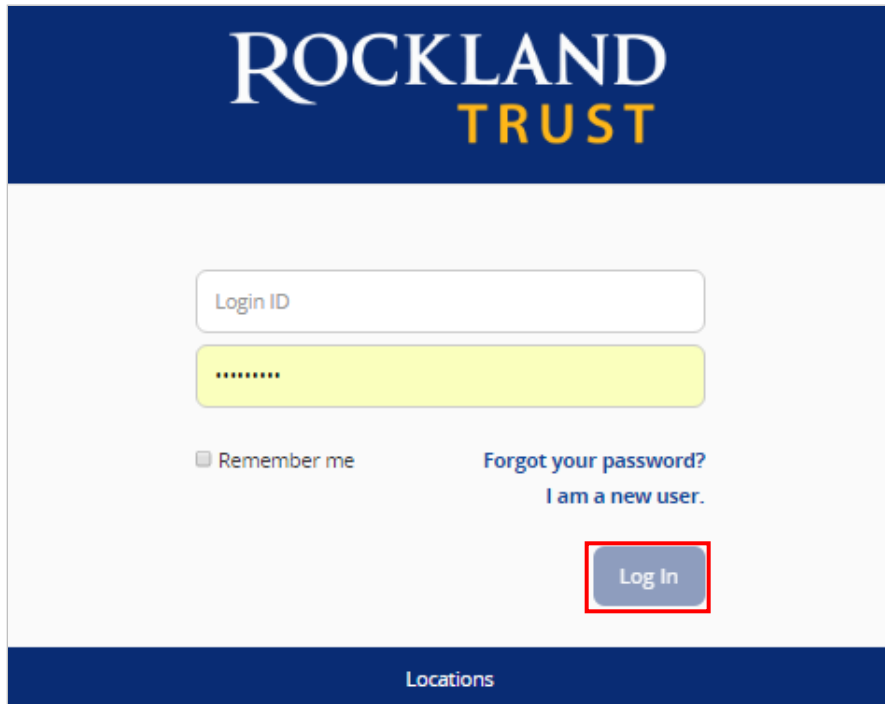
1. Click the 'Account Logins' button.



2. Enter your User ID under the 'Personal Banking' tab and click 'Log In'.

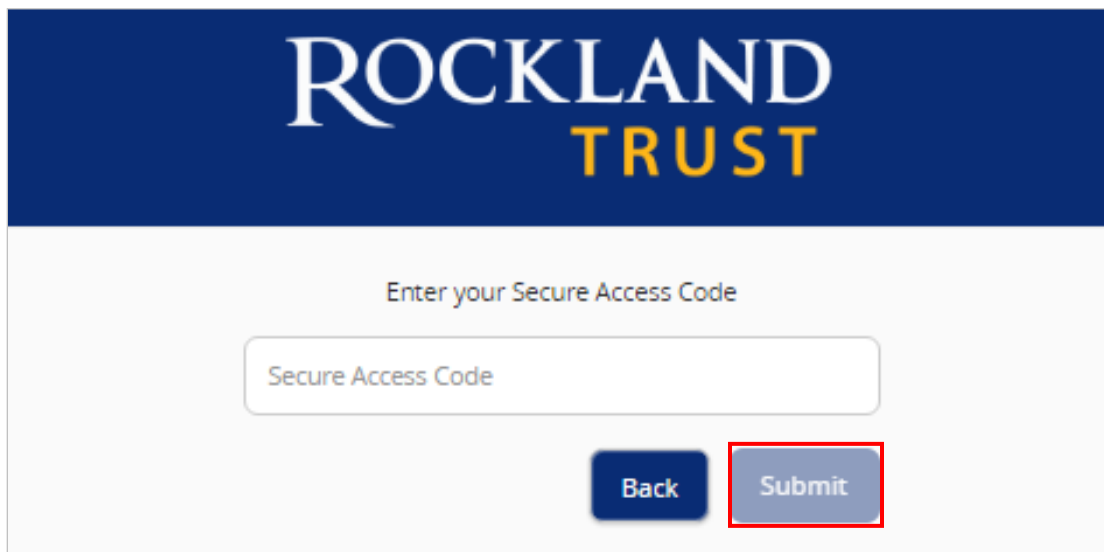


3. Click on the 'Log In' button.



The image shows the Rockland Trust login page. At the top is the Rockland Trust logo in white and yellow on a dark blue background. Below the logo is a white login form. It contains a text input field for 'Login ID', a password input field with a yellow background and masked characters, a checkbox for 'Remember me', a link for 'Forgot your password?', and a link for 'I am a new user.'. A 'Log In' button is highlighted with a red border. At the bottom of the page is a dark blue footer with the word 'Locations' in white.

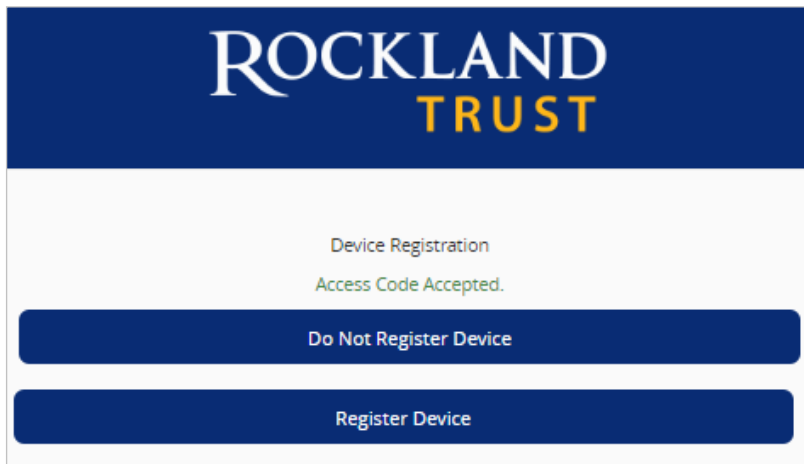
4. Select the location where you would like to have a Secure Access Code delivered.
5. Enter the Secure Access Code in the box once it has been received.
Note: Secure Access Codes are only valid for 15 minutes.
6. Click the 'Submit' button.



The image shows the Rockland Trust Secure Access Code entry page. At the top is the Rockland Trust logo in white and yellow on a dark blue background. Below the logo is a white form with the heading 'Enter your Secure Access Code'. It contains a text input field for the 'Secure Access Code'. At the bottom of the form are two buttons: a dark blue 'Back' button and a grey 'Submit' button, which is highlighted with a red border.

7. Select the appropriate registration option.

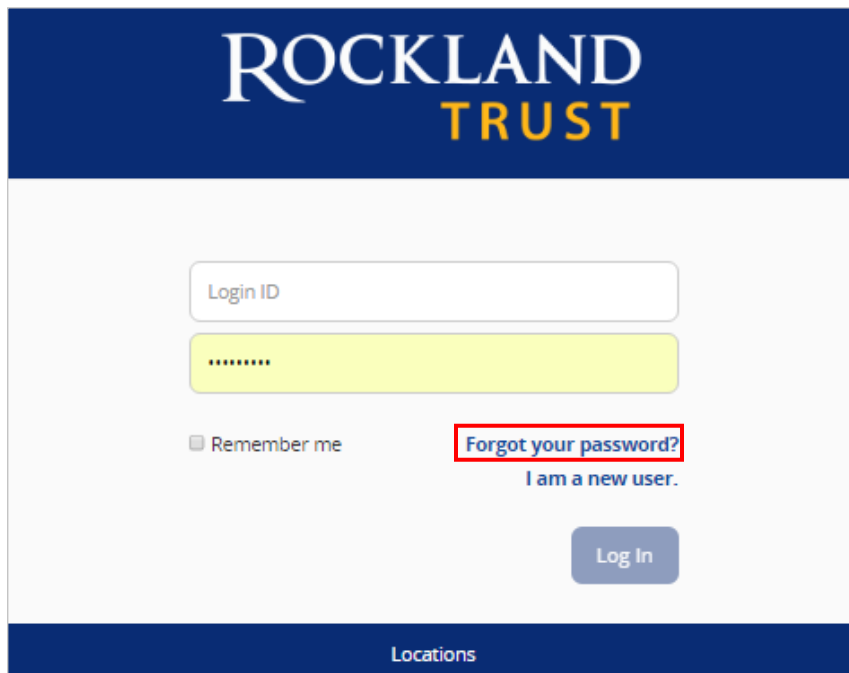
NOTE: Are you at a private computer that you will use regularly to access online banking? If so, you can register your browser for future access. If you are at a public computer, select 'Do Not Register Device' and this computer will not be registered. To register your computer we will place a cookie in your browser. Your PC must be configured to accept 'cookies' from this site. The next time you log in, you will only need to enter your User ID and password.



The image shows the Rockland Trust Device Registration screen. At the top is the Rockland Trust logo. Below the logo, the text reads "Device Registration" and "Access Code Accepted." There are two buttons: "Do Not Register Device" and "Register Device".

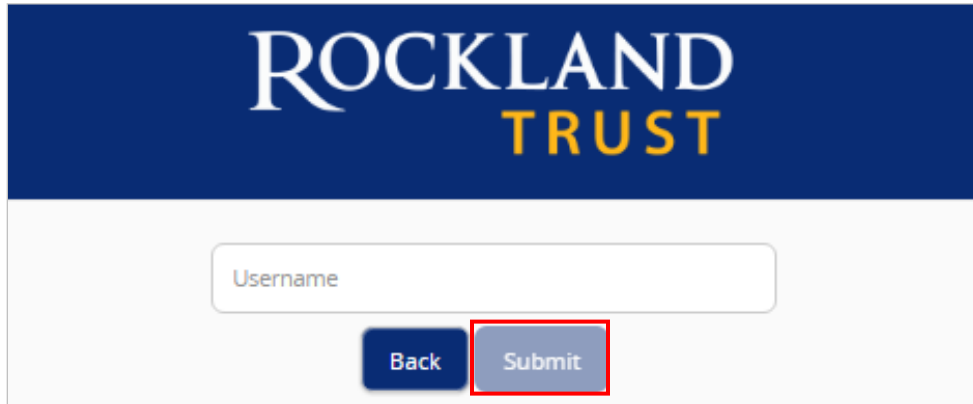
Forgot your password?

1. Click the 'Forgot your password?' link on the passwordscreen.



The image shows the Rockland Trust Login screen. At the top is the Rockland Trust logo. Below the logo, there is a "Login ID" input field and a password input field with a yellow background. There is a "Remember me" checkbox and a "Forgot your password?" link highlighted with a red box. Below the link is the text "I am a new user." and a "Log In" button. At the bottom of the screen, there is a "Locations" link.

2. Enter your Username in the box.
3. Click the 'Submit' button.



The image shows a login form for Rockland Trust. At the top, the Rockland Trust logo is displayed in white and yellow text on a dark blue background. Below the logo is a white input field labeled "Username". Underneath the input field are two buttons: a dark blue "Back" button and a light blue "Submit" button. The "Submit" button is highlighted with a red rectangular border.

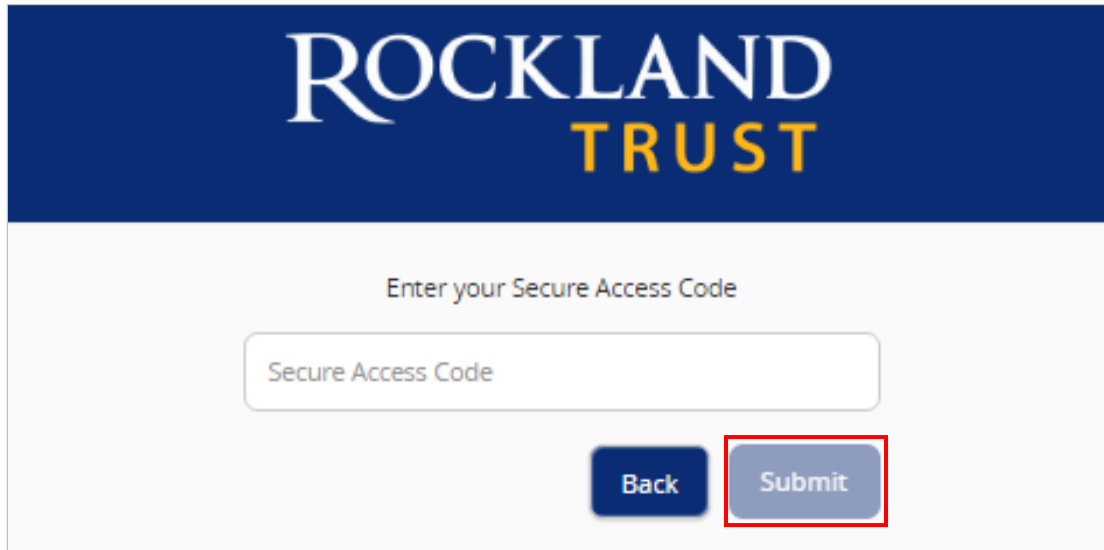
4. Select the location where you would like to have a Secure Access Code delivered.



The image shows a screen for selecting the delivery method for a Secure Access Code. At the top, the Rockland Trust logo is displayed in white and yellow text on a dark blue background. Below the logo, the text "Send your Secure Access Code to:" is centered. There are five dark blue buttons stacked vertically, each with white text:

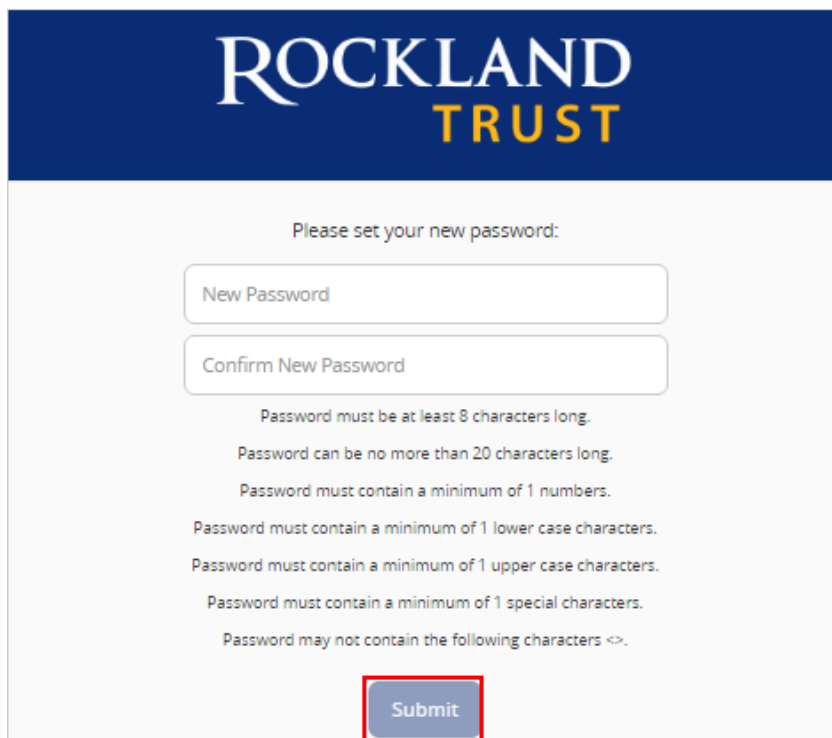
- I have a Secure Access Code
- SMS : (xxx) xxx - 5531
- SMS : (xxx) xxx - 0718
- Phone to : (xxx) xxx - 3417
- E-mail : xxxxxxpencer@xxxxxnking.com

5. Enter the Secure Access Code in the box once it has been received.
Note: Secure Access Codes are only valid for 15 minutes.
6. Click the 'Submit' button.



The screenshot shows the Rockland Trust logo at the top. Below the logo, the text "Enter your Secure Access Code" is centered. There is a text input field labeled "Secure Access Code". Below the input field are two buttons: "Back" and "Submit". The "Submit" button is highlighted with a red border.

7. Select a new password using the requirements listed.
8. Click the 'Submit' button.



The screenshot shows the Rockland Trust logo at the top. Below the logo, the text "Please set your new password:" is centered. There are two text input fields: "New Password" and "Confirm New Password". Below the input fields are several lines of password requirements:



- Password must be at least 8 characters long.
- Password can be no more than 20 characters long.
- Password must contain a minimum of 1 numbers.
- Password must contain a minimum of 1 lower case characters.
- Password must contain a minimum of 1 upper case characters.
- Password must contain a minimum of 1 special characters.
- Password may not contain the following characters <>.

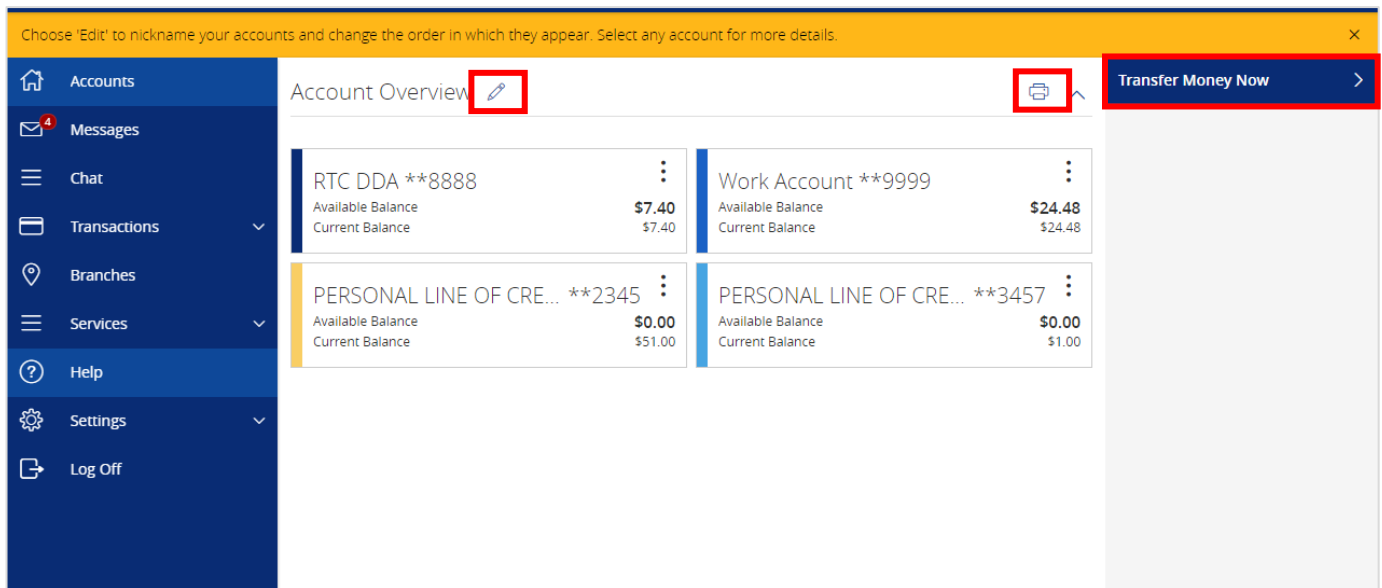
At the bottom of the form is a "Submit" button, which is highlighted with a red border.

Note: You must be on a registered computer and browser to perform this action. If you are not on a registered computer and browser, please call 508.732.7072.



Accounts Overview

Account Overview

1. On the Account Overview screen, a listing of accounts will appear in the middle of the screen.
2. The 'Transfer Money Now' option on the top right corner of the screen is a direct shortcut to the 'Transfer Funds' option within the 'Transactions' menu.
3. Click on the pencil  icon next to the Group Name to rename the group.
NOTE: See below under Account Grouping to learn how to create groups.
4. Click the printer icon  shown above the account listing to print a listing of accounts.
5. To view your account details and transaction history, click on the account and it will bring you to the 'Account Details' page.



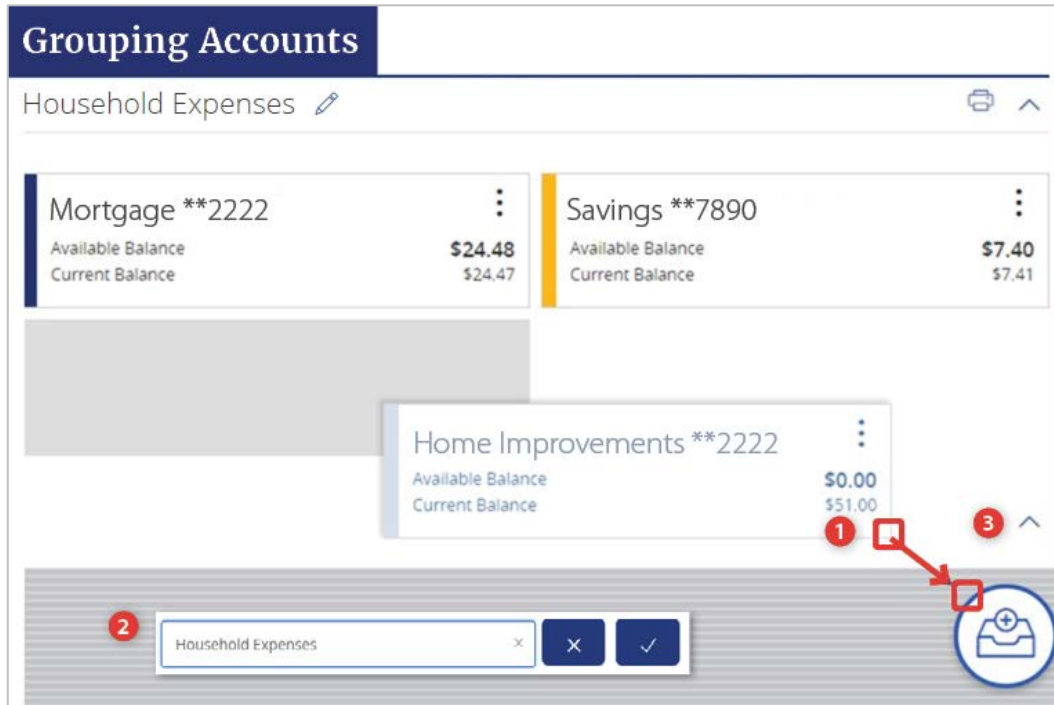
Choose 'Edit' to nickname your accounts and change the order in which they appear. Select any account for more details.

Account Overview   **Transfer Money Now** >

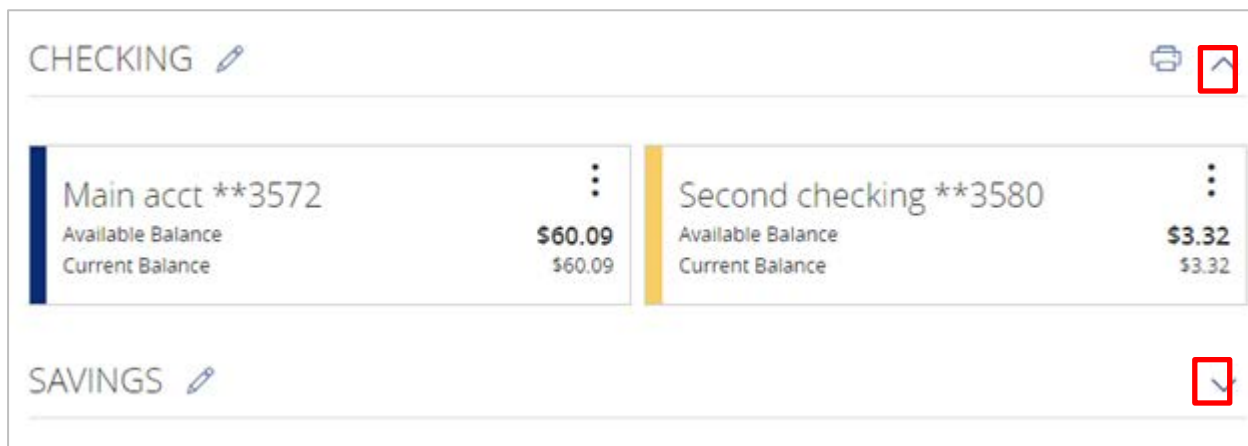
RTC DDA **8888	⋮	Work Account **9999	⋮
Available Balance	\$7.40	Available Balance	\$24.48
Current Balance	\$7.40	Current Balance	\$24.48
PERSONAL LINE OF CRE... **2345	⋮	PERSONAL LINE OF CRE... **3457	⋮
Available Balance	\$0.00	Available Balance	\$0.00
Current Balance	\$51.00	Current Balance	\$1.00

Account Grouping

1. Click and drag the selected account to the tray icon that appears on your screen.
2. You will then be prompted to name your group.
3. Click on the carrot ^ icon to collapse/expand group.



4. To only view selected accounts within a group, click the carrot ^ icon to view/collapse the group.



Account Details & Transaction History



Account Details & Transaction History




1. Listings of the details associated with the account are listed in the grey box below the account name.
2. A listing of historical transactions associated with the account appears below the gray box. The newest transactions will appear on top by default.

NOTE: Transactions performed the same day which are waiting to post to the account will appear as 'Pending' in red type. All historical transactions will display the date the transaction posted to the account.

< RTC DDA **8888		\$7.40	
Last Updated: 9/14/2017 3:24 PM		Available Balance	
<input type="text" value="Search transactions"/>		Filters	Details
		Chat	Print
		Download	
Current Balance	\$7.40	Available Balance	\$7.40
Collected Balance	\$7.40	Last Statement Date	8/25/2017
Date	Description	Amount	
SEP 13 2017	ONLINE TRANSFER TO SV XX9999	- \$0.01	\$7.40
SEP 6 2017	ONLINE TRANSFER TO SV XX9999	- \$0.01	\$7.41
AUG 30 2017	ONLINE TRANSFER TO SV XX9999	- \$0.01	\$7.42
AUG 23 2017	ONLINE TRANSFER TO SV XX9999	- \$0.01	\$7.43
AUG 16 2017	ONLINE TRANSFER TO SV XX9999	- \$0.01	\$7.44

- Click on the 'Export' button on the right side of the screen to display a listing of available formats. The export will include all transactions specified in the filter by the user.

 Filters
  Details

Current Balance	\$60.76	Available Balance	\$60.76
Collected Balance	\$60.76	Last Statement Date	8/31/2017

Date ▾	Description ▾	Amount ▾
AUG 31 2017	ONLINE TRANSFER TO DD XX3580	(\$0.01) \$60.76
AUG 28 2017	ONLINE TRANSFER TO DD XX3580	(\$0.50) \$60.77

Account Conversations Inquiry

1. Click on the 'Message Icon' in the top right hand corner of the page to initiate a secure message.

< COMMERCIAL CHECKING **3572 \$60.76
Available Balance

Last Updated: 9/14/2017 2:42 PM

Search transactions Filters Details Message Print Download

Current Balance	\$60.76	Available Balance	\$60.76
Collected Balance	\$60.76	Last Statement Date	8/31/2017

Date ▾ Description ▾ Amount ▾

2. All account details will be automatically filled in. Type the inquiry in the 'Message' box and click the 'Send' button.

Conversations

Account Inquiry

With
Customer Service

Subject
Inquiry regarding account: DDA-XXXXX3572 Supported Attachments


Message *

Cancel Send

Inquiry Details:	
Account Type	COMMERCIAL CHECKING
Account	XXXX
Description	COMMERCIAL CHECKING

3. If applicable, include supported attachments.

Subject
Inquiry regarding account: DDA-XXXXX8888

 Supported Attachments

Supported attachment file types: .ach, .ddf, .doc, .docx, .log, .pdf, .ppt, .pptx, .prn, .rtf, .text, .txt, .wpd, .xls, .xlsx

Message *

Cancel Send

Activity Center

'Activity Center' lists all user activity initiated from within online and mobile banking. This page can be accessed by selecting the 'Activity Center' option under the 'Transactions' menu.

Single Transactions

1. Click the 'Filters' option to reveal searchable fields.

The screenshot displays the 'Activity Center' interface. On the left is a dark blue navigation menu with the following items: Accounts, Messages (with a red notification badge), Chat, Transactions (highlighted with a red box), Transfer Funds, Friends and Family, Pay Bills, Bill Pay Settings, Other Loan Payments, Activity Center (highlighted with a red box), Statements, Link External Accounts, Branches, and Services. The main content area is titled 'Activity Center' and features three tabs: 'Single Transactions' (highlighted with a red box), 'Recurring Transactions', and 'Mobile Deposit History'. Below the tabs is a search bar labeled 'Search transactions' and a 'Filters' button (highlighted with a red box). The filter section includes dropdown menus for 'Transaction Type' (All), 'Status' (All), 'Account' (All), and 'Created By' (All). It also has date pickers for 'Start Date' and 'End Date' (both set to MM/DD/YYYY with a calendar icon), a 'Transaction ID' field, and an 'Amount' range (0.00 to 0.00). 'Reset' and 'Apply' buttons are at the bottom right of the filter section. Below the filters is a table with columns: Created, Status, Transaction Type, Account, Amount, and Actions. The table contains two rows of transaction data.

Created	Status	Transaction Type	Account	Amount	Actions
4/17/2017	Processed	Stop Payment - Tracking ID: 6568777	RTC DDA DDA-XXXX8888	\$14.44	Actions
4/17/2017	Processed	Funds Transfer - Tracking ID: 6568664	Work Account SAV-XXXX9999	\$1.00	Actions

2. Search by the available fields to isolate the desired online transactions.
 - a. Transaction Type

Single Transactions Recurring Transactions Mobile Deposit History

Search transactions Filters Favorites ▼

Transaction Type: Funds Transfer Status: All Account: All Created By: All

Start Date: MM/DD/YYYY [↑] [↓] to End Date: MM/DD/YYYY [↑] [↓] Transaction ID: Amount: 0.00 to 0.00

Columns to display (max 6)

Created date To account Process date From account

Created by Status Type / ID Amount

Reset Apply

Created ▼	Status ▼	Transaction Type ▼	Account ▼	Amount ▼	<input type="checkbox"/>
4/17/2017	Processed	Funds Transfer - Tracking ID: 6568664	Work Account SAV-XXXXX9999	\$1.00	<input type="checkbox"/> Actions ▼
12/13/2016	Processed	Funds Transfer - Tracking ID: 5871126	RTC DDA DDA-XXXXX8888	\$0.01	<input type="checkbox"/> Actions ▼

- b. Click on the transaction to view the details in an expanded view.

Created ▼	Status ▼	Transaction Type ▼	Account ▼	Amount ▼	<input type="checkbox"/>
4/17/2017	Processed	Funds Transfer - Tracking ID: 6568664	Work Account SAV-XXXXX9999	\$1.00	<input type="checkbox"/> Actions ▼
Tracking ID: 6568664		Amount: \$1.00			
Created: 04/17/2017 11:25 AM		Memo: Funds Transfer via Online			
Created By: ROSIE TOBIN		From Account: Work Account SAV-XXXXX9999			
Authorized: 04/17/2017 11:25 AM		To Account: RTC DDA DDA-XXXXX8888			
Authorized By: ROSIE TOBIN					
Will process On: 4/17/2017					

- Click on 'Actions' to display a listing of available options corresponding with the transaction.

4/17/2017	Processed	Funds Transfer - Tracking ID: 6568664	Work Account SAV-XXXXX9999	\$1.00	Actions ▼
-----------	-----------	---------------------------------------	----------------------------	--------	------------------

Tracking ID: 6568664	Amount: \$1.00
Created: 04/17/2017 11:25 AM	Memo: Funds Transfer via Online
Created By: ROSIE TOBIN	From Account: Work Account SAV-XXXXX9999
Authorized: 04/17/2017 11:25 AM	To Account: RTC DDA DDA-XXXXX8888
Authorized By: ROSIE TOBIN	
Will process On: 4/17/2017	

Recurring Transactions

- Click on the 'Recurring Transactions' tab within the 'Activity Center' to view online transactions which are setup to occur in a series.

- Accounts
- Messages
- Chat
- Transactions
 - Transfer Funds
 - Friends and Family
 - Pay Bills
 - Bill Pay Settings
 - Other Loan Payments
 - Activity Center
 - Statements
 - Link External Accounts

Activity Center
print

Single Transactions
Recurring Transactions

TYPE All ▼	STATUS All ▼	ACCOUNT All ▼	CREATED BY All ▼
START DATE Select Date <input type="text"/>	END DATE to Select Date <input type="text"/>	TRANSACTION ID <input type="text"/>	AMOUNT <input type="text"/> to <input type="text"/>

Created ▼	Status ▼	Type ▼	Account ▼	Amount ▼	Actions ▼
8/19/2016	Cancelled	Payments - Tracking ID: 4849773	Support DDA-XXXXX3580	\$0.05	Actions ▼
7/8/2016	Processed	Payments - Tracking ID: 4849397	Commercial Checking DDA-XXXXX3572	\$0.01	Actions ▼

Mobile Deposit History

1. Click on the 'Mobile Deposit History' tab within the 'Activity Center' to view historical checks that have been deposited using the Mobile Deposit functionality.

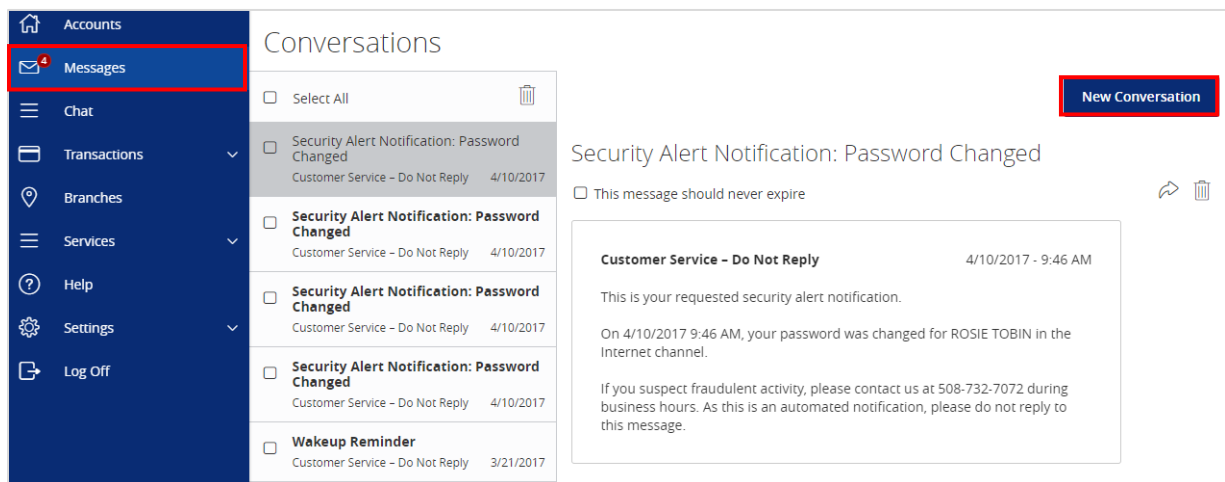
The screenshot displays the 'Activity Center' interface. On the left is a dark blue sidebar menu with the following items: Accounts, Messages, Chat, Transactions (expanded), Transfer Funds, Friends and Family, Pay Bills, Bill Pay Settings, Other Loan Payments, Activity Center (highlighted), Statements, and Link External Accounts. The main content area is titled 'Activity Center' and features three tabs: 'Single Transactions', 'Recurring Transactions', and 'Mobile Deposit History' (which is highlighted with a red box). Below the tabs is a filter section with the following fields: TYPE (Deposited Checks), TIME PERIOD (Any), AMOUNT (two empty input boxes with 'to' between them), and CREATED BY (empty input box). Below these are: STATUS (All), START DATE (Select Date with a calendar icon), END DATE (Select Date with a calendar icon), and CHECK # (empty input box with 'to' between it and another empty input box). There are 'Reset' and 'Apply Filters' buttons. The main content area below the filters displays the message 'No checks found'.

Secure Messages

Secure Messages

1. Click on the 'Messages' menu on the left side of the screen.
2. Click on the 'New Conversation' button on the right side of the screen.

NOTE: The 'Messages' feature is a secure messaging function which allows for direct communication between the online banking user and Rockland Trust. Since the message is delivered securely within Online Banking, sensitive material (i.e. SSN, account number(s)) may be safely included in the body of the message.



3. Select the appropriate topic from the drop-down menu.



4. Click the 'Supported Attachments' link on the right side of the screen to show what file types are supported.
5. Click the paper clip icon to attach a file or document if desired.
6. Click 'Send' at the bottom of the screen to submit the message to Rockland Trust.

The screenshot shows a 'New Conversation' form. At the top, it says 'Conversations' and 'New Conversation'. Below this, there is a 'With *' dropdown menu with the text '--Select Topic--'. To the right of the 'Subject *' text input field, there is a link labeled 'Supported Attachments' with a paperclip icon, which is highlighted by a red rectangular box. Below the subject field is a large 'Message *' text area. At the bottom right of the form, there are two buttons: 'Cancel' and 'Send'.

7. A numeric indicator will appear in red next to the 'Messages' menu indicating how many unread messages are currently listed in the online mailbox.



Transfer Funds

One Time Transfers

1. Select the 'Transfer Funds' option under the 'Transactions' menu.
2. Select a 'From' account from the drop down menu
3. Select a 'To' account from the drop down menu

NOTE: You can control the order and name of your accounts in Account Nicknames.

4. Enter a dollar amount for the transfer.
5. Select a 'Date' for the transfer.

NOTE: The date for the transaction may be the current day or a future date. Same day transfers occur in real-time. Internal transfers submitted after 9:00 pm EST may be credited to your account on the next business day. External transfers submitted after 4:30 pm EST may be credited to your account on the next business day but may take two business days to complete.

6. Enter a 'Memo' (This is an optional step and will only display in ActivityCenter).
7. Click the 'Transfer Funds' button on the bottom right side of the screen.

Funds Transfer

From
PERSONAL LINE OF CREDIT LOAN-XXXXX2345 \$0.00

To
EXTERNAL | my account at santander XXXXXX867

Amount
0.00 Make this a recurring transaction

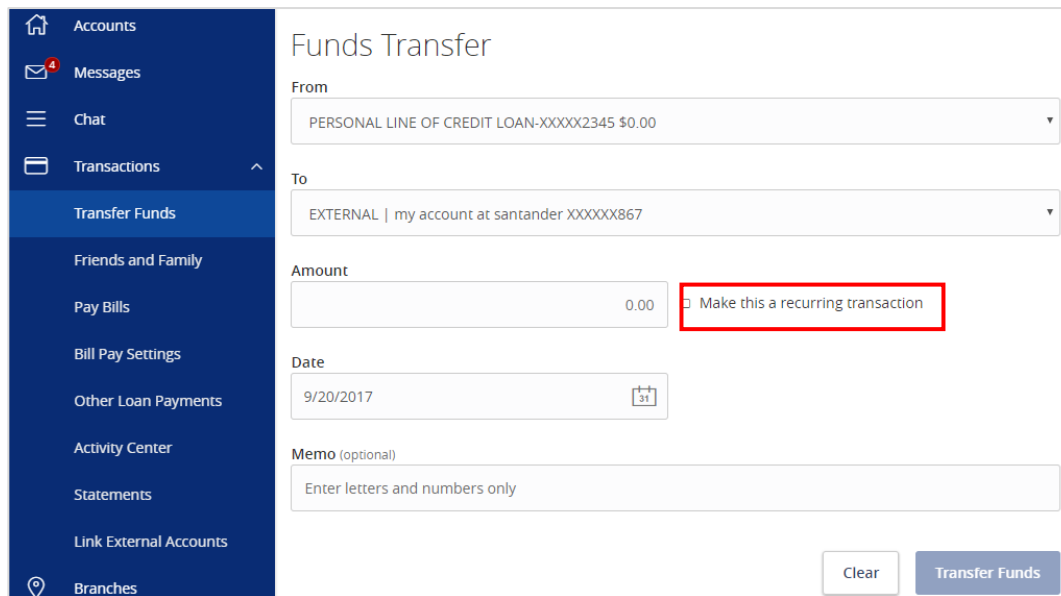
Date
9/20/2017

Memo (optional)
Enter letters and numbers only

Clear **Transfer Funds**

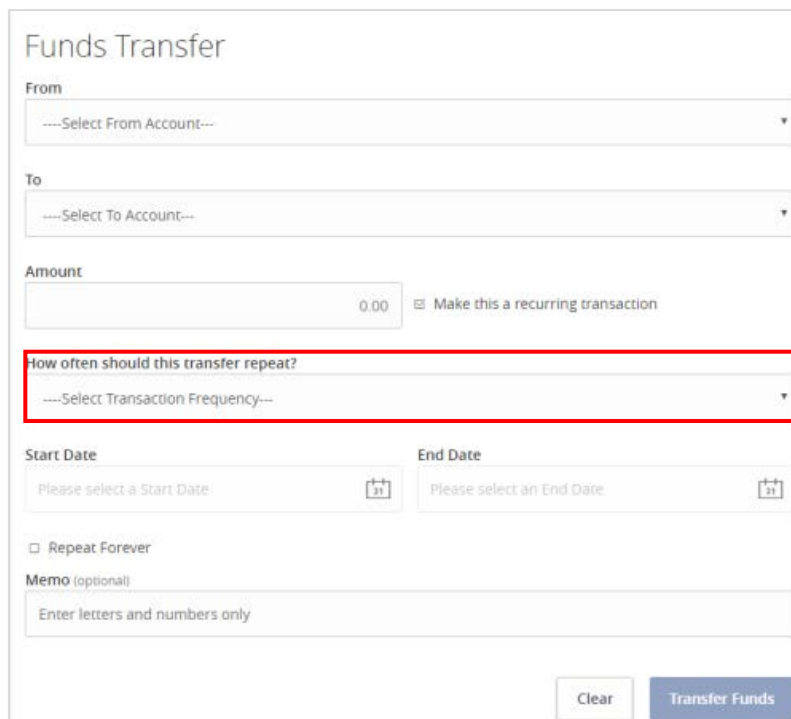
Recurring Transfers

1. Select the 'Transfer Funds' option under the 'Transactions' menu.
2. Select a 'From' account from the drop down menu.
3. Select a 'To' account from the drop down menu.
4. Enter a dollar amount for the transfer.
5. Click the check box next to 'Make this a recurring transaction'.



The screenshot shows the 'Funds Transfer' interface. On the left is a dark blue navigation menu with options: Accounts, Messages (4), Chat, Transactions (expanded), Transfer Funds (selected), Friends and Family, Pay Bills, Bill Pay Settings, Other Loan Payments, Activity Center, Statements, Link External Accounts, and Branches. The main form area is titled 'Funds Transfer' and contains the following fields: 'From' (PERSONAL LINE OF CREDIT LOAN-XXXXX2345 \$0.00), 'To' (EXTERNAL | my account at santander XXXXX867), 'Amount' (0.00), 'Date' (9/20/2017), and 'Memo (optional)' (Enter letters and numbers only). A red box highlights the checkbox labeled 'Make this a recurring transaction' next to the amount field. At the bottom right are 'Clear' and 'Transfer Funds' buttons.

6. Select the 'Transaction Frequency' from the drop down menu.



This screenshot shows the 'Funds Transfer' form with the 'Transaction Frequency' dropdown menu highlighted by a red box. The form fields are: 'From' (---Select From Account---), 'To' (---Select To Account---), 'Amount' (0.00), 'Date' (9/20/2017), and 'Memo (optional)' (Enter letters and numbers only). The 'Make this a recurring transaction' checkbox is checked. The 'Transaction Frequency' dropdown is labeled 'How often should this transfer repeat?' and contains the text '---Select Transaction Frequency---'. Below it are 'Start Date' and 'End Date' fields, both with calendar icons and the text 'Please select a Start Date' and 'Please select an End Date' respectively. At the bottom left is a 'Repeat Forever' checkbox. At the bottom right are 'Clear' and 'Transfer Funds' buttons.

7. Select a 'Start Date' and an 'End Date' for the recurrence.

NOTE: Click the check box next to 'Repeat Forever' if the recurrence will be for an indefinite period of time.

8. Enter a 'Memo' (This is an optional step).

9. Click the 'Transfer Funds' button on the bottom right side of the screen.

Funds Transfer

From
PERSONAL LINE OF CREDIT LOAN-XXXXX2345 \$0.00

To
EXTERNAL | my account at santander XXXXX867

Amount
0.00 Make this a recurring transaction

How often should this transfer repeat?
Weekly

Start Date
Select Date

End Date
Please select an End Date

Repeat Forever

Memo (optional)
Enter letters and numbers only

Clear Transfer Funds

Friends and Family

1. Select the 'Friends and Family' option under the 'Transactions' menu.

Accounts

Messages

Chat

Transactions

Transfer Funds

Friends and Family

Pay Bills

Bill Pay Settings

Other Loan Payments

Activity Center

Friends And Family Transfers

You can choose to make a single transfer to another account holder or link another account holder's account (for deposit purposes only) to your online login. If you plan to make more than one transfer to the other account holder, or if you need to create a recurring or future-dated transfer, linking the account is required.

Single Transfer Link Account

2. Select 'Single Transfer' option to make a one-time transfer to another Rockland Trust customer's account. The customer must be enrolled in Rockland Trust Online Banking.
 - a. Enter the information in the required fields designated with an asterisk (*).
 - b. Click the 'Submit' button on the bottom right corner of the screen.

3. Select 'Link Account' to link another Rockland Trust customer's account (deposit only) to your online login. The customer must be enrolled in Rockland Trust Online Banking.
 - a. Enter the Recipient Customer's Account Information. This data is to link a target account to be used in Funds Transfer under the Transaction tab.
 - b. Click the 'Submit' button on the bottom right corner of the screen.

External Account Setup & Transfer

External Account Setup

1. Select the 'Link External Accounts' option under the 'Transactions' menu.
2. Enter the external Account Number.
3. Select the Account Type.
4. Enter the Routing Number of the external account.
5. Click the 'Continue' button at the bottom of the screen to submit the request.

Accounts

Messages

Chat

Transactions

- Transfer Funds
- Friends and Family
- Pay Bills
- Bill Pay Settings
- Other Loan Payments
- Activity Center
- Statements
- Link External Accounts

Commercial

Branches

Services

Help

Settings

Log Off


Add An External Account

This form will enable you to request that an external account (an account you have at another financial institution) be linked for electronic transfers.

There are two steps in this process:

- Step 1: Add Your Account
- Step 2: Verify Your Account

Please input the routing number and your account number located on your check (see the sample check below). If you want to add a savings account, please contact your financial institution for the routing number that they use for savings deposits. Also verify if your account is eligible for ACH transactions as not all savings accounts allow for ACH transactions. If you have issues with your micro deposit showing up in your account, verify the routing number with the other financial institution as not all financial institutions have one routing number for all account types.



Step 1: Add Your Account

To begin, you will need to input the following information about the account you would like to add:

- Institution's Routing Number
- Your Account Number (Max length of 17 digits)
- Account Type (checking or savings)

Once this information has been entered, click on the Continue button. Two "micro" deposits will be generated and sent to your external account (typically within 5 business days). Micro deposits are random deposits in amounts less than \$1. Once you have received these two micro deposits in your external account, make note of both amounts as you will need them later in step 2, the verification process.

- **Please Note:** Only domestic (U.S.) banks are allowed.
- If the micro deposits do not appear in your account within the specified timeframe, contact the other financial institution to verify that you are using the correct routing number as some institutions do not use a single number for all account types.

ACCOUNT NUMBER:

ACCOUNT TYPE:

ROUTING NUMBER:

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

Continue

External Account Verification

Step 2: Verify Your Account

Once you receive the amounts of your micro deposits, [please click here to enter the amounts and activate your external account.](#)

NOTE: Once you have received the two micro deposits in the designated external account, perform the following steps.

1. Click the 'please click here to enter the amounts and activate your external account' link.
2. Click the radio button to select the external account for verification.
3. Enter the two micro deposit amounts received in your external account.
4. Click the 'Continue' button at the bottom of the page.

Account Verification

Please choose an account to verify using the amounts that were deposited to your account.

Account Number: 12345
Routing Number: 111111118
Account Type: Checking
Status: Funds have been sent to the target account

Verify Deposit Amounts

The deposit amounts should be entered in cents (example: \$0.05 should be entered as "05").

AMOUNT #1:

81

AMOUNT #2:

91

Continue

External Transfer

1. Select the 'Transfer Funds' option under the 'Transactions' menu.
2. If the external account for the transfer will be the 'From Account', select the account designated as 'EXTERNAL'.

The screenshot shows the 'Funds Transfer' interface. On the left is a dark blue navigation menu with icons and text for various banking functions. The 'Transfer Funds' option is highlighted. The main content area is white and contains the following fields and controls:

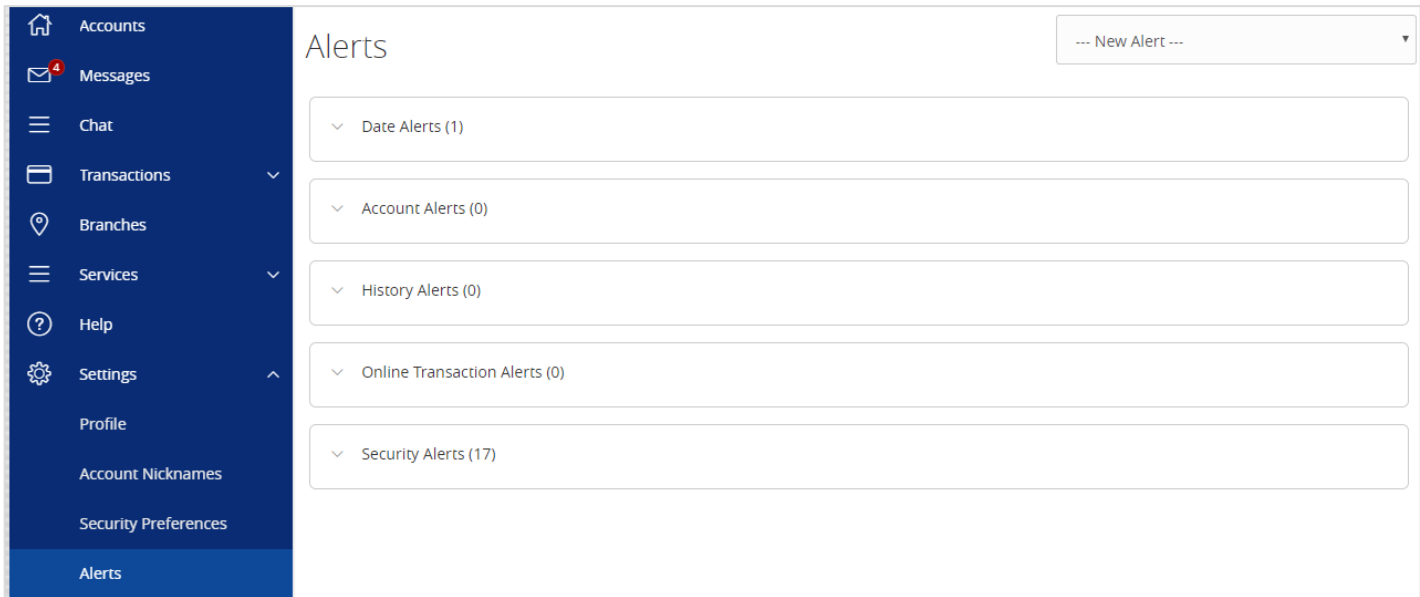
- From:** A dropdown menu showing 'PERSONAL LINE OF CREDIT LOAN-XXXXX2345 \$0.00'.
- To:** A dropdown menu showing 'EXTERNAL | my account at santander XXXXXX867'.
- Amount:** A text input field containing '0.00' and a checkbox labeled 'Make this a recurring transaction'.
- Date:** A date picker showing '9/20/2017' with a calendar icon.
- Memo (optional):** A text input field with the placeholder 'Enter letters and numbers only'.
- Buttons:** 'Clear' and 'Transfer Funds' buttons at the bottom right.

3. If the external account for the transfer will be the 'To Account', select the account designated as 'EXTERNAL'.
4. Enter the 'Date' for the external transfer.
5. Enter a 'Memo' (this step is optional).
6. Click the 'Transfer Funds' button at the bottom of the screen. External transfers submitted after 4:30 pm EST may be credited to your account on the next business day but may take two business days to complete.

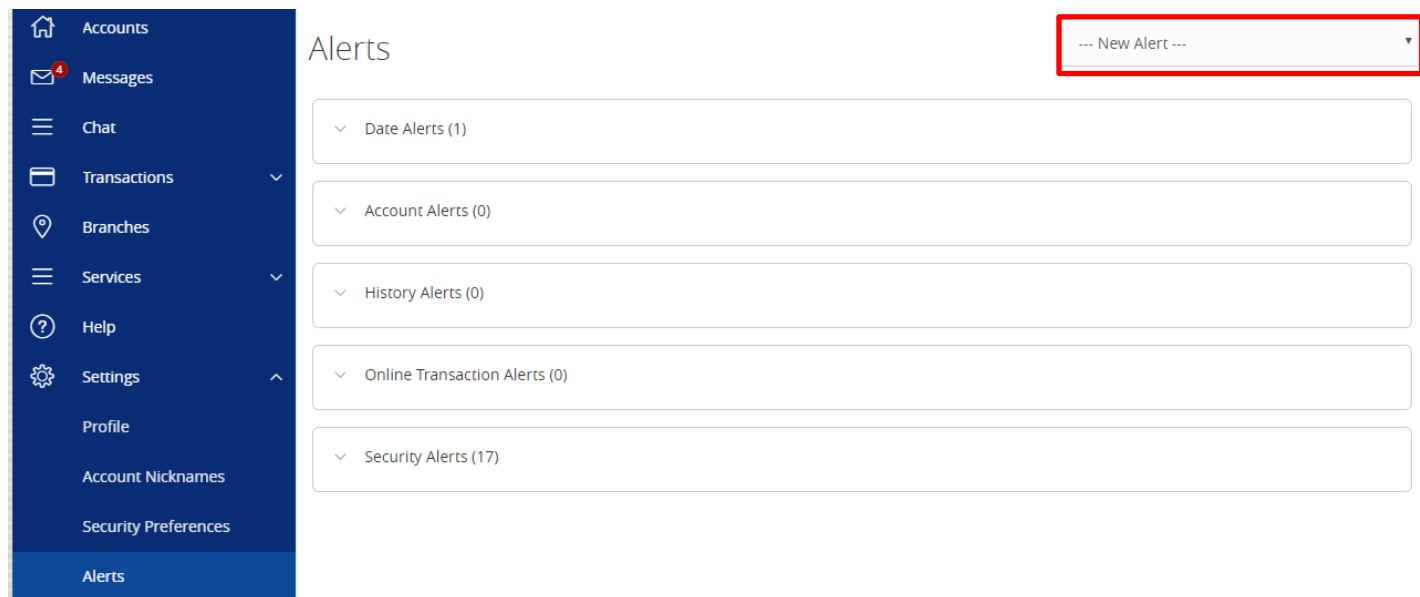
Online Banking Alerts

Online Banking Alerts

1. Select the 'Alerts' option under the 'Settings' menu.



2. Select the desired type of alert from the drop-down menu in the top right corner of the screen.



Date Alerts

1. Select the type of date alert.

New Date Alert
[Back to Alerts](#)

TYPE:
No Date Type Selected

DATE:
No Date Selected

MESSAGE:
No Message Entered

DELIVERY METHOD:
Send only a secure message

Save

Select a type

BIRTHDAY

ANNIVERSARY

MEETING

CALL

WAKEUP

APPOINTMENT

VACATION

TRAVEL

GENERAL

2. Select the date of the alert. Uncheck the 'Rekurs Every Year' box if the alert is for one date only.

New Date Alert
[Back to Alerts](#)

TYPE:
Birthday

DATE:
No Date Selected

MESSAGE:
No Message Entered

DELIVERY METHOD:
Send only a secure message

Save

Select a date

◀ August ▶ ◀ 2016 ▶						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

RECURS EVERY YEAR

3. Enter a message for the date alert.

New Date Alert
[Back to Alerts](#)

TYPE:
Birthday

DATE:
No Date Selected

MESSAGE:
No Message Entered

DELIVERY METHOD:
Send only a secure message

Save

Message

Clear
Save

- Select a delivery method for the date alert. 'Secure Message Only' will send the alert to the Messages menu within Electronic Banking.

New Date Alert
[Back to Alerts](#)

TYPE: Birthday	Select a delivery method
DATE: No Date Selected	<div style="border: 1px solid #ccc; padding: 2px;"> Secure Message Only </div> <div style="border: 1px solid #ccc; padding: 2px; background-color: #007bff; color: white;"> Secure Message Only </div> <div style="border: 1px solid #ccc; padding: 2px;"> Email </div> <div style="border: 1px solid #ccc; padding: 2px;"> Phone </div> <div style="border: 1px solid #ccc; padding: 2px;"> Text Message </div>
MESSAGE: Sample Message	
DELIVERY METHOD: Send only a secure message	
<div style="background-color: #007bff; color: white; padding: 5px 20px; border-radius: 5px; display: inline-block;">Save</div>	

Account Alerts

- Select an account.

New Account Alert
[Back to Alerts](#)

ACCOUNT: No Account Selected	Select an account
FIELD: No Field Selected	<div style="border: 1px solid #ccc; padding: 2px;"> COMMERCIAL CHECKING: DDA-XXXXX3572 </div> <div style="border: 1px solid #ccc; padding: 2px;"> SUPPORT: DDA-XXXXX3580 </div> <div style="border: 1px solid #ccc; padding: 2px;"> SAVINGS: SAV-XXXXX3946 </div> <div style="border: 1px solid #ccc; padding: 2px;"> SAVINGS: SAV-XXXXX3954 </div> <div style="border: 1px solid #ccc; padding: 2px;"> CERTIFICATE: CD-XXXXX6715 </div>
COMPARISON: No Comparison Selected	
AMOUNT: No Amount Entered	
DELIVERY METHOD: Send only a secure message	
FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence	
<div style="background-color: #007bff; color: white; padding: 5px 20px; border-radius: 5px; display: inline-block;">Save</div>	

- Select a field from which the alert should reference.

New Account Alert
[Back to Alerts](#)

ACCOUNT: DDA-XXXXX3572	Select a field
FIELD: No Field Selected	<div style="border: 1px solid #ccc; padding: 2px;"> CURRENT BALANCE </div> <div style="border: 1px solid #ccc; padding: 2px;"> COLLECTED BALANCE </div> <div style="border: 1px solid #ccc; padding: 2px;"> AVAILABLE BALANCE </div>
COMPARISON: No Comparison Selected	

3. Select a comparison.

New Account Alert
Back to Alerts

ACCOUNT: DDA-XXXXX3572	Select a comparison GREATER THAN LESS THAN
FIELD: Available Balance	
COMPARISON: No Comparison Selected	
AMOUNT: No Amount Entered	
DELIVERY METHOD: Send only a secure message	
FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence	
<input type="button" value="Save"/>	

4. Enter an amount and select 'Save' in the lower right corner.

New Account Alert
Back to Alerts

ACCOUNT: DDA-XXXXX3572	Enter an amount <div style="border: 1px solid #ccc; padding: 5px; display: flex; align-items: center;"> \$ 1,000.00 × </div>
FIELD: Available Balance	
COMPARISON: Less Than	
AMOUNT: No Amount Entered	
DELIVERY METHOD: Send only a secure message	
FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence	
<input type="button" value="Save"/>	

1	2	3
4	5	6
7	8	9
Delete	0	Save

- Select the delivery method and frequency for the alert.

New Account Alert
[Back to Alerts](#)

<p>ACCOUNT: DDA-XXXXX3572</p> <p>FIELD: Available Balance</p> <p>COMPARISON: Less Than</p> <p>AMOUNT: \$1,000.00</p> <p>DELIVERY METHOD: Send me an e-mail test@test.com</p> <p>FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence</p>	<p>Select a delivery method</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">Email ▼</div> <p>E-MAIL ADDRESS</p> <div style="border: 1px solid #ccc; padding: 2px;">test@test.com</div>
---	---

Save

History Alerts

- Select the account.

New History Alert
[Back to Alerts](#)

<p>ACCOUNT: <i>No Account Selected</i></p> <p>TRANSACTION: <i>No Transaction Selected</i></p> <p>COMPARISON: <i>No Comparison Selected</i></p> <p>AMOUNT: <i>No Amount Entered</i></p> <p>DELIVERY METHOD: Send only a secure message</p> <p>FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence</p>	<p>Select an account</p> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">COMMERCIAL CHECKING: DDA-XXXXX3572</div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">SUPPORT: DDA-XXXXX3580</div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">SAVINGS: SAV-XXXXX3946</div> <div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;">SAVINGS: SAV-XXXXX3954</div> <div style="border: 1px solid #ccc; padding: 2px;">CERTIFICATE: CD-XXXXX6715</div>
--	---

Save

2. Select a transaction type.

New History Alert [Back to Alerts](#)

ACCOUNT: DDA-XXXXX3572	Select a transaction
TRANSACTION: No Transaction Selected	DEBIT TRANSACTION
COMPARISON: No Comparison Selected	CREDIT TRANSACTION
AMOUNT: No Amount Entered	CHECK NUMBER
DELIVERY METHOD: Send only a secure message	DESCRIPTION
FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence	
Save	

3. Select a comparison.

New History Alert [Back to Alerts](#)

ACCOUNT: DDA-XXXXX3572	Select a comparison
TRANSACTION: Debit Transaction	GREATER THAN
COMPARISON: No Comparison Selected	LESS THAN
AMOUNT: No Amount Entered	
DELIVERY METHOD: Send only a secure message	
FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence	
Save	

- Enter an amount and select 'Save' in the lower right corner.

New History Alert

Back to Alerts

<p>ACCOUNT: DDA-XXXXX3572</p> <p>TRANSACTION: Debit Transaction</p> <p>COMPARISON: Less Than</p> <p>AMOUNT: No Amount Entered</p> <p>DELIVERY METHOD: Send only a secure message</p> <p>FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence</p>	<p>Enter an amount</p> <div style="border: 1px solid #ccc; padding: 5px; display: flex; align-items: center;"> \$ 1,000.00 × </div> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 33.33%;">1</td> <td style="width: 33.33%;">2</td> <td style="width: 33.33%;">3</td> </tr> <tr> <td>4</td> <td>5</td> <td>6</td> </tr> <tr> <td>7</td> <td>8</td> <td>9</td> </tr> <tr> <td>Delete</td> <td>0</td> <td style="border: 2px solid red;">Save</td> </tr> </table>	1	2	3	4	5	6	7	8	9	Delete	0	Save
1	2	3											
4	5	6											
7	8	9											
Delete	0	Save											

Save

- Select a delivery method and frequency.

New History Alert

Back to Alerts

<p>ACCOUNT: DDA-XXXXX3572</p> <p>TRANSACTION: Debit Transaction</p> <p>COMPARISON: Less Than</p> <p>AMOUNT: \$1,000.00</p> <p>DELIVERY METHOD: Send only a secure message</p> <p>FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence</p>	<p>Select a delivery method</p> <div style="border: 1px solid #ccc; padding: 5px;"> <div style="background-color: #f0f0f0; padding: 2px; display: flex; justify-content: space-between; align-items: center;"> Secure Message Only ▾ </div> <div style="background-color: #4a7ebb; color: white; padding: 2px;">Secure Message Only</div> <div style="background-color: #f0f0f0; padding: 2px;">Email</div> <div style="background-color: #f0f0f0; padding: 2px;">Phone</div> <div style="background-color: #f0f0f0; padding: 2px;">Text Message</div> </div>
--	---

Save

- Selecting 'Phone' for delivery method will give you the option to 'Call Immediately' or select a specific time to call.

New History Alert

[Back to Alerts](#)

ACCOUNT:
DDA-XXXXX3572

TRANSACTION:
Debit Transaction

COMPARISON:
Less Than

AMOUNT:
\$1,000.00

DELIVERY METHOD:
Call Me
(555)555-5555

FREQUENCY:
 Every Occurrence

[Save](#)

Select a delivery method

Phone ▼

United States ▼

(555)555-5555

TIME:

CALL IMMEDIATELY

HH▼

:

MM▼

:

AM/PM▼

Transaction Alerts

- Select an online transaction type.

NOTE: You will only see options that are applicable to your user rights.

New Transaction Alert

[Back to Alerts](#)

TRANSACTION:
No Transaction Selected

STATUS:
No Status Selected

DELIVERY METHOD:
Send only a secure message

FREQUENCY:
 Every Occurrence

[Save](#)

Select a transaction

ACH PASS THRU
COLLECTIONS
DOMESTIC WIRE
EFTPS
EXTERNAL TRANSFER
FUNDS TRANSFER
INTERNATIONAL WIRE
PAYMENTS
PAYROLL
SINGLE PAYMENT
SINGLE RECEIPT
STOP PAYMENT

2. Select an account.

New Transaction Alert
[Back to Alerts](#)

<p>TRANSACTION: Domestic Wire</p>	<p>Select an account</p>
<p>ACCOUNT: <i>No Account Selected</i></p>	<div style="border: 1px solid #ccc; padding: 2px;">COMMERCIAL CHECKING: DDA-XXXXX3572</div>
<p>STATUS: No Status Selected</p>	<div style="border: 1px solid #ccc; padding: 2px;">SUPPORT: DDA-XXXXX3580</div>
<p>DELIVERY METHOD: Send only a secure message</p>	<div style="border: 1px solid #ccc; padding: 2px;">SAVINGS: SAV-XXXXX3946</div>
<p>FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence</p>	<div style="border: 1px solid #ccc; padding: 2px;">SAVINGS: SAV-XXXXX3954</div>
<div style="background-color: #4a7ebb; color: white; padding: 5px 10px; border-radius: 3px; display: inline-block;">Save</div>	<div style="border: 1px solid #ccc; padding: 2px;">CERTIFICATE: CD-XXXXX6715</div>

3. Select the status of the online transaction type to trigger the alert.

New Transaction Alert
[Back to Alerts](#)

<p>TRANSACTION: Domestic Wire</p>	<p>Select a status</p>
<p>ACCOUNT: DDA-XXXXX3572</p>	<div style="border: 1px solid #ccc; padding: 2px;">DRAFTED</div>
<p>STATUS: No Status Selected</p>	<div style="border: 1px solid #ccc; padding: 2px;">AUTHORIZED</div>
<p>DELIVERY METHOD: Send only a secure message</p>	<div style="border: 1px solid #ccc; padding: 2px;">PROCESSED</div>
<p>FREQUENCY: <input checked="" type="checkbox"/> Every Occurrence</p>	<div style="border: 1px solid #ccc; padding: 2px;">CANCELLED</div>
<div style="background-color: #4a7ebb; color: white; padding: 5px 10px; border-radius: 3px; display: inline-block;">Save</div>	<div style="border: 1px solid #ccc; padding: 2px;">FAILED</div>

- Select a delivery method and frequency.

New Transaction Alert

Back to Alerts

TRANSACTION:
Domestic Wire

ACCOUNT:
DDA-XXXX3572

STATUS:
Processed

DELIVERY METHOD:
Send only a secure message

FREQUENCY:
 Every Occurrence

Save

Select a delivery method

Secure Message Only ▾

Secure Message Only

Email

Phone

Text Message

- Selecting 'Text Message' for a delivery method will give you the option to 'Send Immediately' or select a specific time to receive the message. You must check the box and Agree to Terms before you can save the alert by TextMessage.

New Transaction Alert

Back to Alerts

TRANSACTION:
Domestic Wire

ACCOUNT:
DDA-XXXX3572

STATUS:
Processed

DELIVERY METHOD:
Send me a SMS Text Message
(555)555-5555

FREQUENCY:
 Every Occurrence

Save

Select a delivery method

Text Message ▾

United States ▾

(555)555-5555

TIME:

SEND IMMEDIATELY

▾ : ▾ ▾

AGREE TO TERMS

SMS Terms And Conditions

Rockland Trust - 864-34

Program Description
Rockland Trust allows our customers to receive certain account information by text message.

Supported Carriers
Alltel, Appalachian Wireless, AT&T, Bluegrass Cellular, Boost Mobile, Cellcom, Cellular South, Centennial Wireless, Cincinnati Bell, GCI, Immix Wireless, Inland Cellular, IV Cellular, Nex-Tech Wireless, nTelos, Sprint PCS, T-Mobile, U.S. Cellular, United Wireless, Verizon Wireless, Virgin Mobile USA, and West Central Wireless.

Security Alerts

NOTE: Security alerts are listed at the bottom of the screen. Click the carrot icon to expand the listing of available alerts. Some alerts are clickable and may be turned on or off. The most critical alerts are mandatory and cannot be turned off. These alerts are greyed out.

1. Click 'Edit Delivery Preferences' to modify how and where to receive security alerts.

Alerts --- New Alert ---

^ Date Alerts (0)
No Alerts Defined.

∨ Account Alerts (3)

∨ History Alerts (0)

∨ Transaction Alerts (1)

^ Security Alerts Edit Delivery Preferences

Description	Enabled
Alert me when an address is changed	<input type="checkbox"/> Off
Alert me when my password is changed	<input type="checkbox"/> On
Alert me when secure access code contact information is changed	<input type="checkbox"/> On
Alert me when my login ID is changed	<input type="checkbox"/> On

Delivery Preferences

E-MAIL ADDRESS

PHONE NUMBER
COUNTRY

AREA CODE **PHONE NUMBER**

SMS TEXT NUMBER
COUNTRY

AREA CODE **PHONE NUMBER**

NOTE: SMS Text Message: 1 msg/transaction, Msg&Data Rates May Apply

Cancel
Save

Edit Alerts

1. Enable/Disable and edit saved alerts from the Alerts menu.

Alerts
--- New Alert ---

∨ Date Alerts (1)

∨ Account Alerts (0)

∨ History Alerts (0)

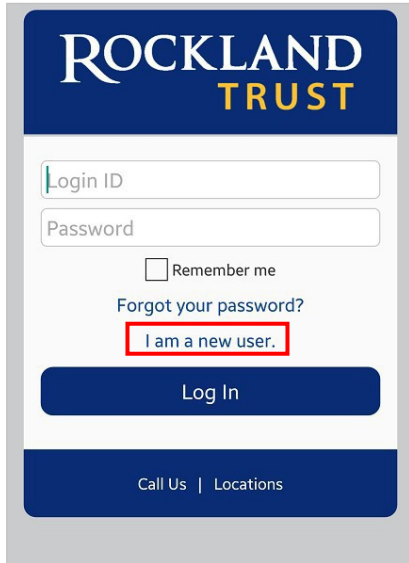
∨ Online Transaction Alerts (0)

∧ Security Alerts (17)
 Edit Delivery Preferences

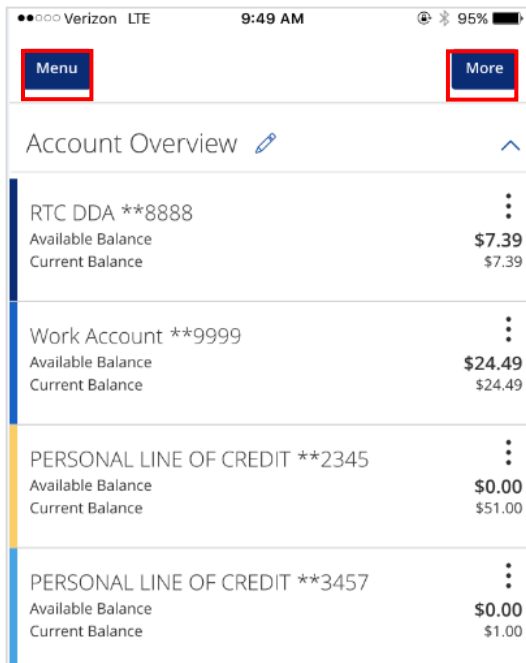
Description	Enabled
Alert me when an address is changed	<input checked="" type="checkbox"/> On
Alert me when a computer/browser is successfully registered	<input type="checkbox"/> Off
Alert me when my password is changed	<input type="checkbox"/> Off
Alert me when secure access code contact information is changed	<input checked="" type="checkbox"/> On
Alert me when my login ID is changed	<input type="checkbox"/> Off
Alert me when forgot password is attempted for my login ID	<input type="checkbox"/> Off
Alert me when an invalid password for my login ID is submitted	<input type="checkbox"/> Off

Mobile Banking

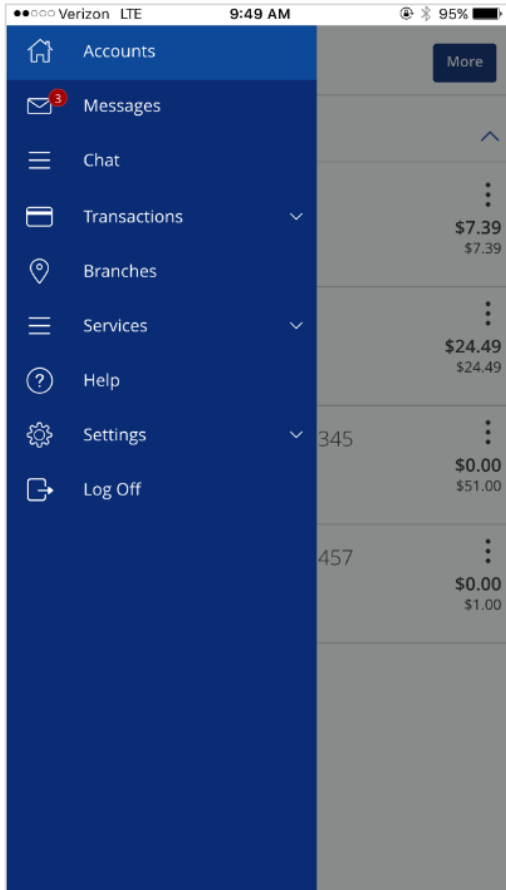
1. Download the Rockland Trust Mobile Banking app from the App or Google Play store. If you are an existing customer, log in using your online banking Login ID and Password. If you are a new user without a password, select 'I am a new user' to log in to Mobile Banking.



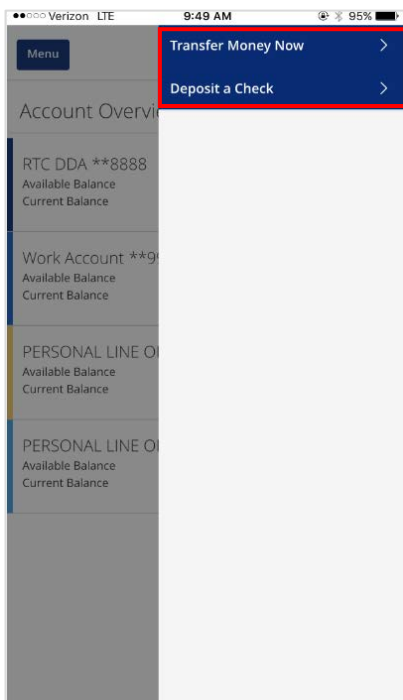
2. The homepage displays a listing of accounts accessible to the user. Click on the 'Menu' button and 'More' button to reveal user options.



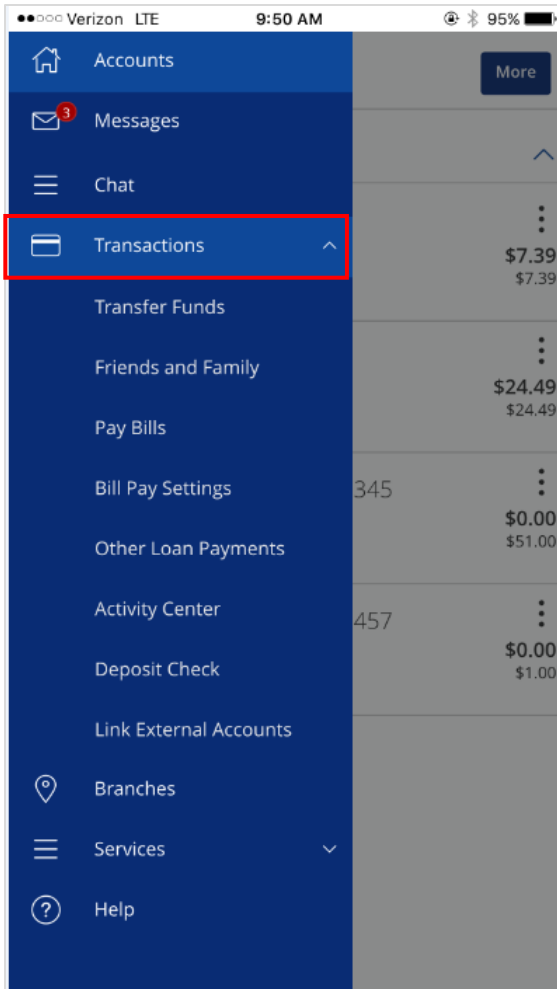
- The left side navigation menus are revealed when clicking on the 'Menu' button on the top left side of the screen.



- Quick Actions are revealed when clicking on the 'More' button on the top right side of the screen.

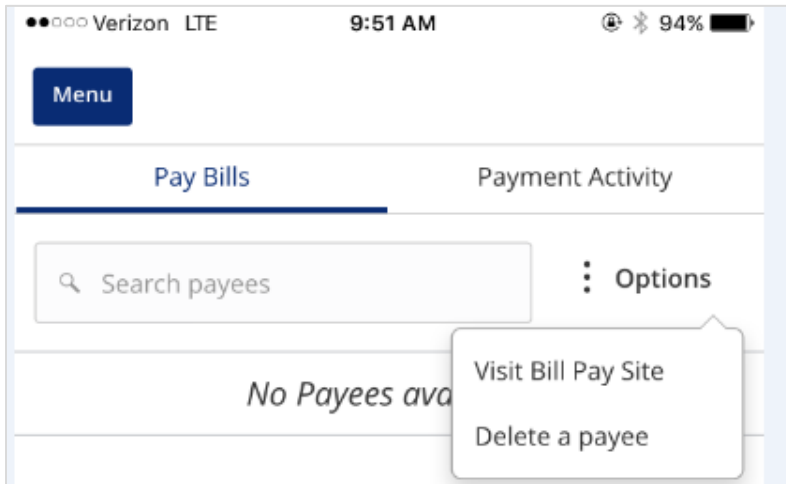


5. All transaction options are located in the 'Transactions' menu

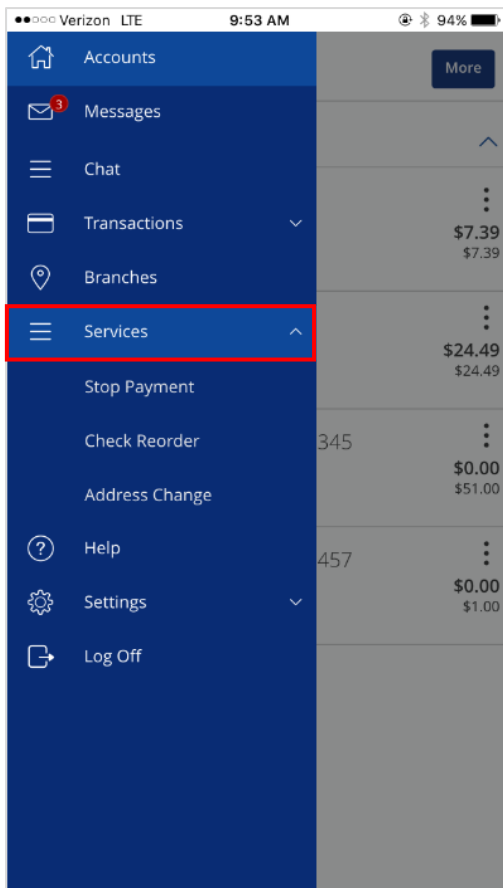


6. Click on 'Pay Bills' to use the bill pay feature. In Bill Pay, you can easily view payments and add payees.

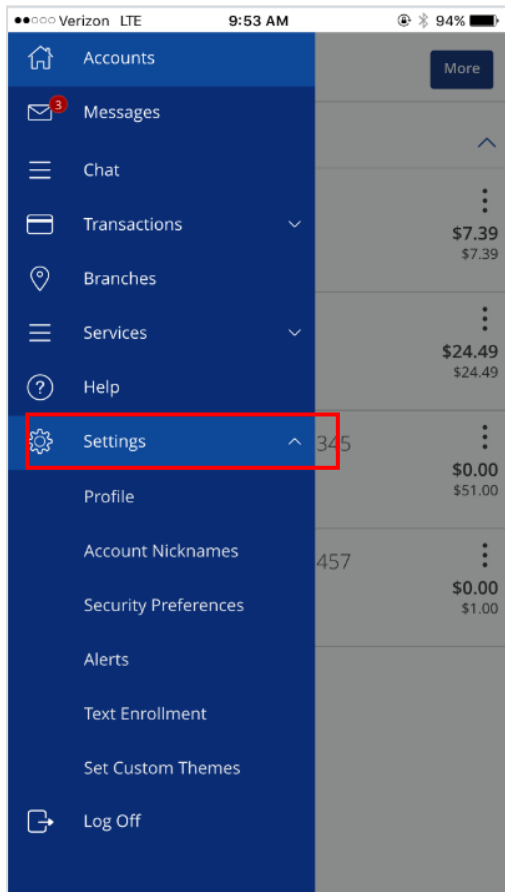
- Click 'Visit Bill Pay Site' within the 'Options' link for all Bill Pay options.



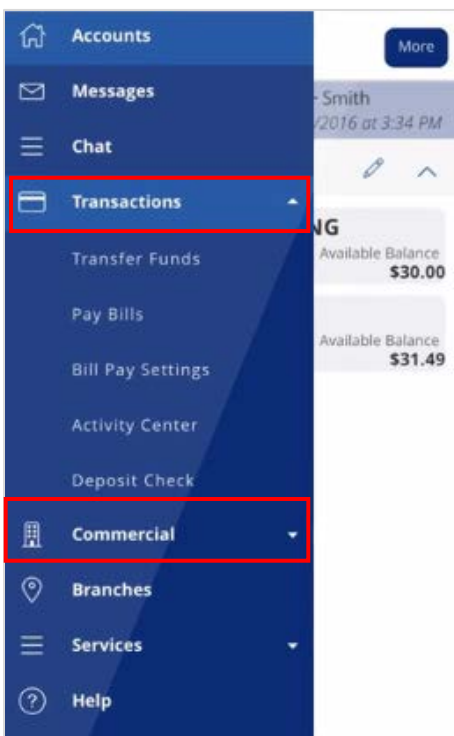
- The 'Services' menu options are shown expanded below.



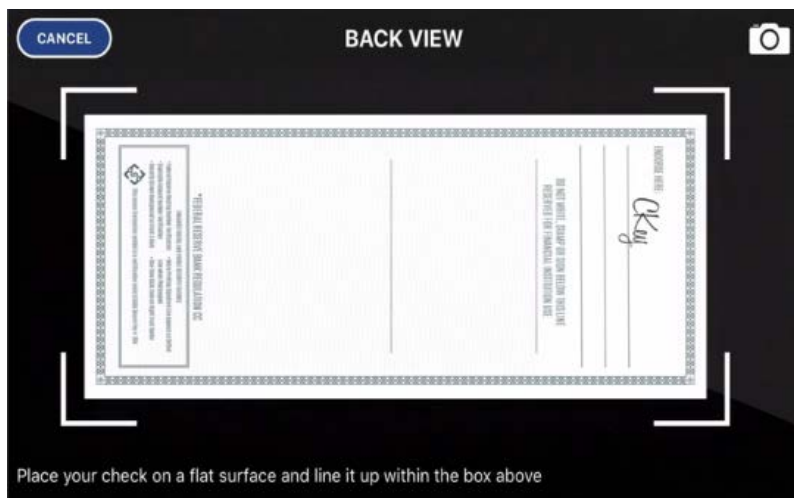
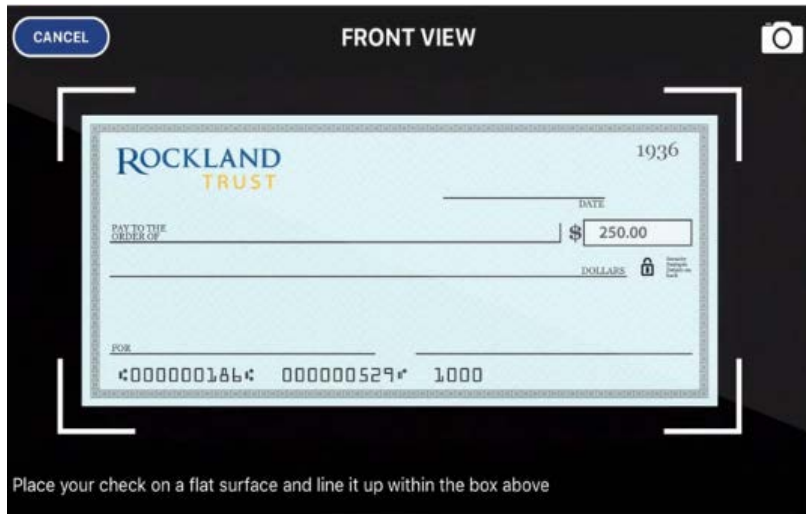
9. The 'Settings' menu options are shown expanded below.



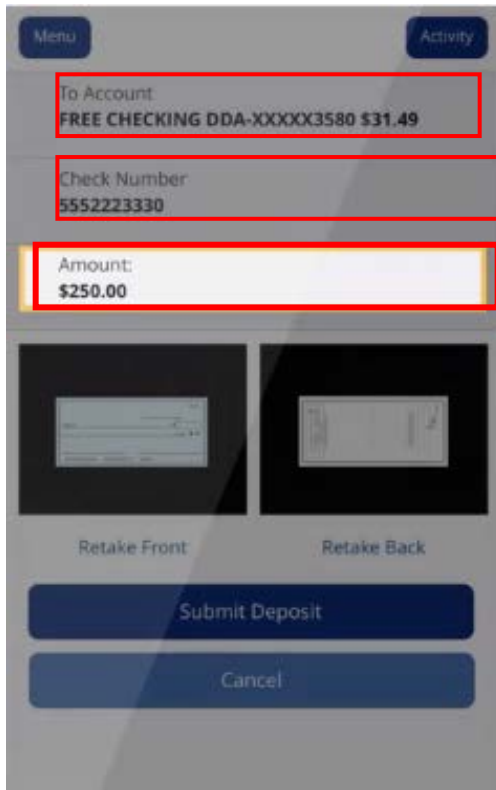
10. To make a mobile deposit, click the 'Deposit Check' option under Transactions.



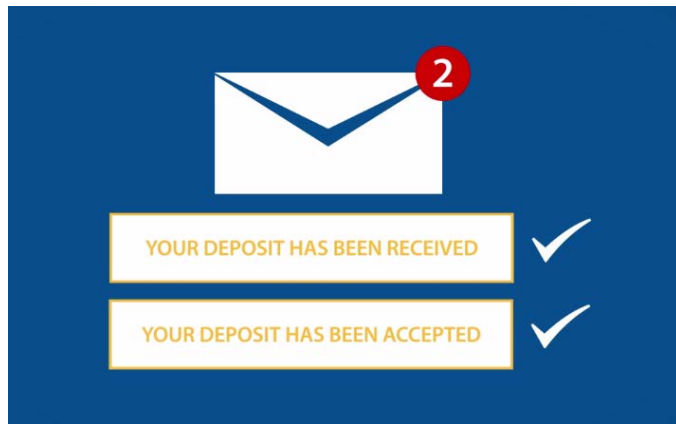
11. Make mobile deposit by taking a picture of the front and back of the check using the built in camera on your device.



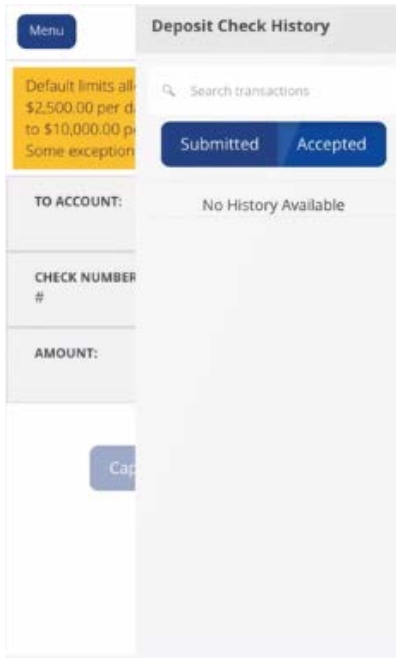
12. Enter the account to deposit into, the check number, and clicking the submit button.



13. You will receive 2 emails with the deposit feature. The first is to let you know we receive your deposit and the second email will be the decision of whether the deposit was accepted or not.



14. Your deposit will show in the 'transactions as pending' until approved. Approved deposits into a savings account will not show in history until the next business day.



15. Click 'Log Off' to exit the app on your mobile device.

