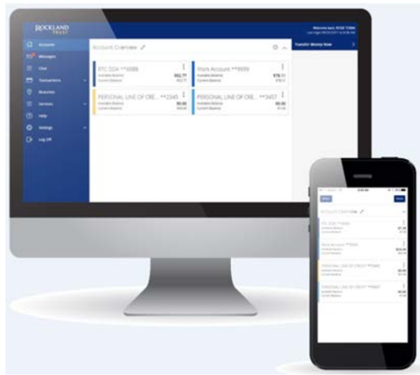
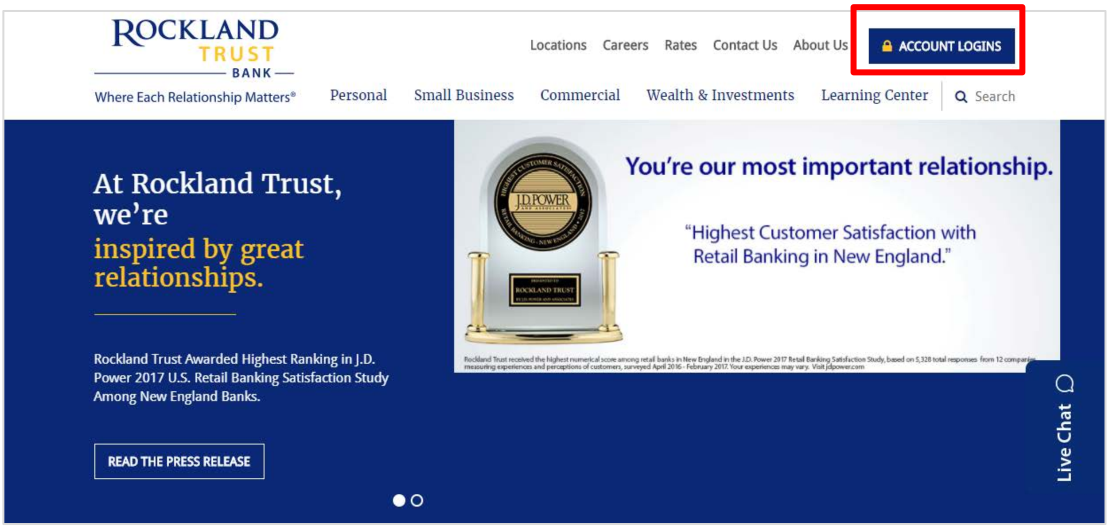
# Personal Online and Mobile Banking User Guide



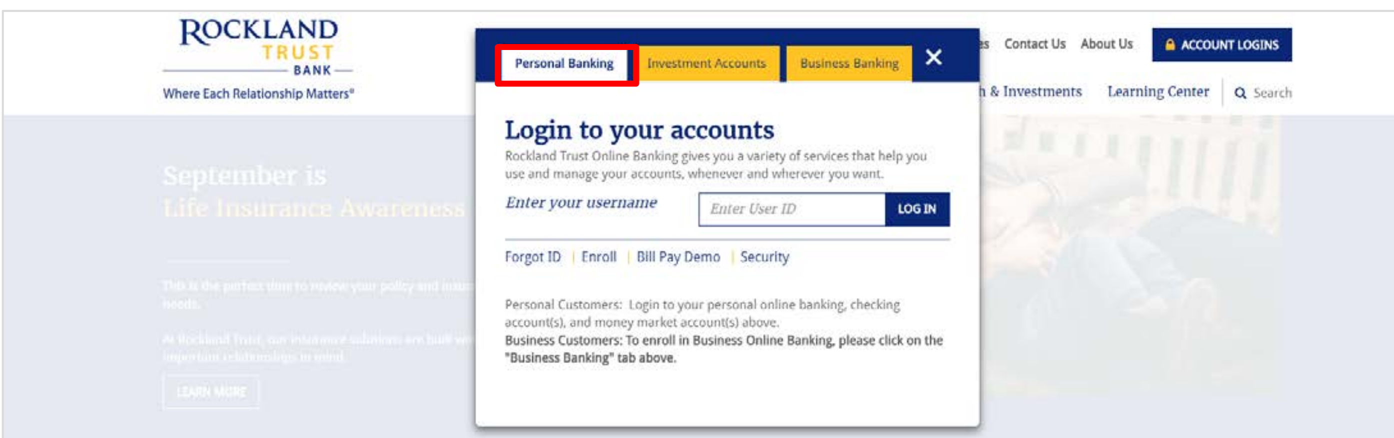
# Online Enrollment

## Enrollment

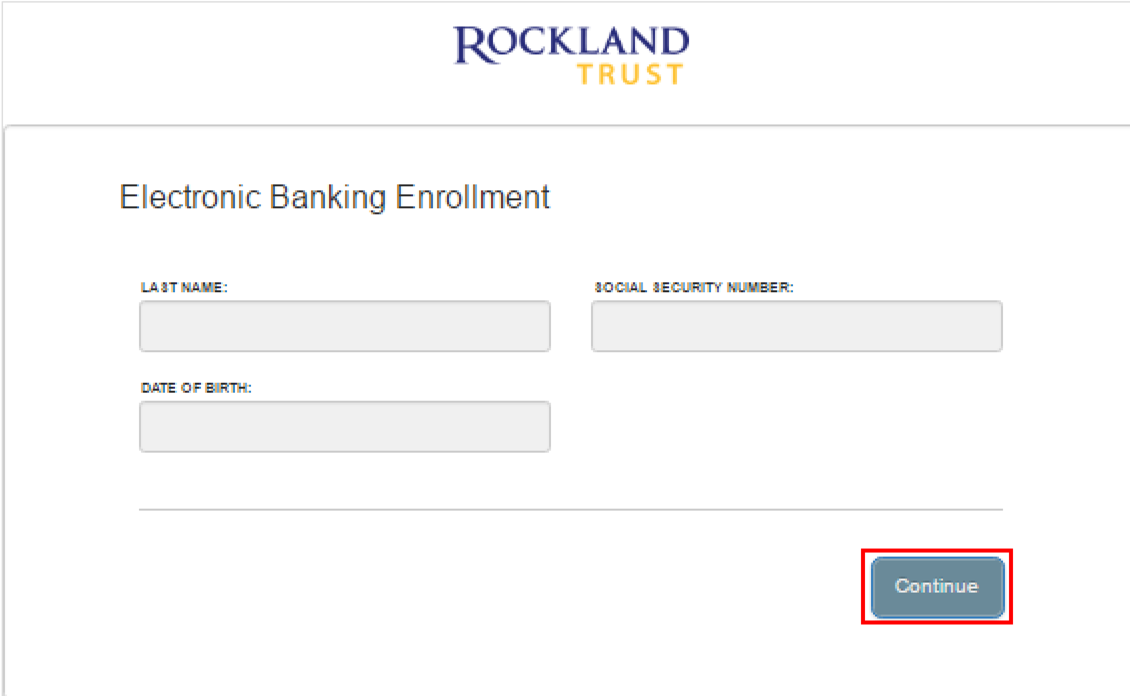
1. Go to https://www.RocklandTrust.com
2. Click the ‘Account Logins’ button.



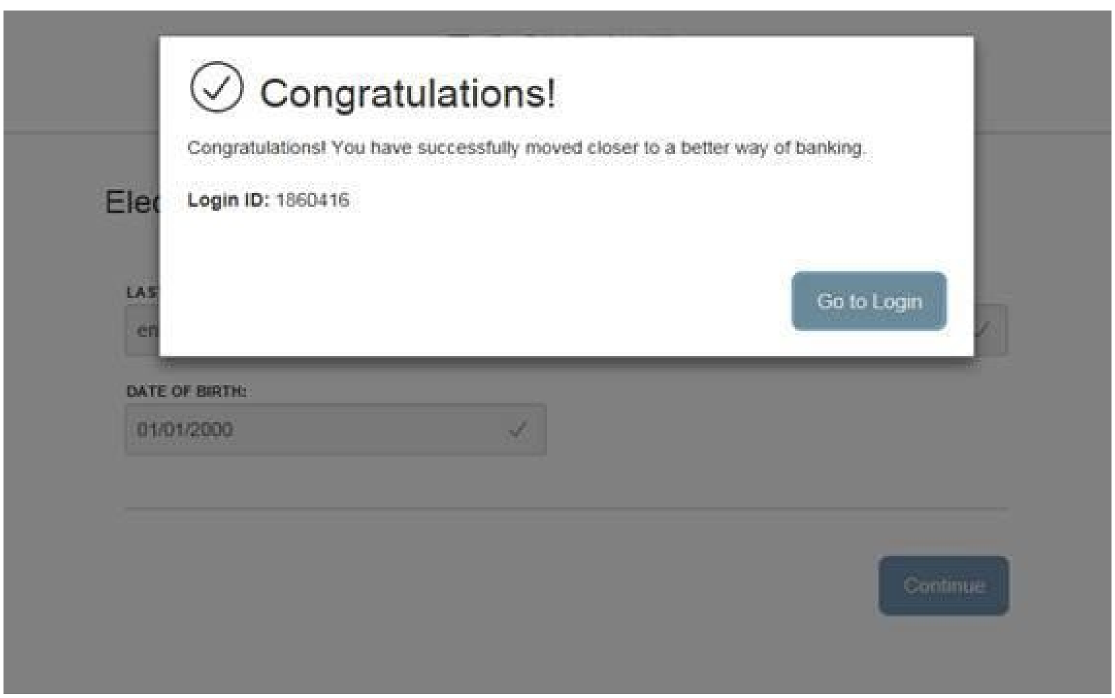

3. Click on ‘Enroll’ under the Personal Banking tab.



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




6. Click the 'Go to Login' button.

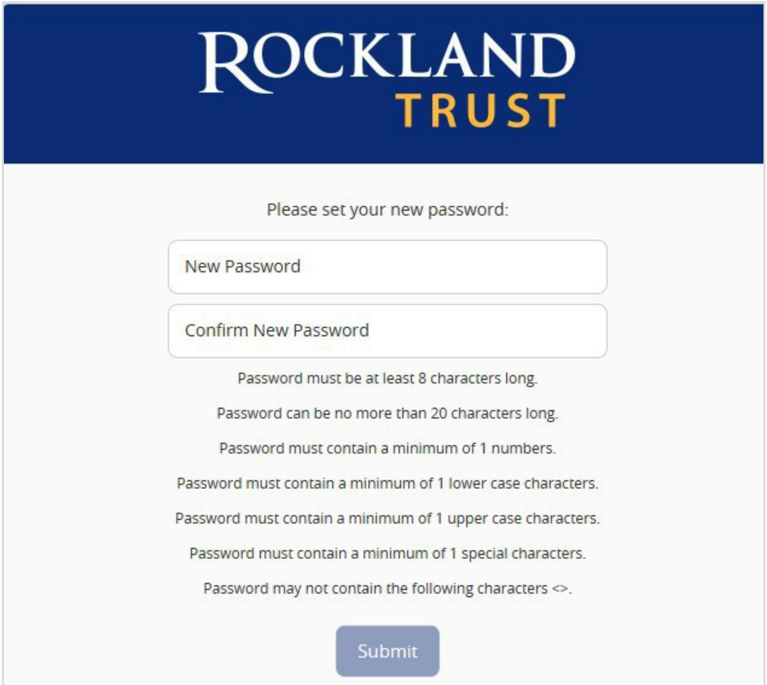


7. Select the location where you would like to have a Secure Access Code delivered.

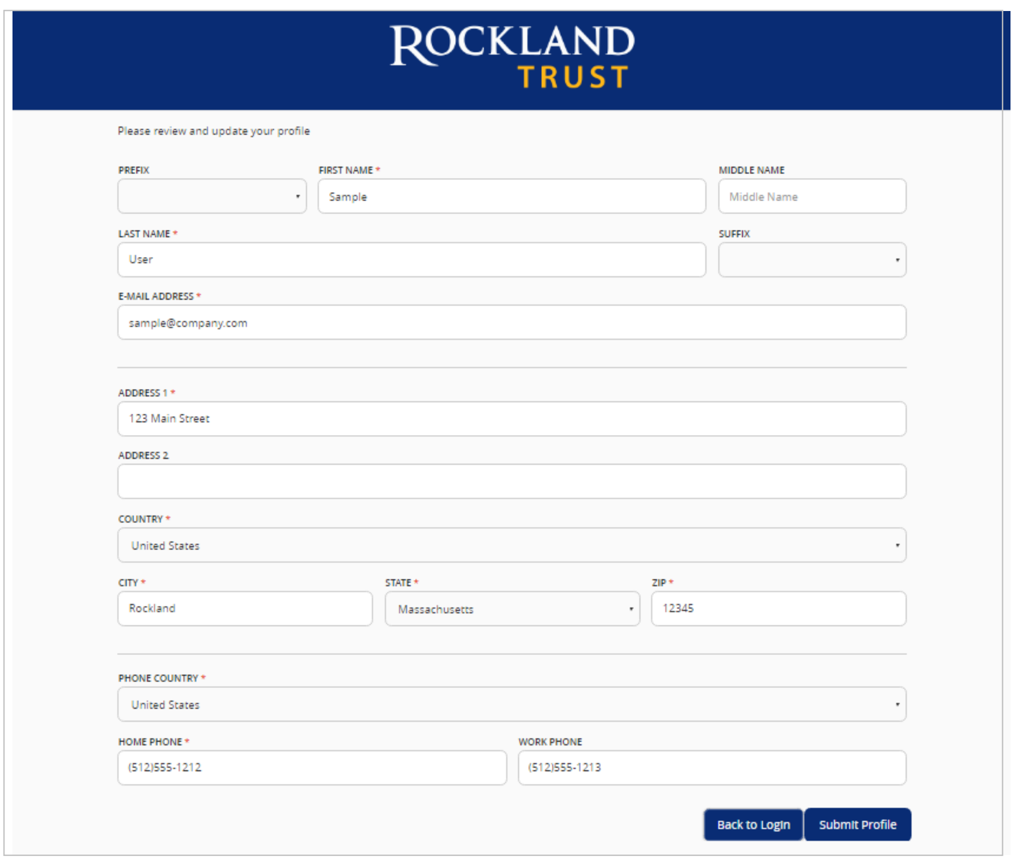

8. Enter the Secure Access Code in the box once it has been received.

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

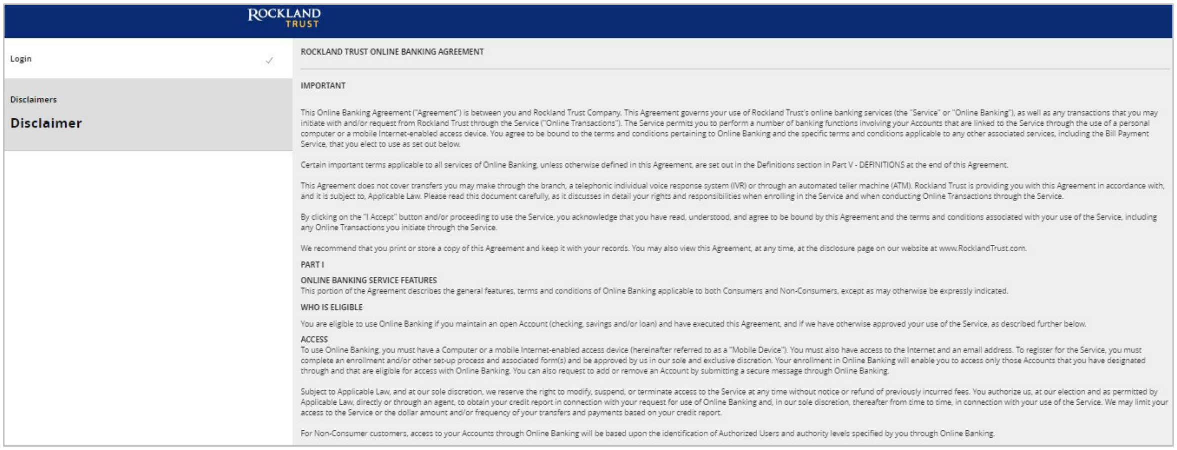
9. Establish your new password following the requirements listed and click the ‘Submit’ button at the bottom of the page.




10. Validate the information in the userprofile.
11. Make the necessary changes (ifapplicable).
12. Click the ‘Submit Profile’ button at the bottom of thescreen.



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

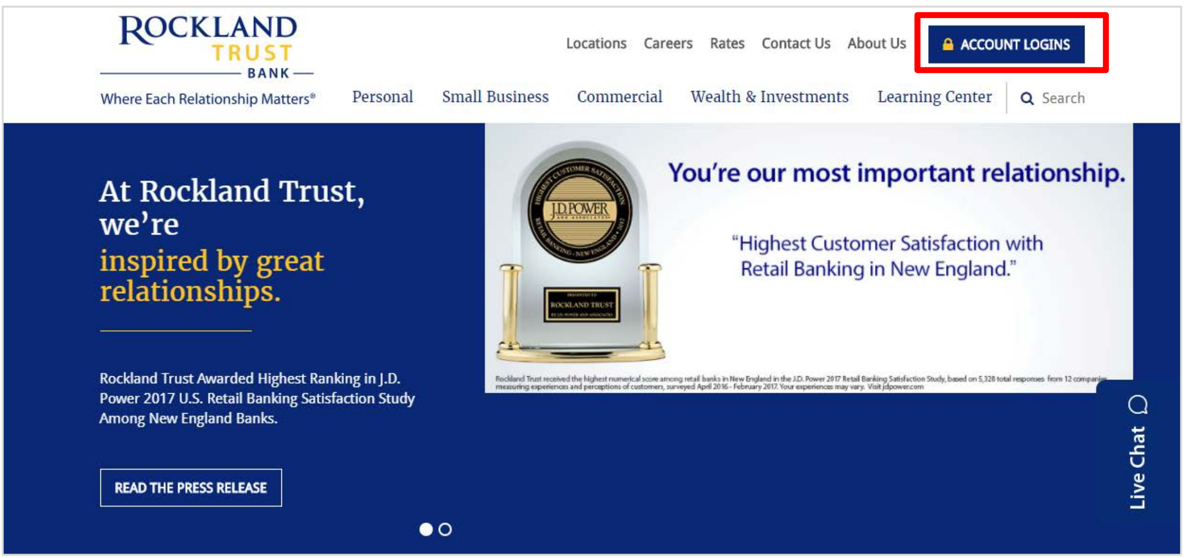



14. Click on the ‘I Accept’ button to formally accept the Online Banking Agreement.

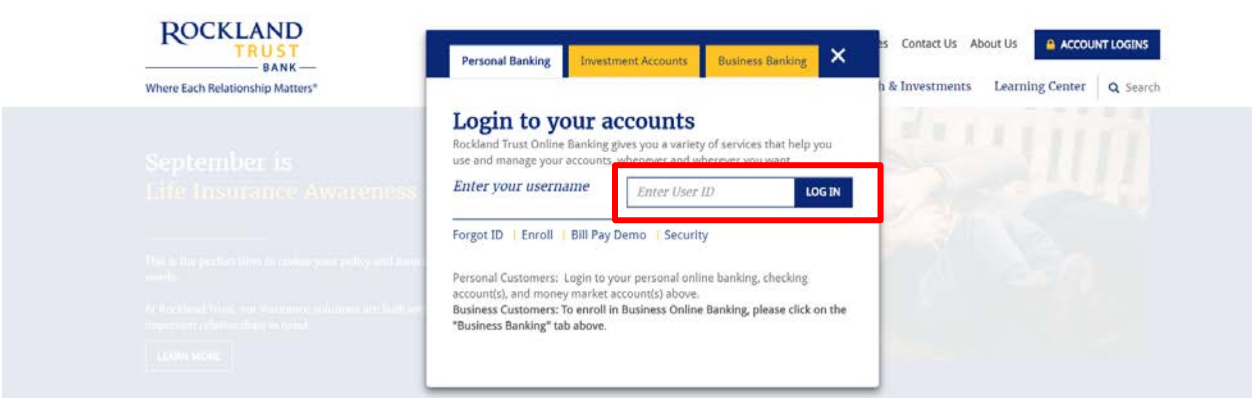
# Login Process & Device Registration

## Login Process

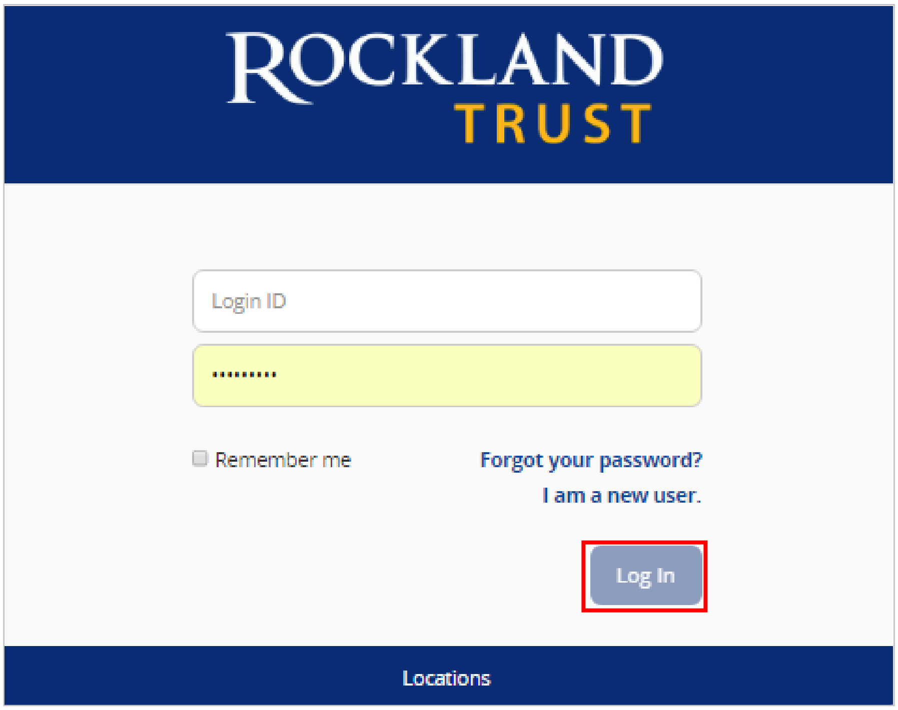
1. Click the 'Account Logins' button.




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



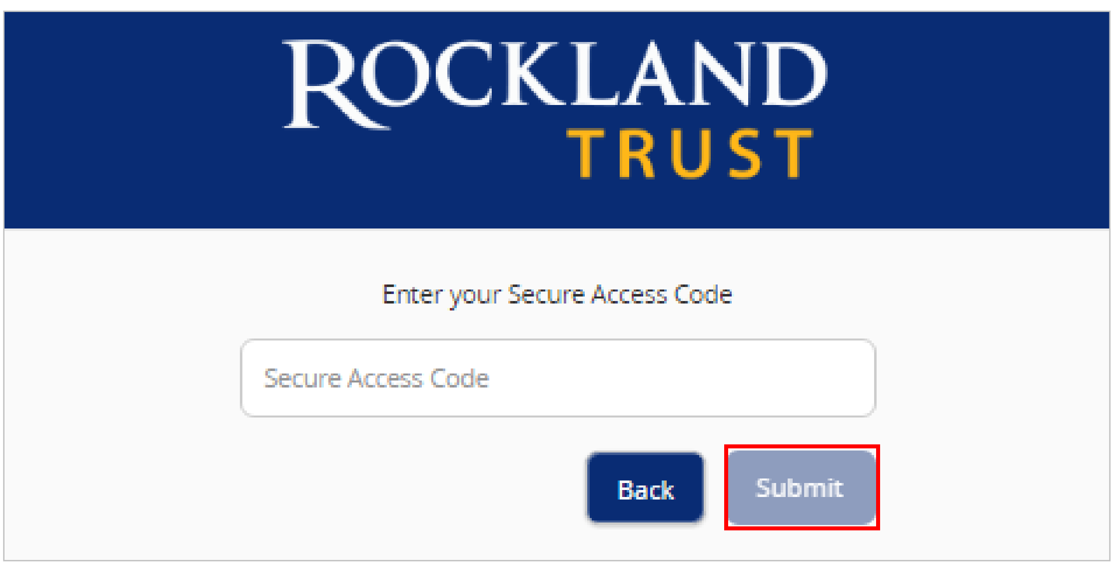
3. Click on the 'Log In' button.




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

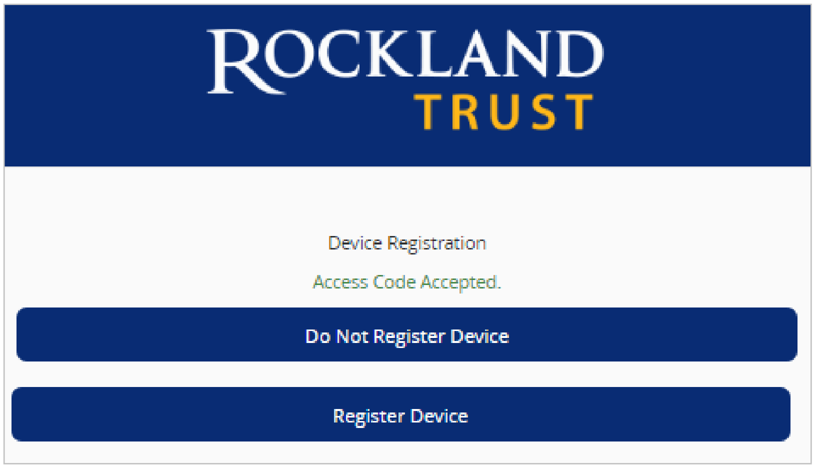
5. Enter the Secure Access Code in the box once it has been received.
**Note: Secure Access Codes are only valid for 15 minutes.**

6. Click the 'Submit' button.



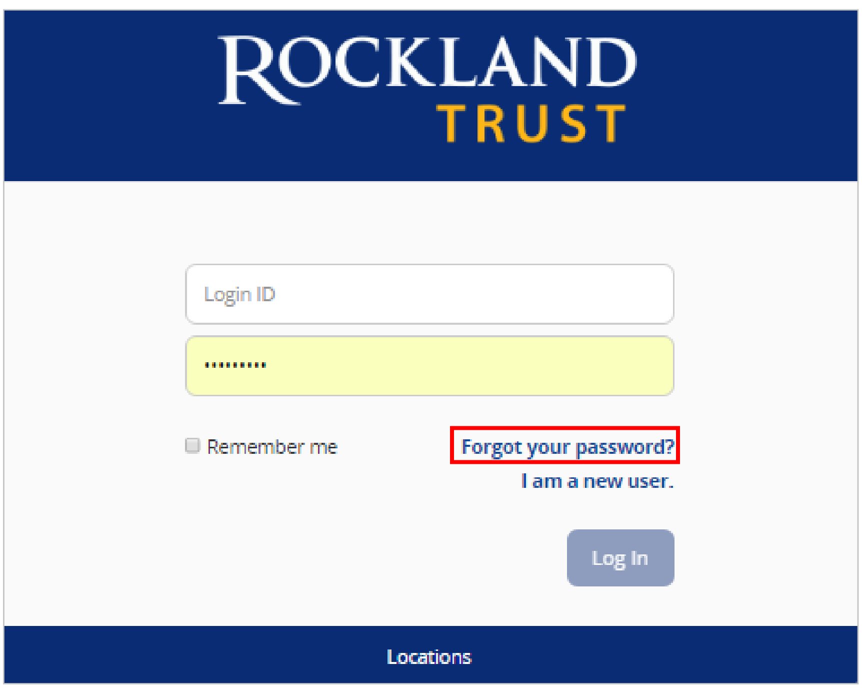
7. Select the appropriate registration option.

   **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.

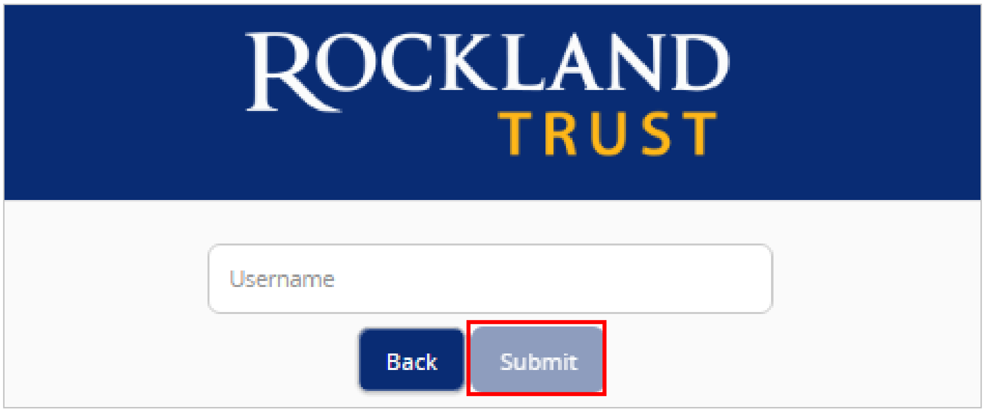



## Forgot your password?

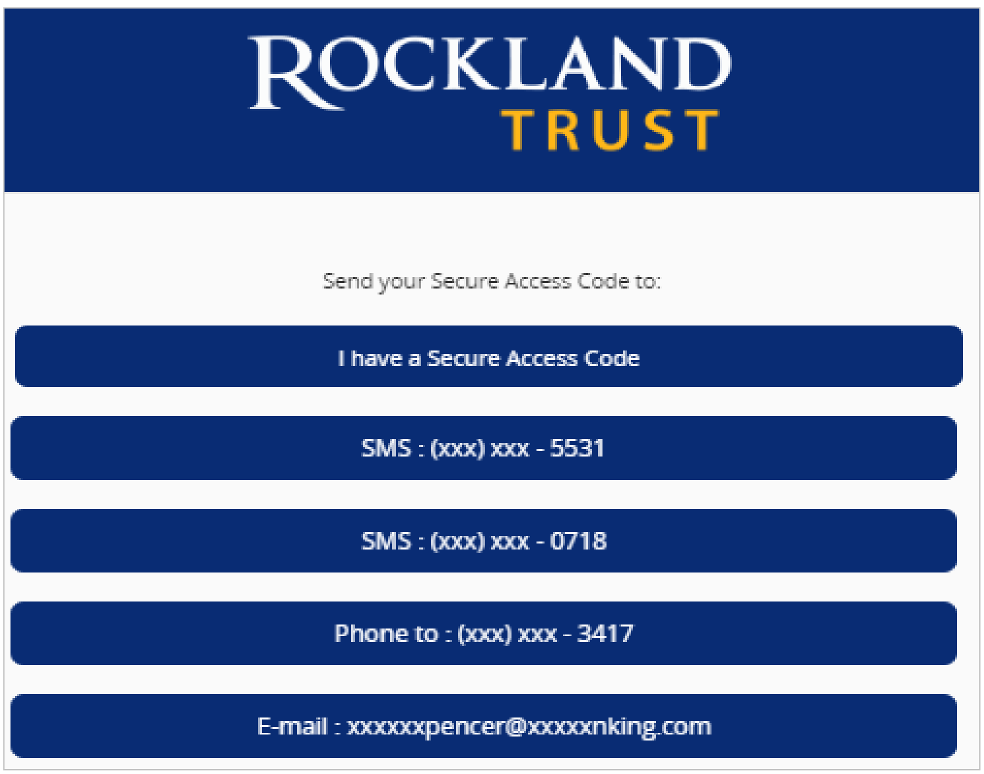
1. Click the ‘Forgot your password?’ link on the password screen.



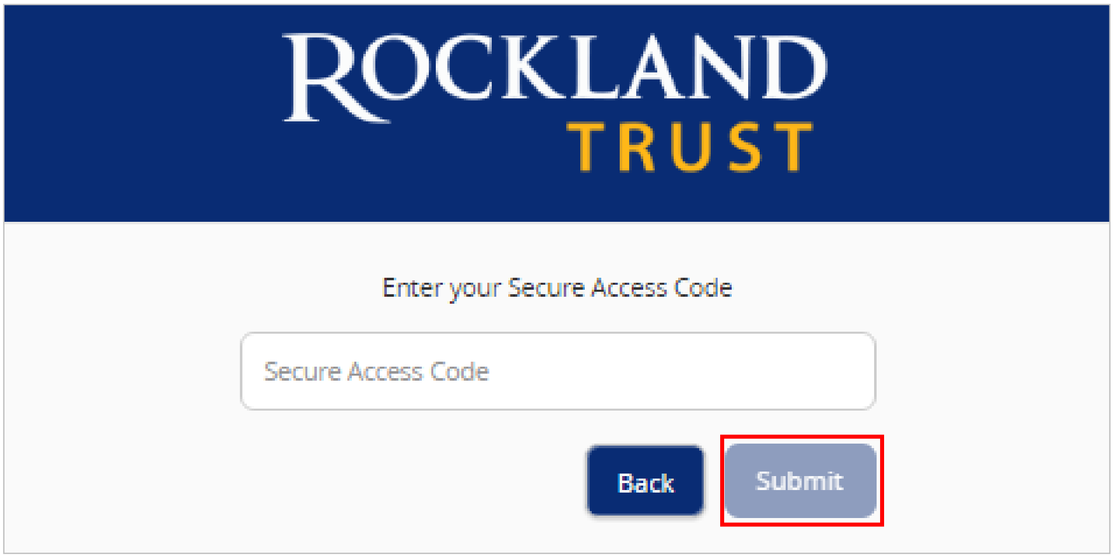
2. Enter your Username in the box.
3. Click the 'Submit' button.



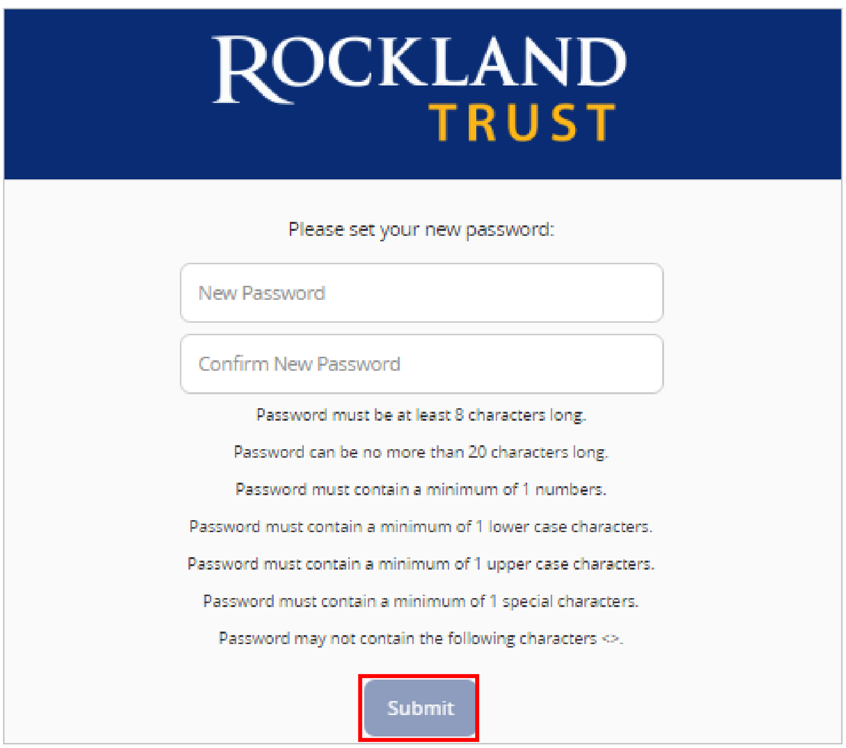

4. Select the location where you would like to have a Secure Access Code delivered.



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.




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




**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.

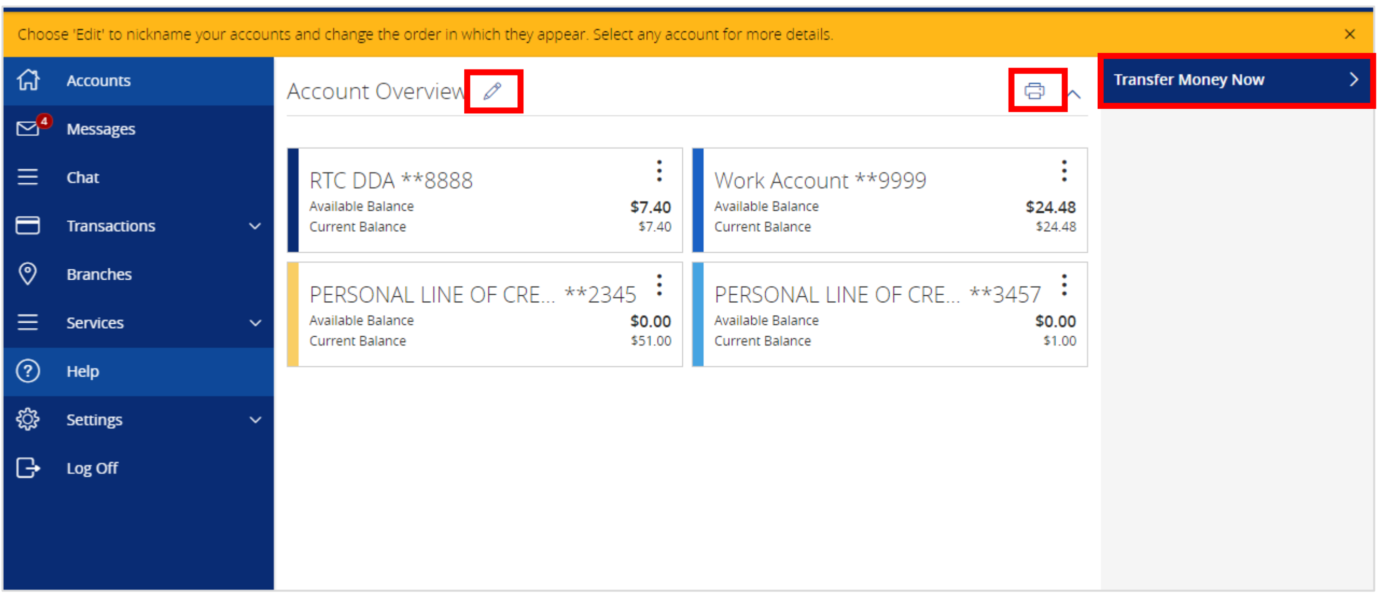
# Accounts Overview

## 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.

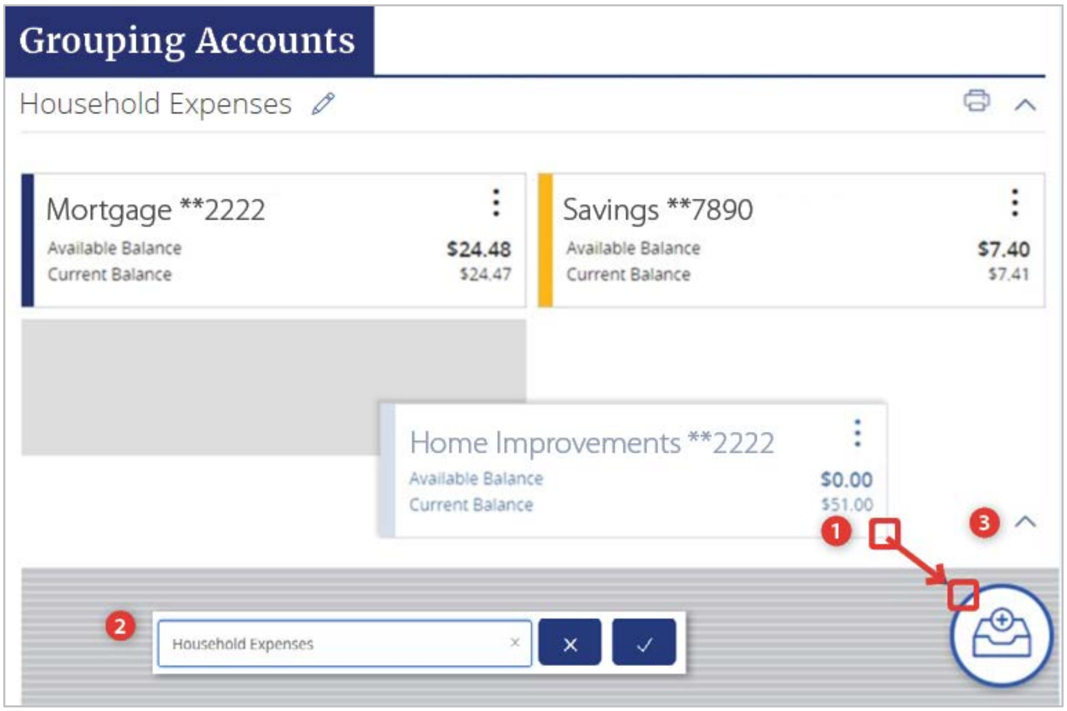
   **NOTE:** See below under Account Grouping to learn how to create groups.

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.

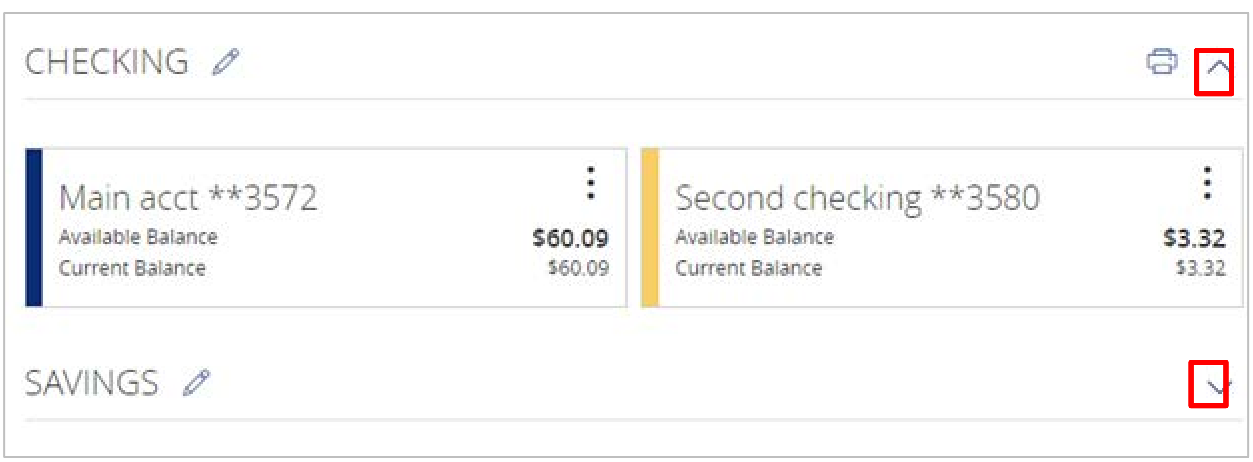


## Account Grouping

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.

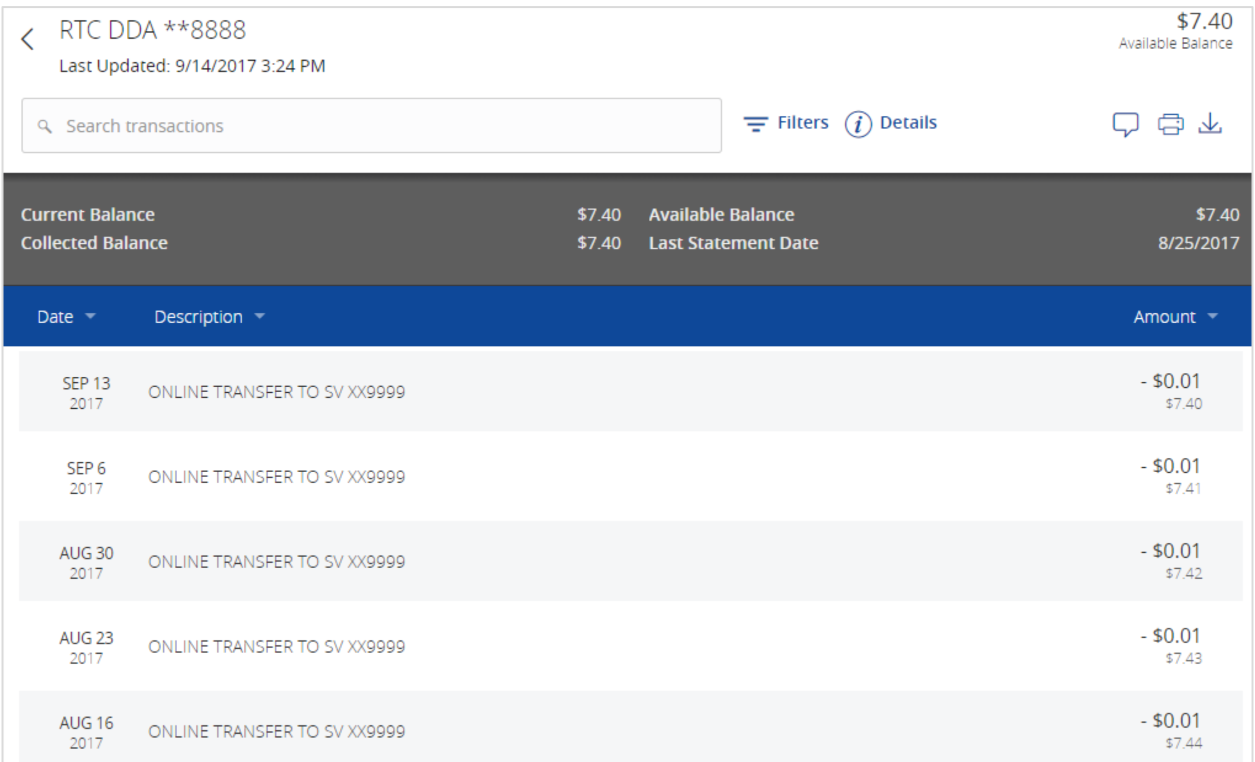


# Account Details & Transaction History

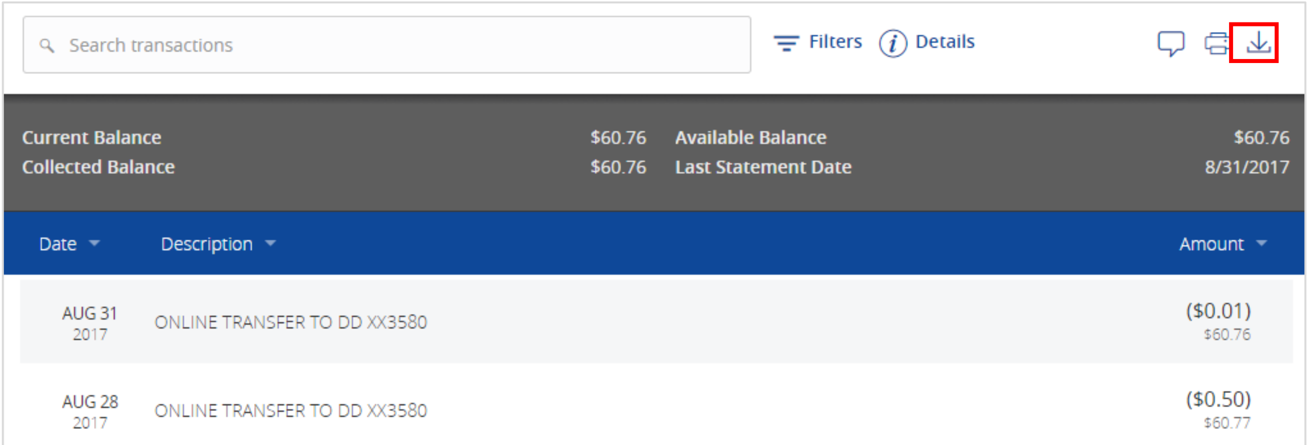
## Account Details & Transaction History

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.

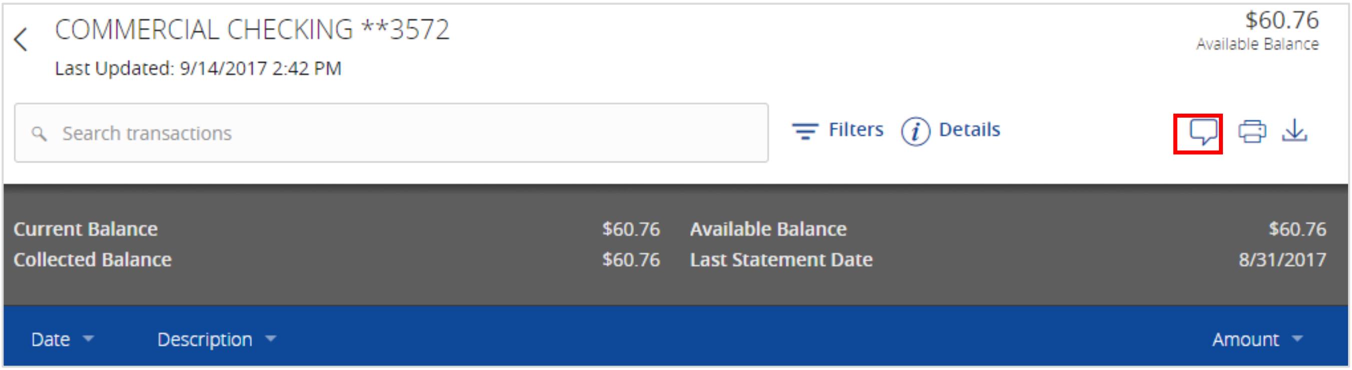


3. Click on the ‘Export’ button on the right side of the screen to display a listing of available formats. The export will include all transactions specified in the filter by the user.



# Account Conversations Inquiry

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




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

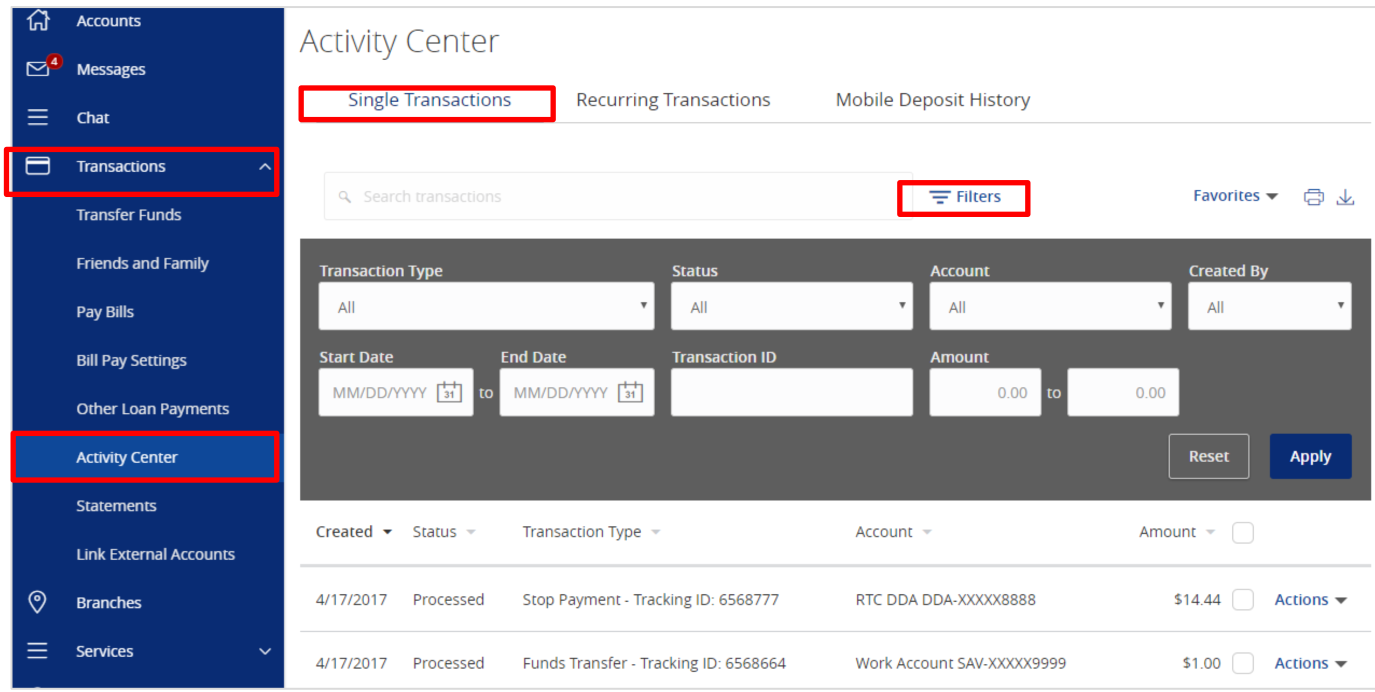
3. If applicable, include supported attachments.

# Activity Center

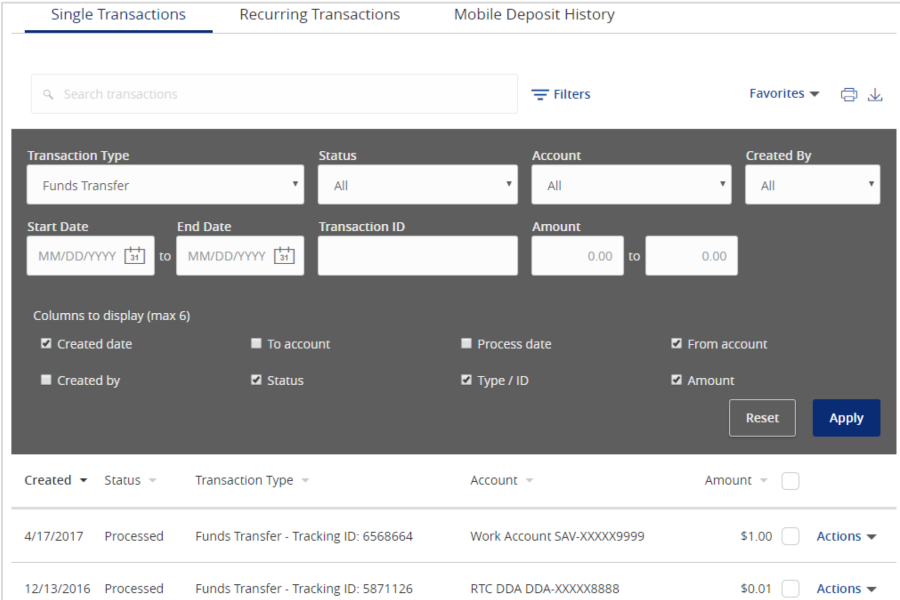
'Activity Center' lists all user activity initiated from within online and mobile banking. This page can be accessed by selecting the 'Activity Center' option under the 'Transactions' menu.

## Single Transactions

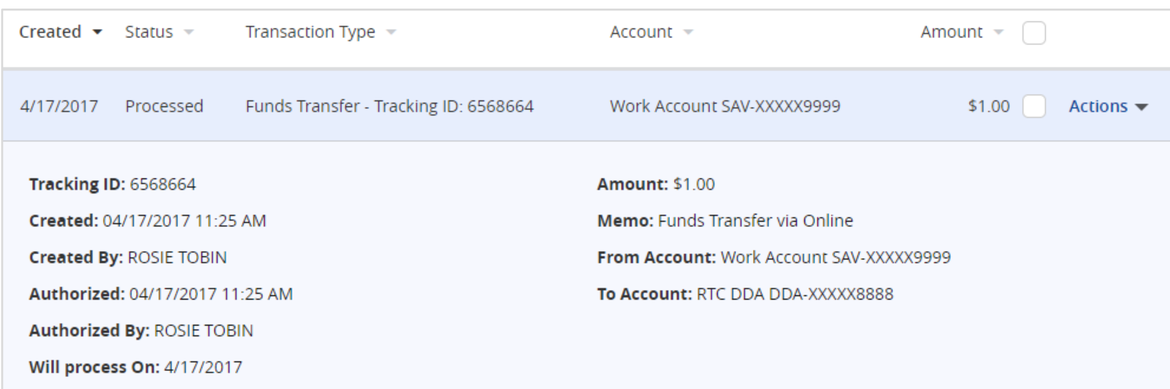
1. Click the 'Filters' option to reveal searchable fields.



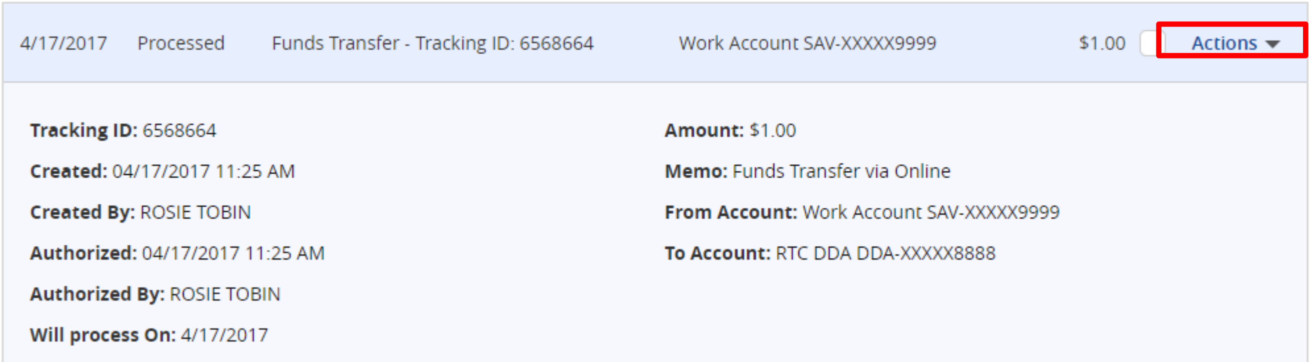
2. Search by the available fields to isolate the desired online transactions.
    a. Transaction Type




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

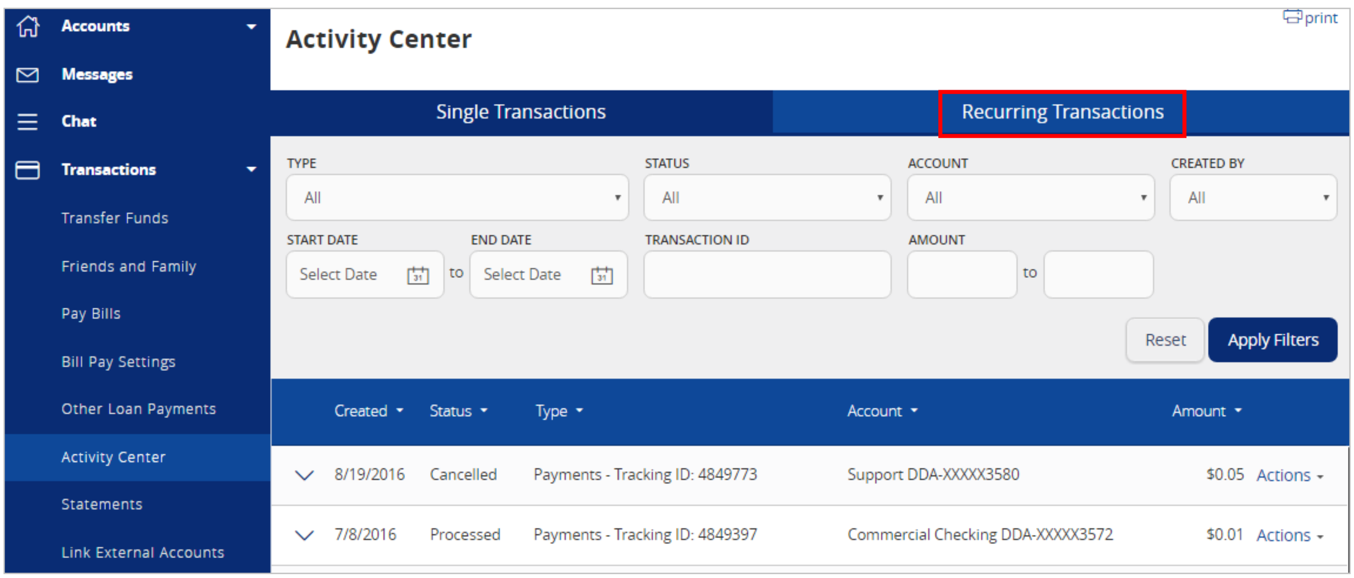


3. Click on ‘Actions’ to display a listing of available options corresponding with the transaction.



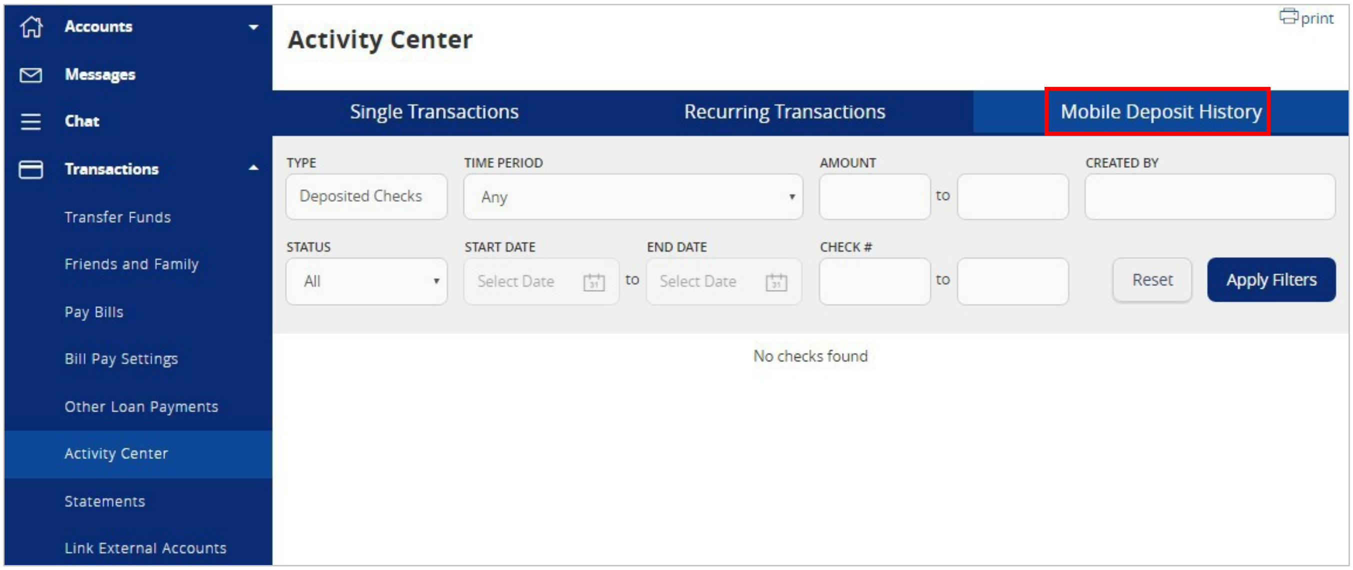

## Recurring Transactions

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



# 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.

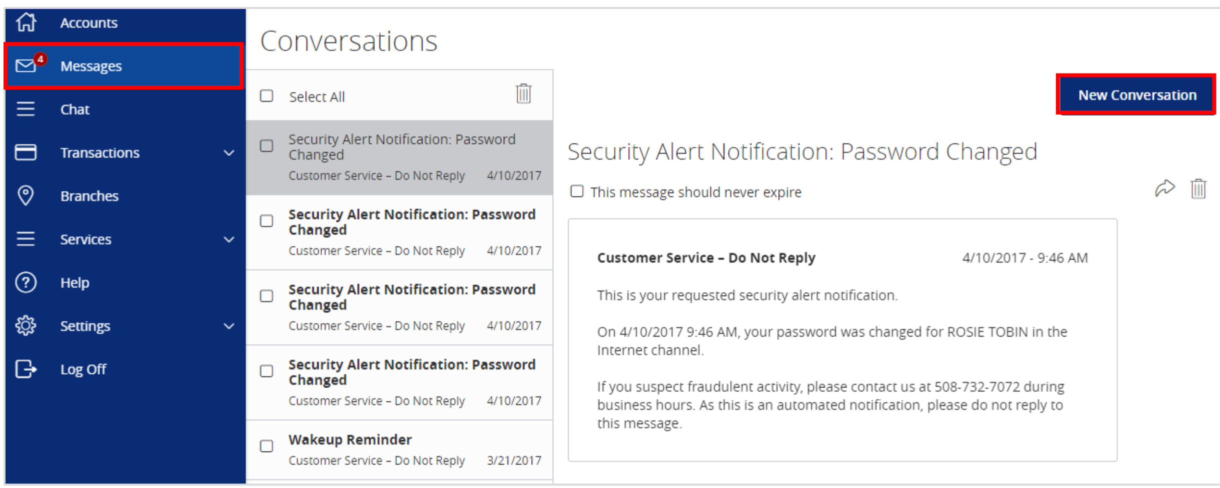


# Secure Messages

## Secure Messages

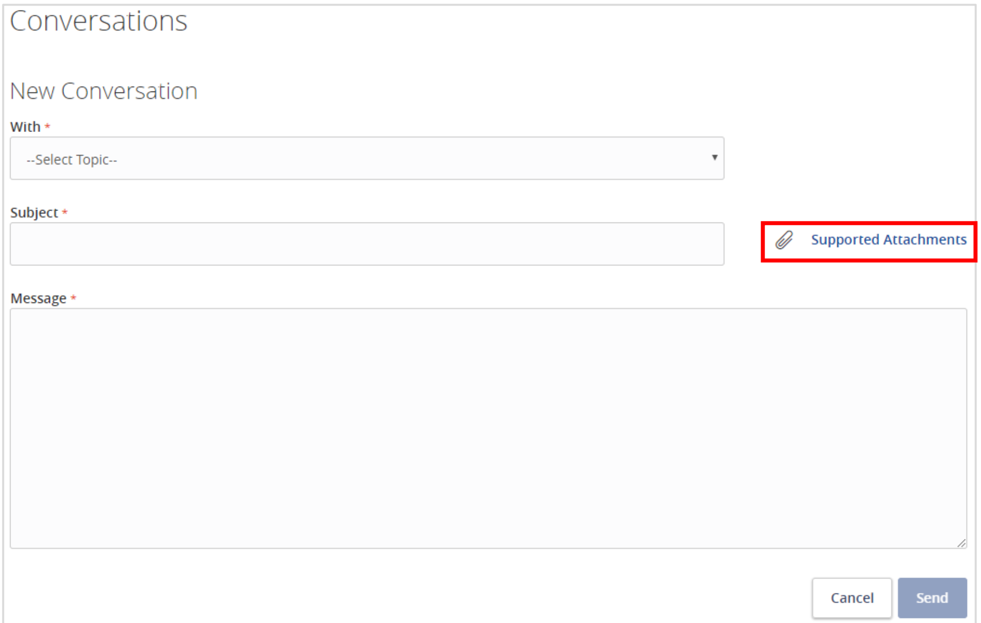
1. Click on the ‘Messages’ menu on the left side of the screen.
2. Click on the ‘New Conversation’ button on the right side of the screen.

   **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.

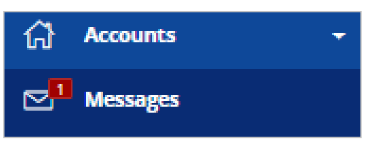



3. Select the appropriate topic from the drop-down menu.

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.




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

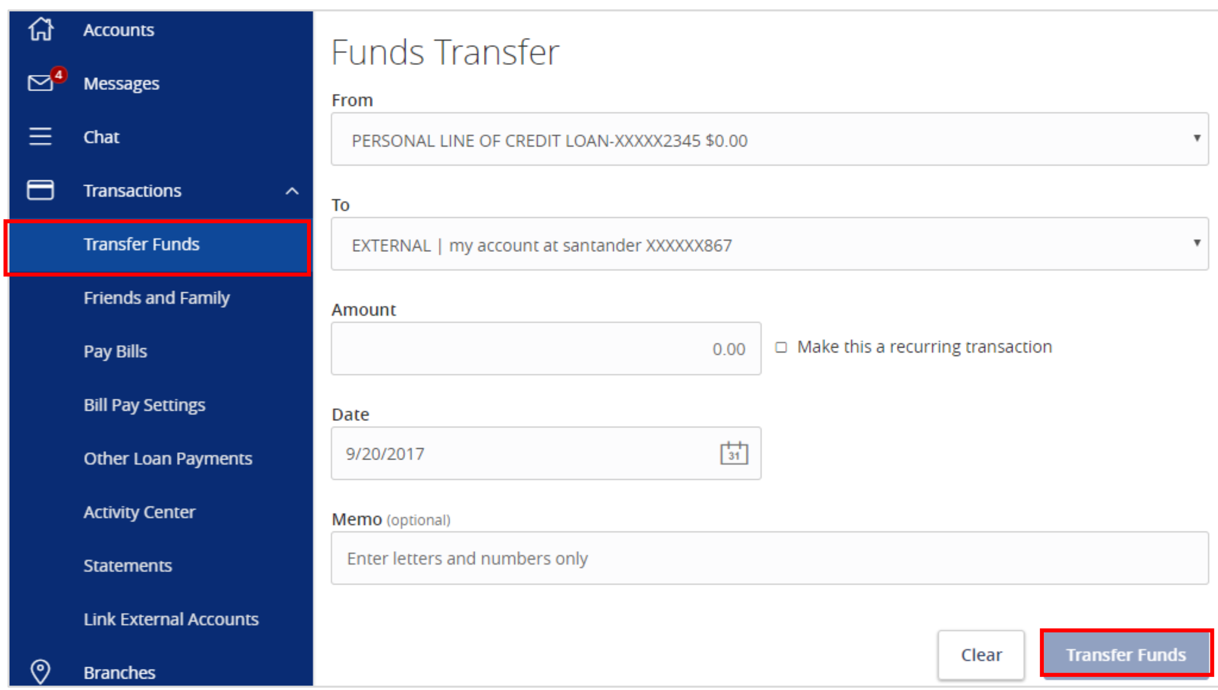
1. Select the ‘Transfer Funds’ option under the ‘Transactions’ menu.
2. Select a ‘From’ account from the drop down menu.
3. Select a ‘To’ account from the drop down menu.

   **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.

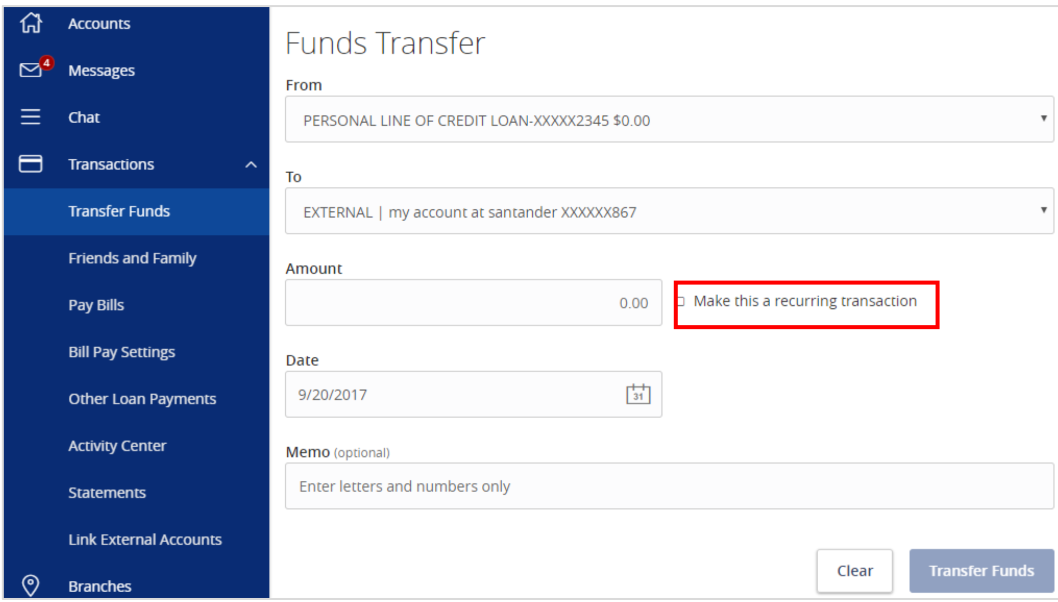
   **NOTE:** The date for the transaction may be the current day or a future date. Same day transfers occur in real-time. Internal transfers submitted after 9:00 pm EST may be credited to your account on the next business day. External transfers submitted after 4:30 pm EST may be credited to your account 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 Activity Center).
7. Click the ‘Transfer Funds’ button on the bottom right side of the screen.

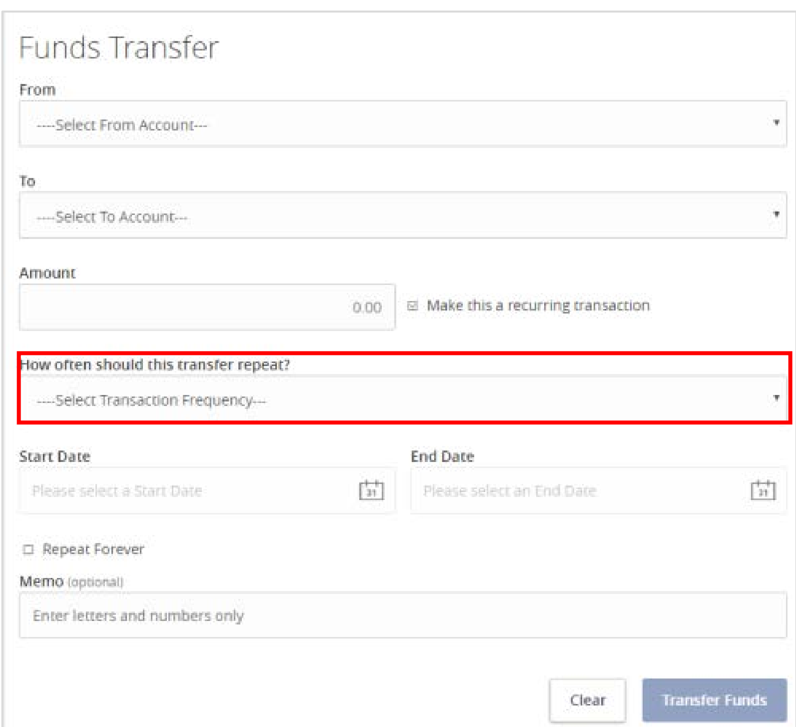


# Recurring Transfers

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'.




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

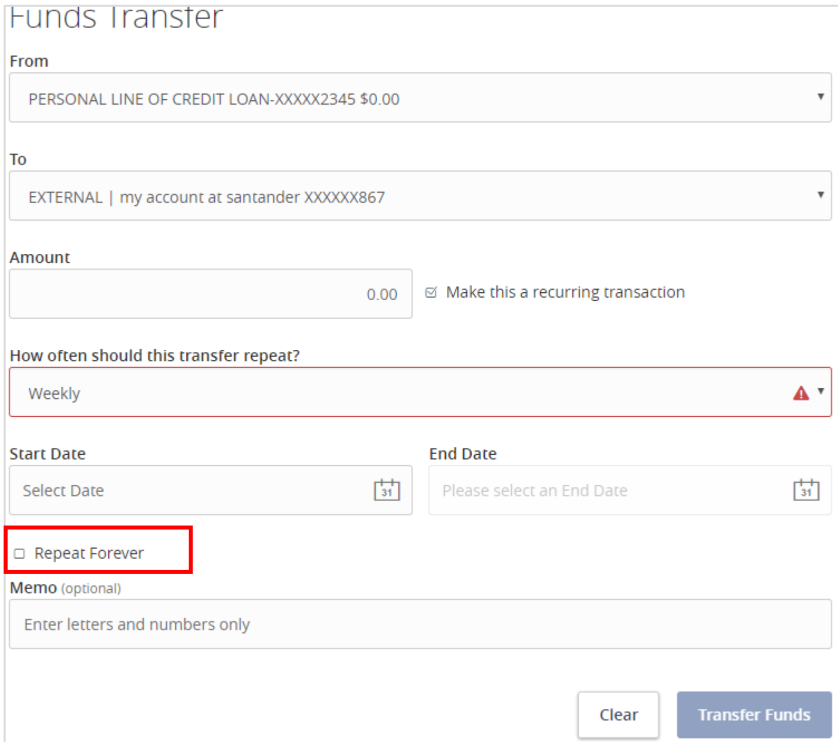


7. Select a 'Start Date' and an 'End Date' for the recurrence.

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

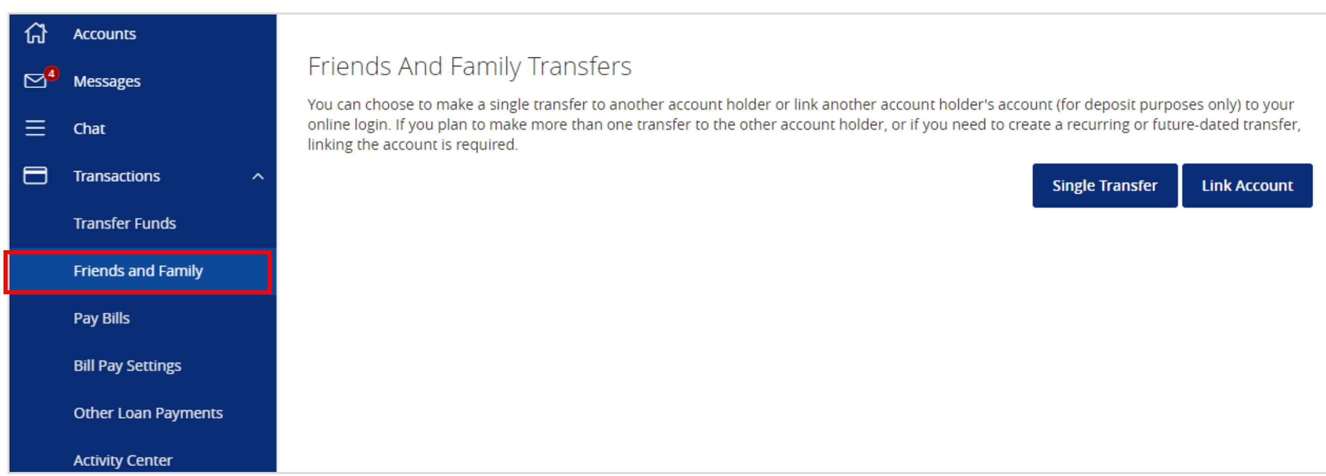
8. Enter a 'Memo' (This is an optional step).

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

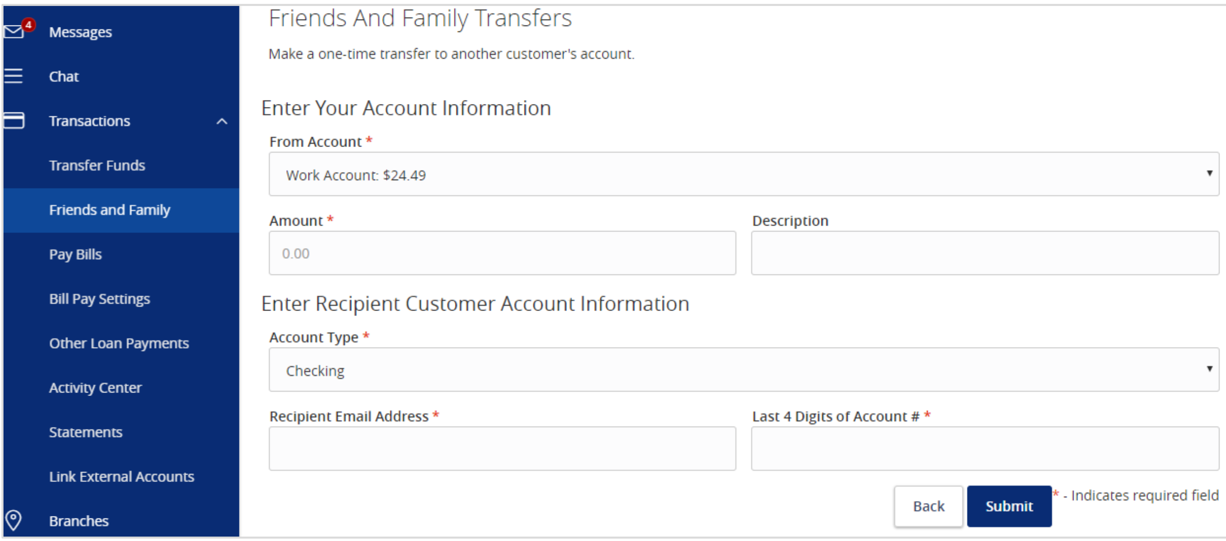



# Friends and Family

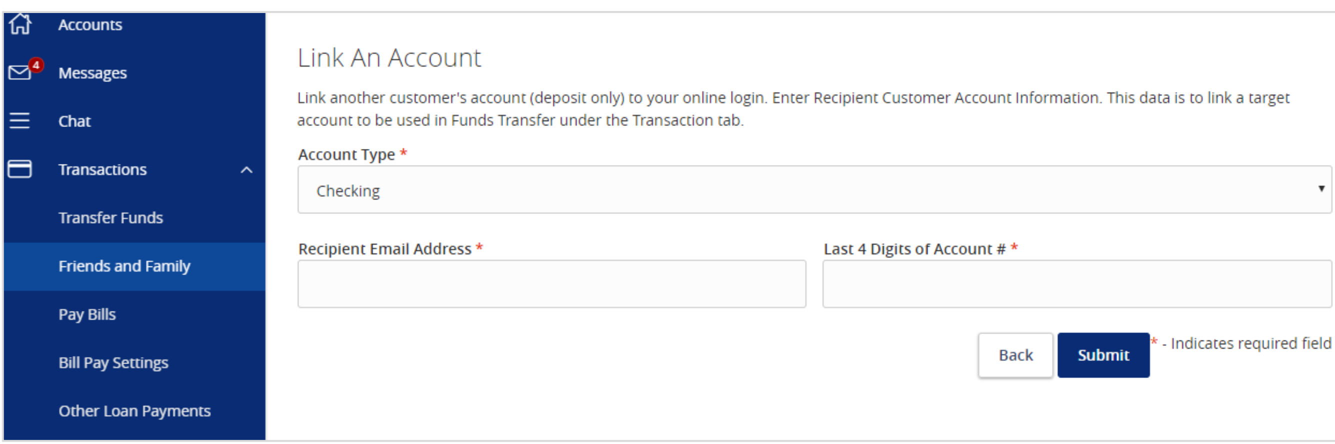
1. Select the 'Friends and Family' option under the 'Transactions' menu.



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.



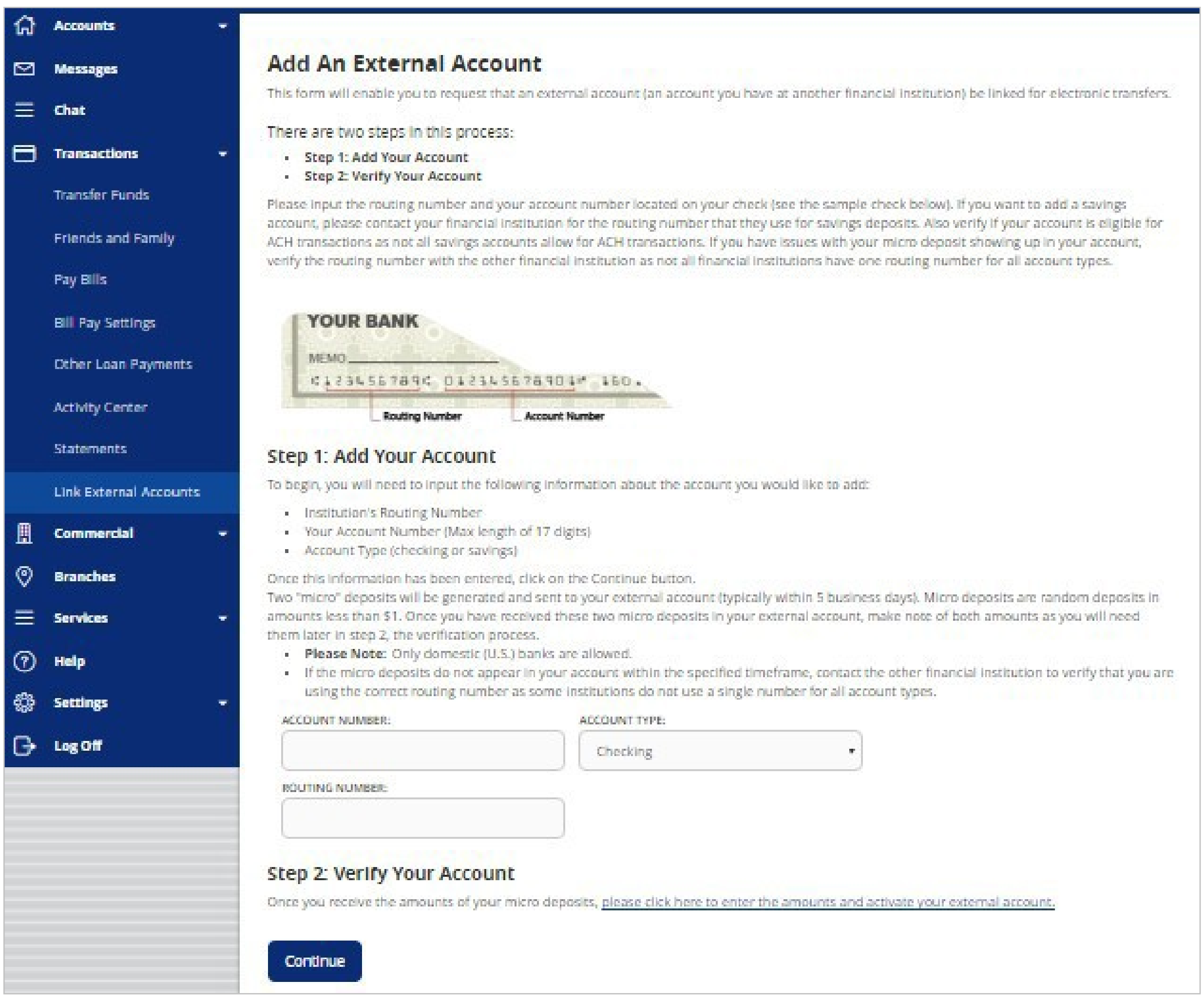

3. Select 'Link Account' to link another Rockland Trust customer's account (deposit only) to your online login. The customer must be enrolled in Rockland Trust Online Banking.
    a. Enter the Recipient Customer's Account Information. This data is to link a target account to be used in Funds Transfer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



# External Account Setup & Transfer

## External Account Setup

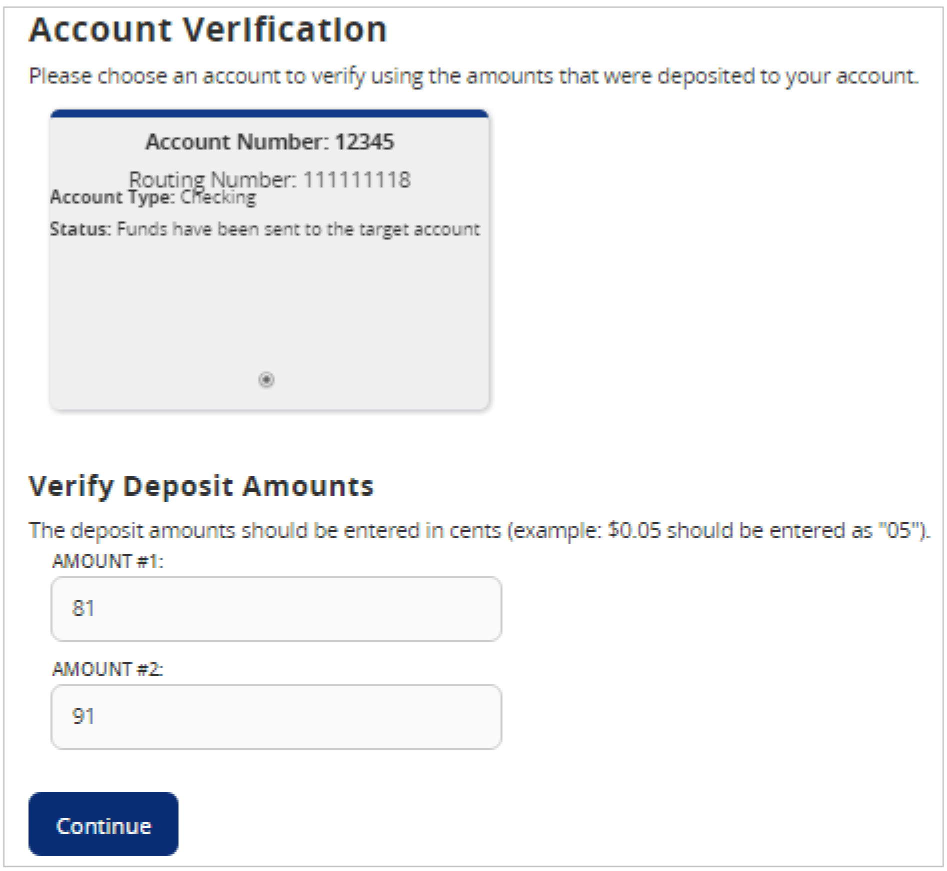
1. Select the 'Link External Accounts' option under the 'Transactions' menu.
2. Enter the external Account Number.
3. Select the Account Type.
4. Enter the Routing Number of the external account.
5. Click the 'Continue' button at the bottom of the screen to submit the request.



# External Account Verification

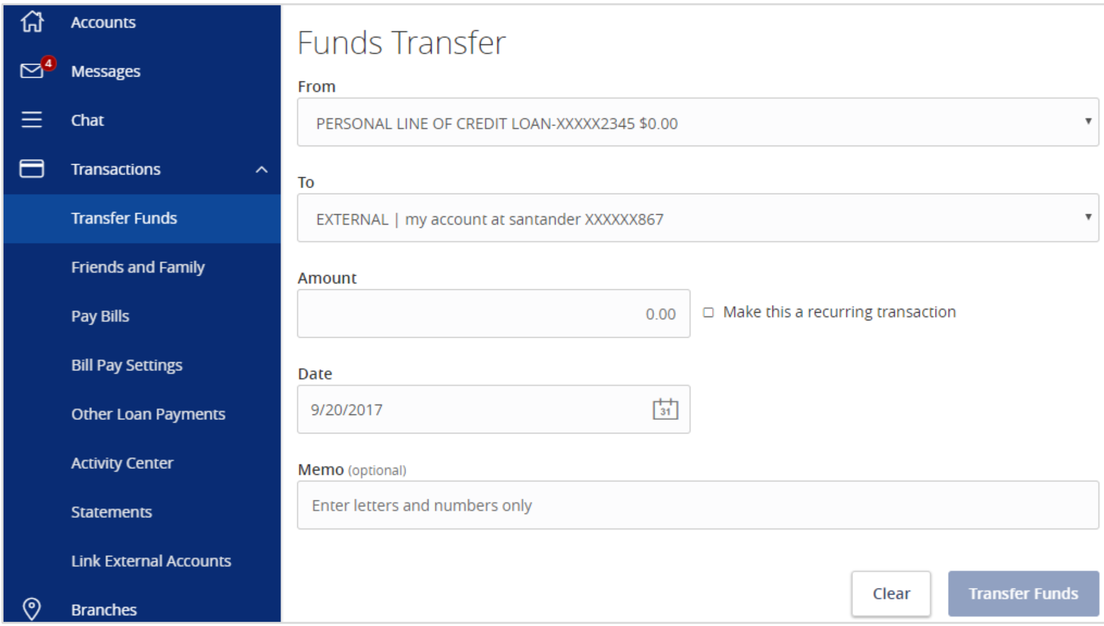

**NOTE:** Once you have received the two micro deposits in the designated external account, perform the following steps.

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.



## 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'.

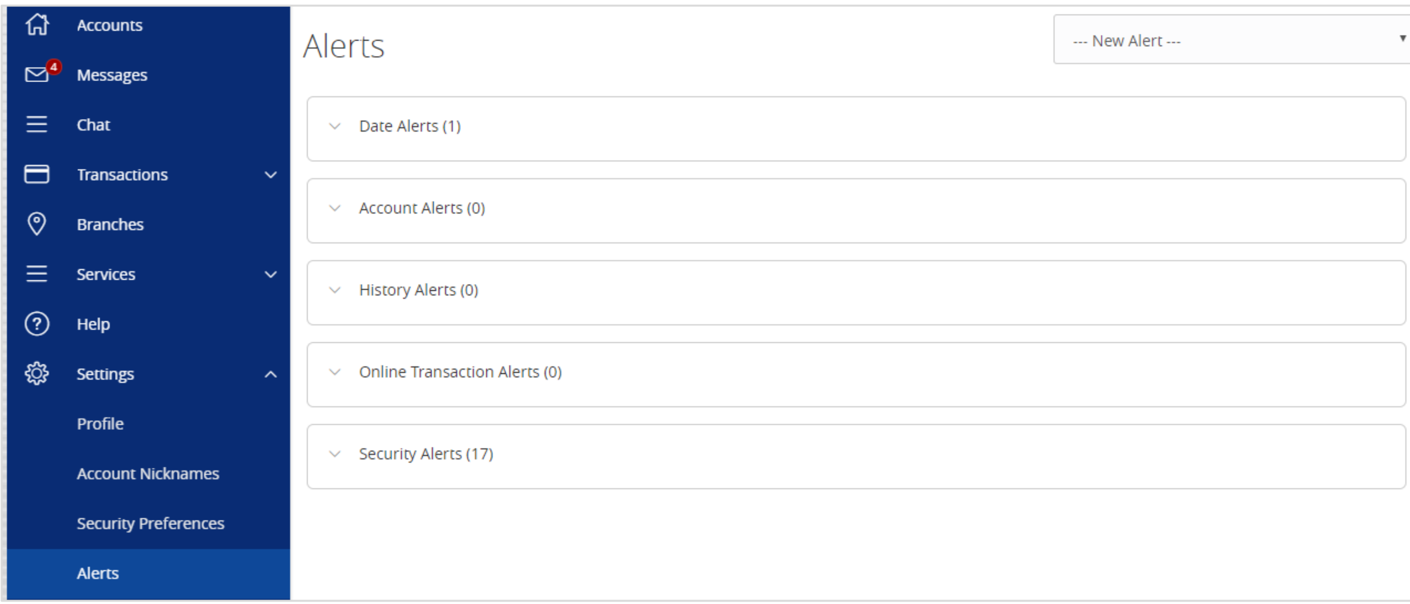



3. If the external account for the transfer will be the 'To Account', select the account designated as 'EXTERNAL'.
4. Enter the 'Date' for the external transfer.
5. Enter a 'Memo' (this step is optional).
6. Click the 'Transfer Funds' button at the bottom of the screen. External transfers submitted after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

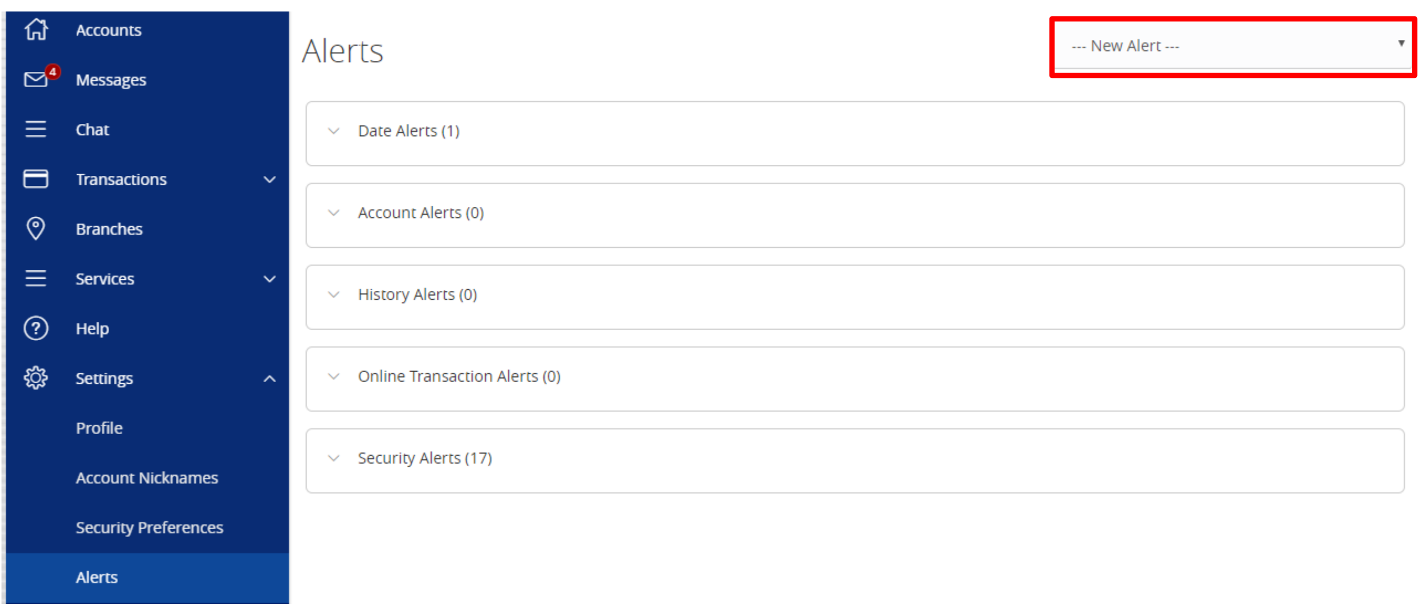
# Online Banking Alerts

## Online Banking Alerts

1. Select the ‘Alerts’ option under the ‘Settings’ menu.

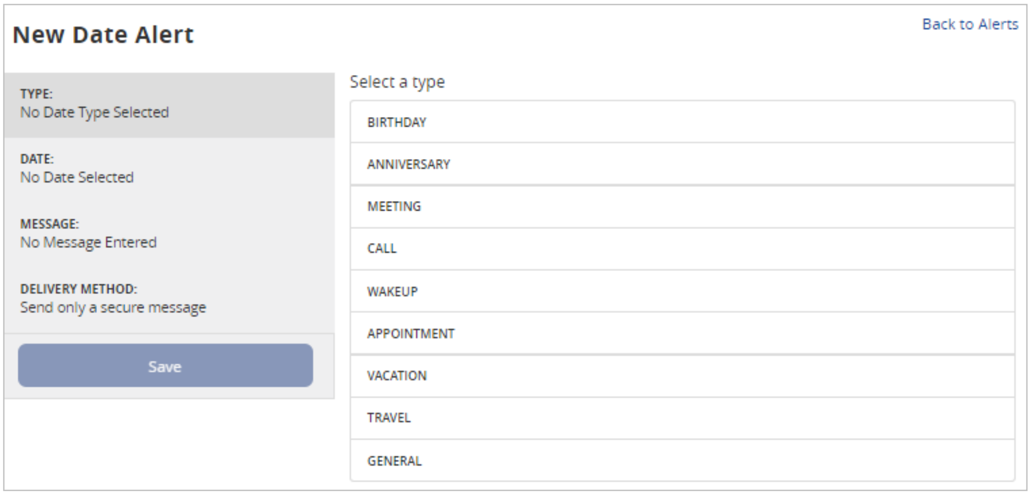



2. Select the desired type of alert from the drop-down menu in the top right corner of the screen.

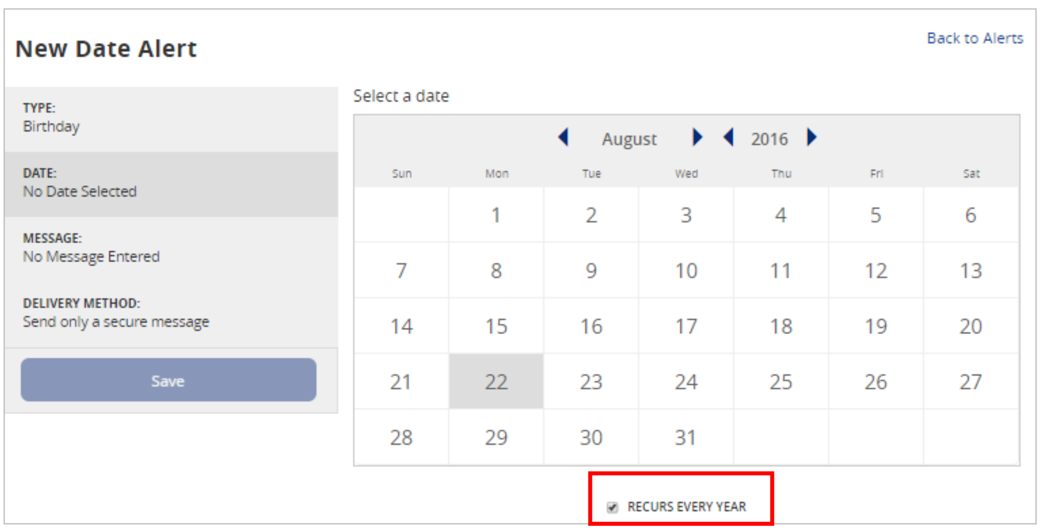


## *Date Alerts*

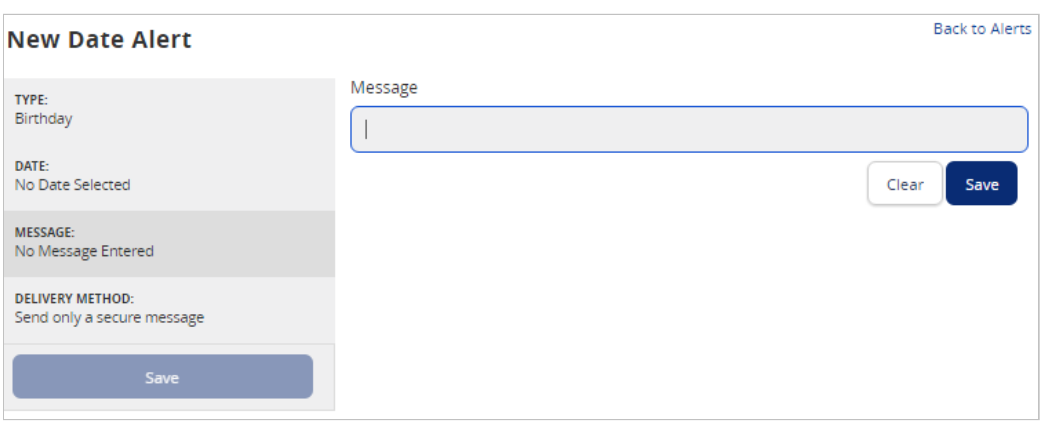
1. Select the type of date alert.



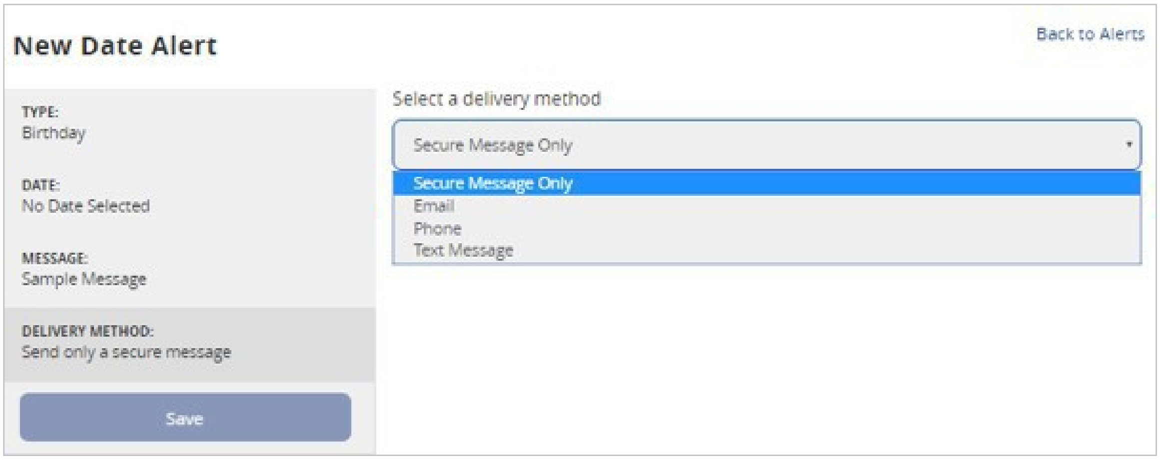

2. Select the date of the alert. Uncheck the 'Recurs Every Year' box if the alert is for one date only.




3. Enter a message for the date alert.

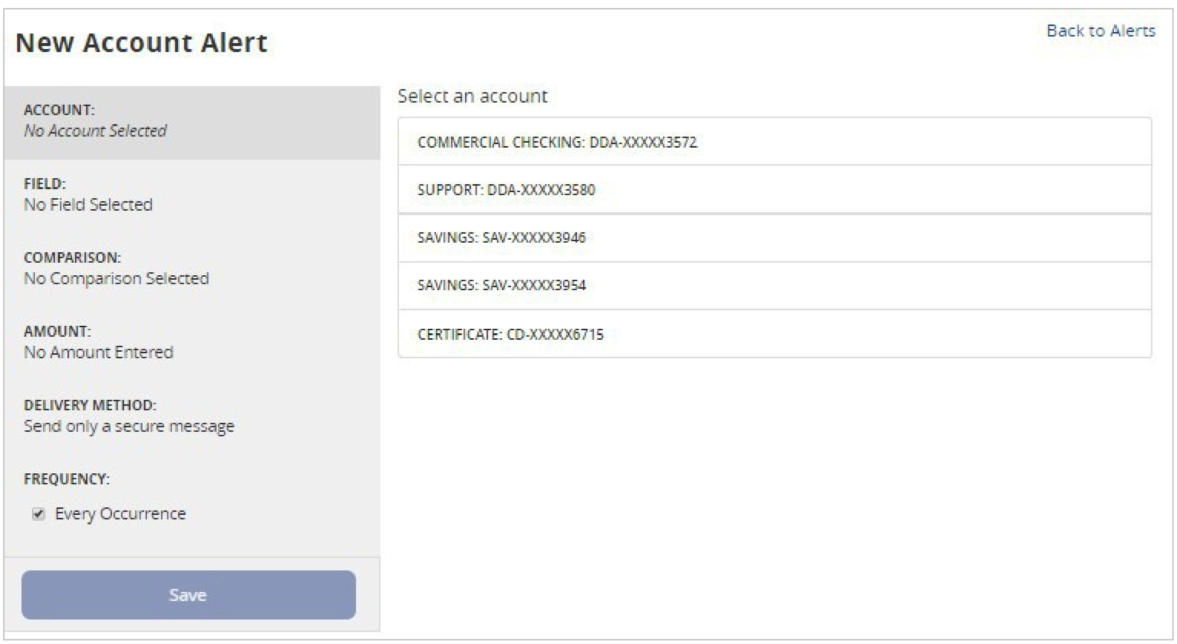


4. Select a delivery method for the date alert. ‘Secure Message Only’ will send the alert to the Messages menu within Electronic Banking.

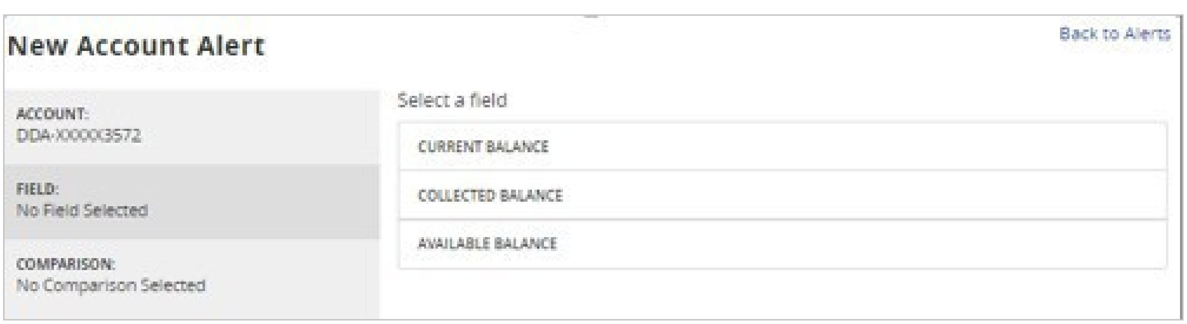



## *Account Alerts*

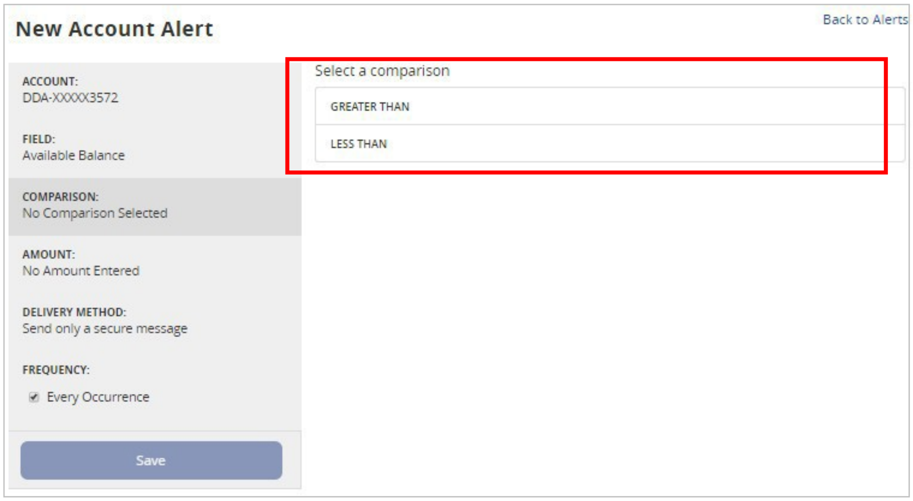
1. Select an account.



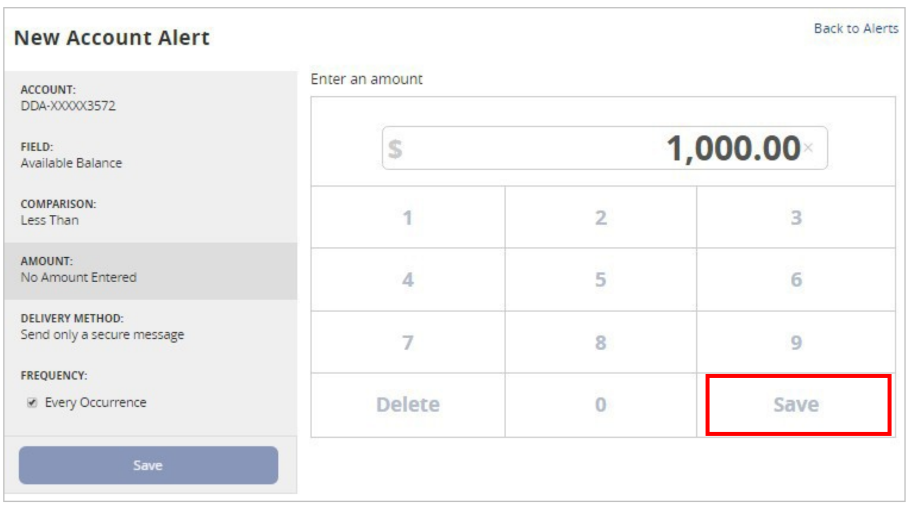

2. Select a field from which the alert should reference.



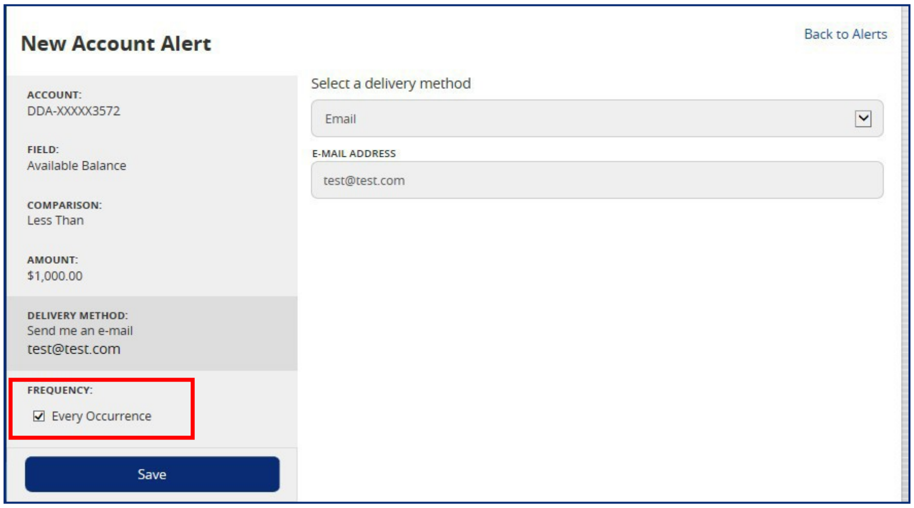
3. Select a comparison.




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

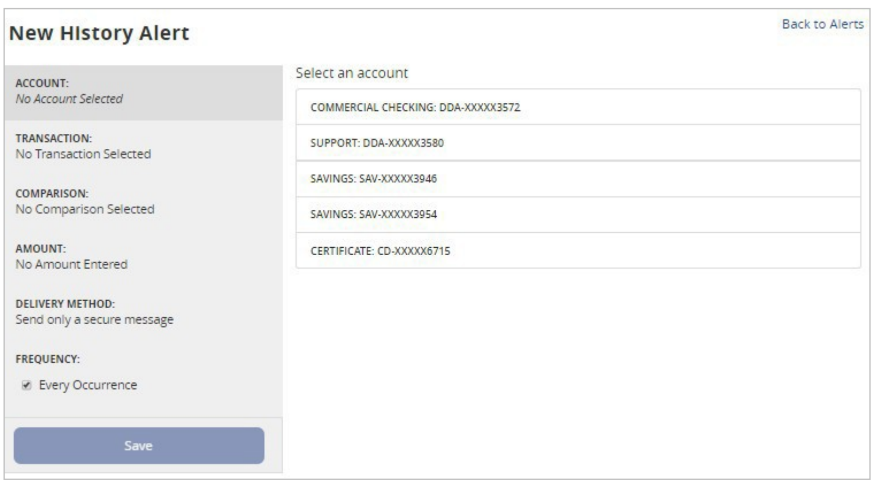


5. Select the delivery method and frequency for the alert.

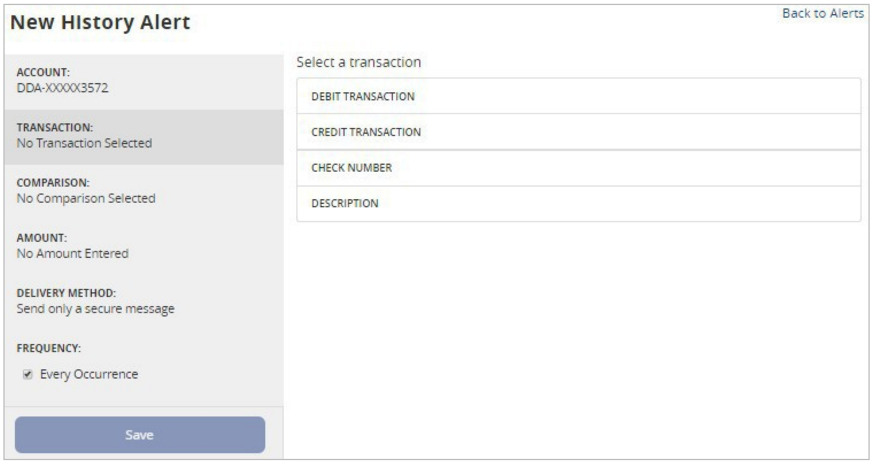



## *History Alerts*

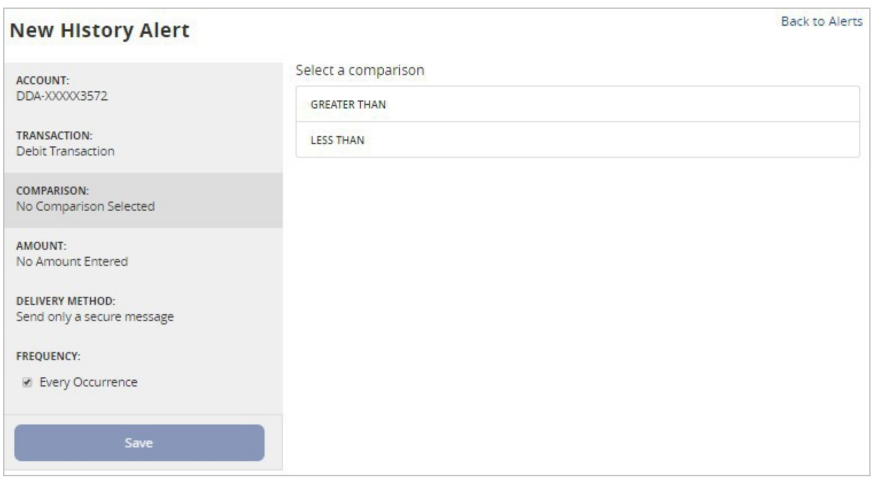
1. Select the account.



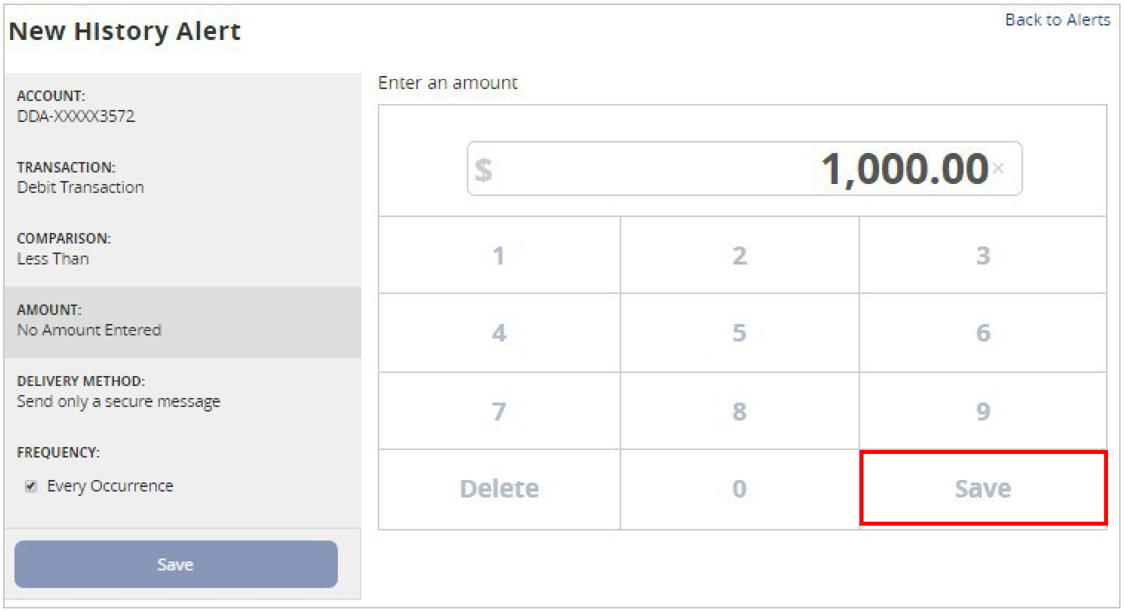
2. Select a transaction type.



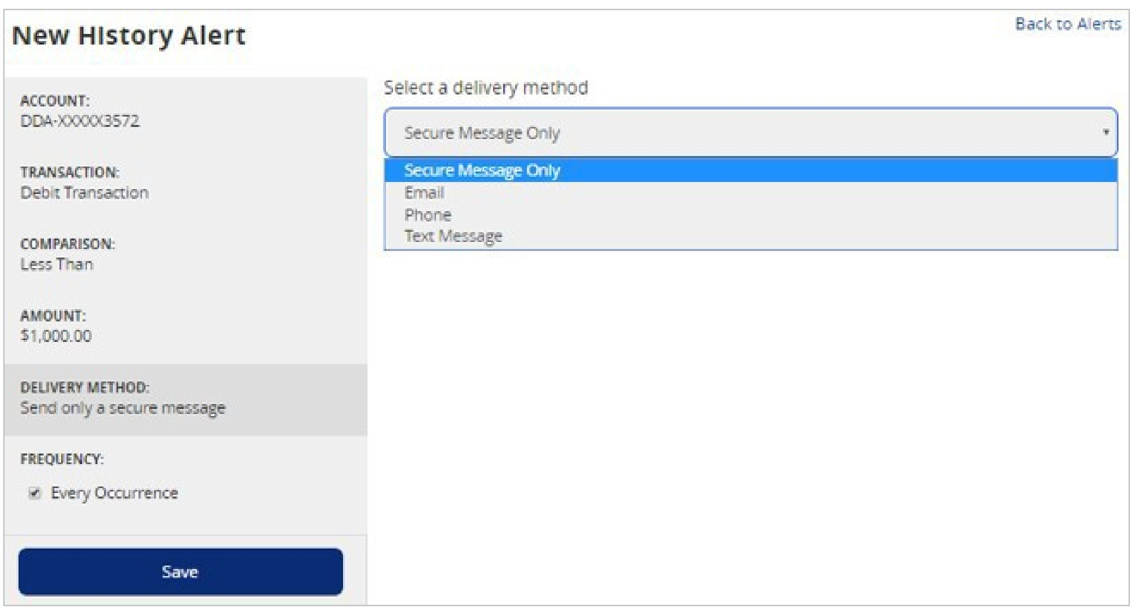

3. Select a comparison.



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




5. Select a delivery method and frequency.

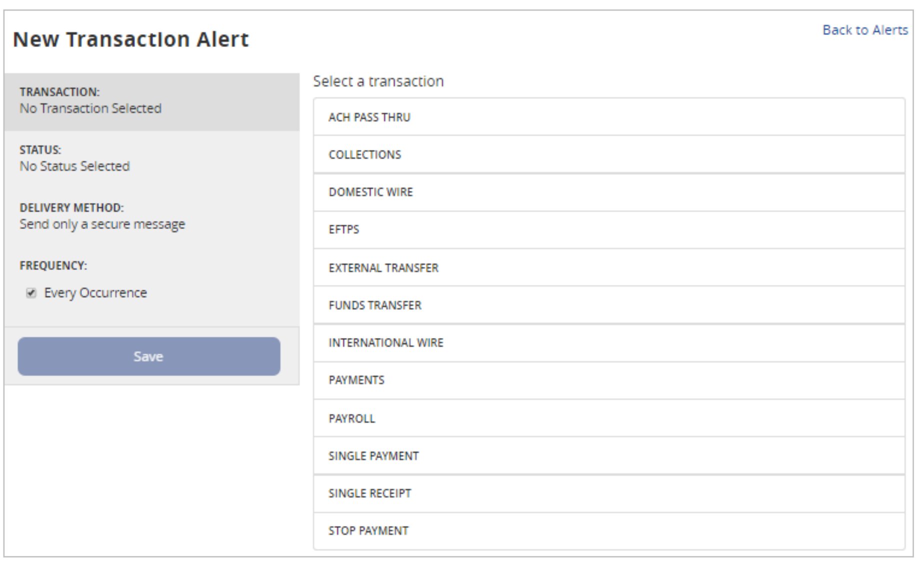


6. Selecting 'Phone' for delivery method will give you the option to 'Call Immediately' or select a specific time to call.

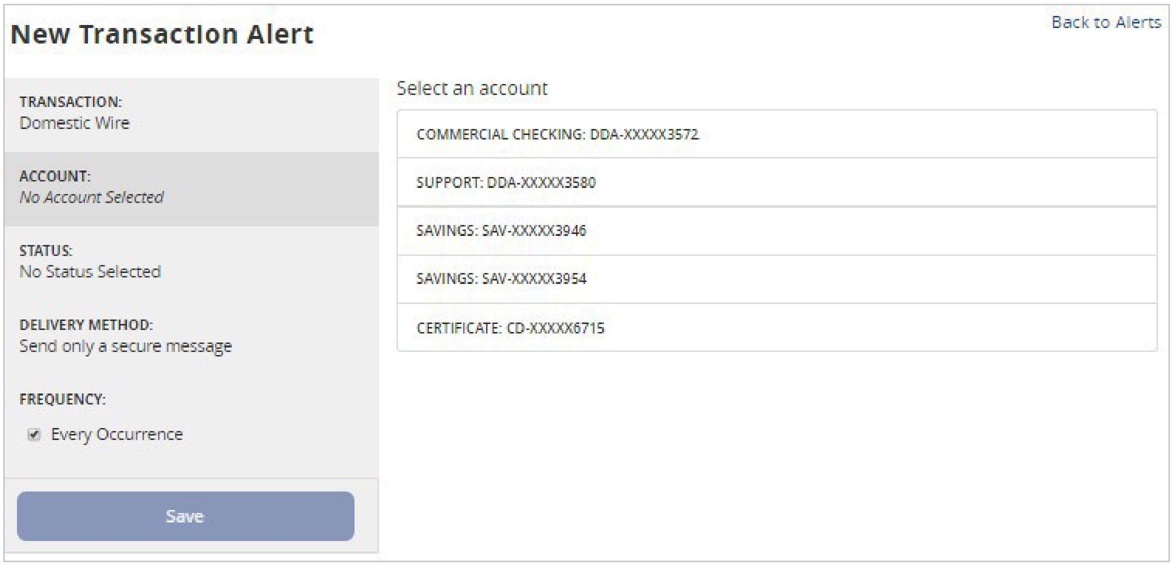

## *Transaction Alerts*

1. Select an online transaction type.

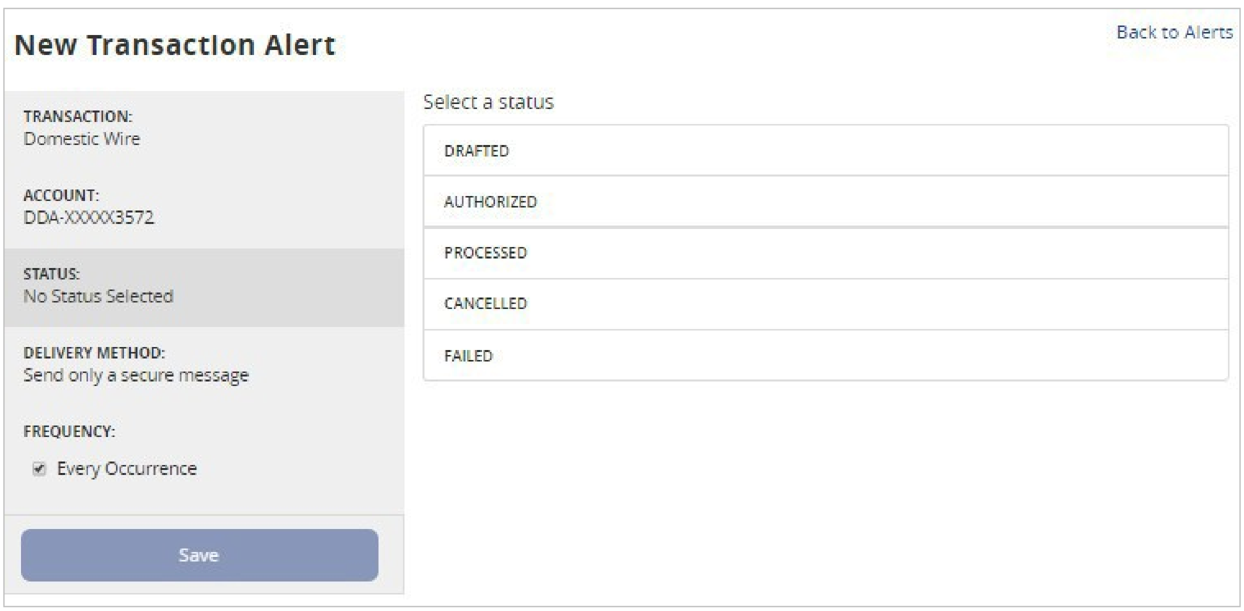
   **NOTE:** You will only see options that are applicable to your user rights.



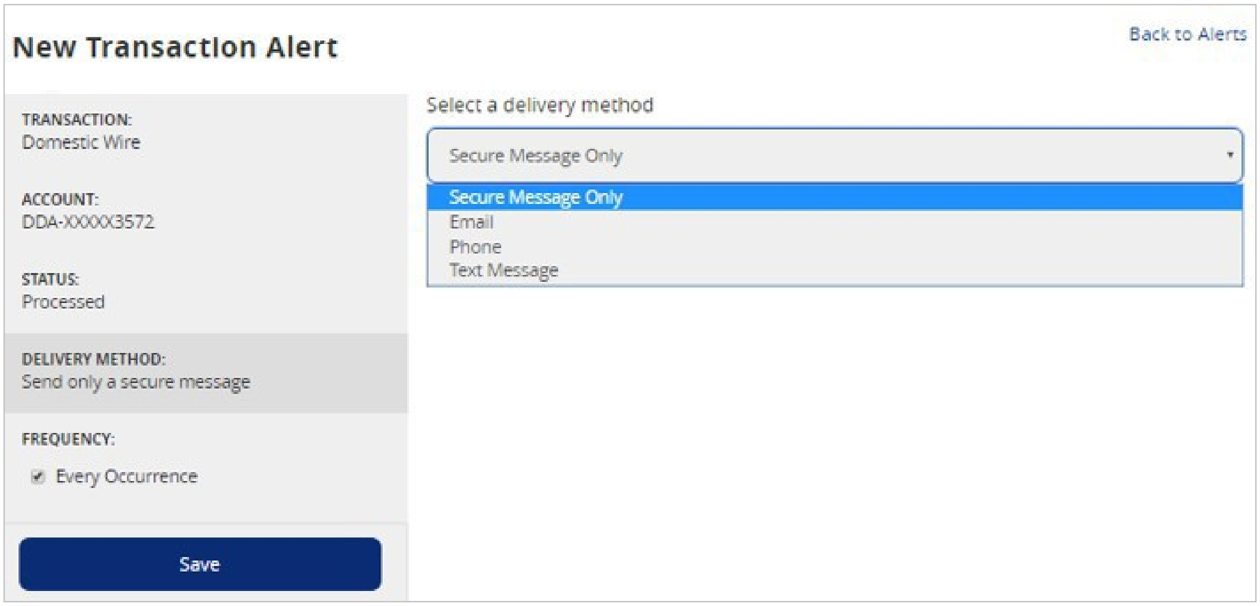
2. Select an account.



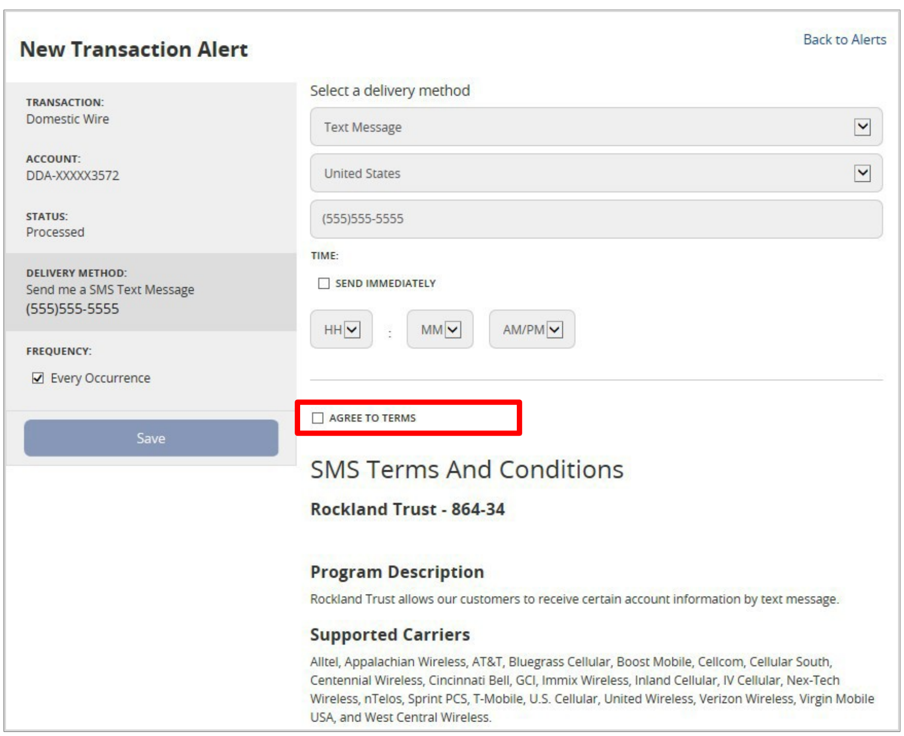

3. Select the status of the online transaction type to trigger the alert.



4. Select a delivery method and frequency.



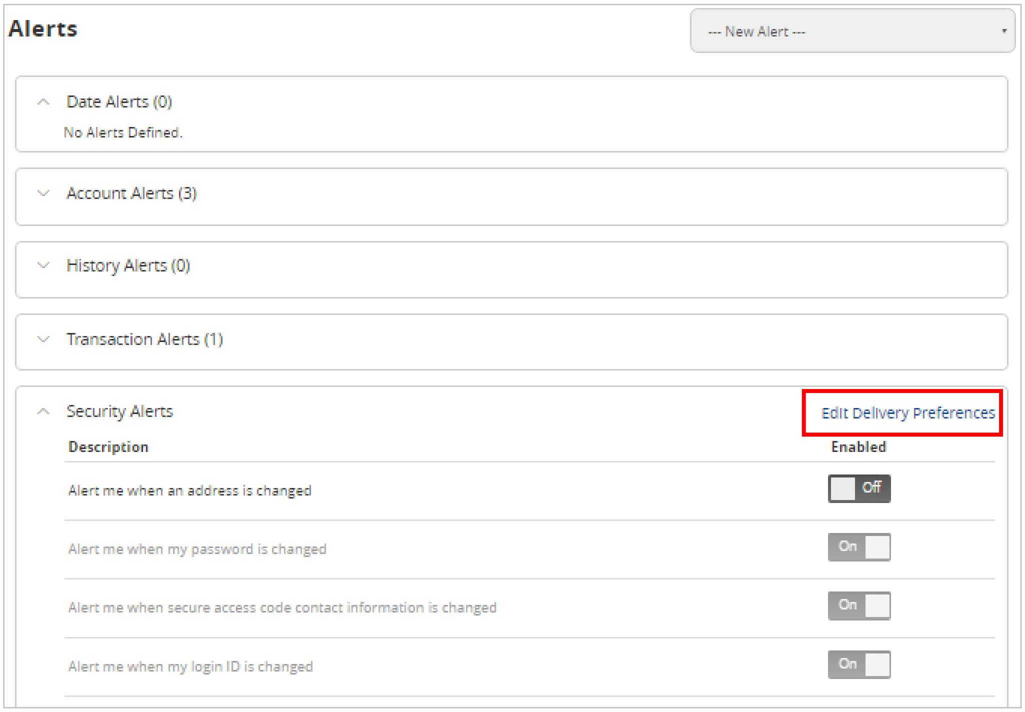

5. Selecting 'Text Message' for a delivery method will give you the option to 'Send Immediately' or select a specific time to receive the message. You must check the box and Agree to Terms before you can save the alert by Text Message.

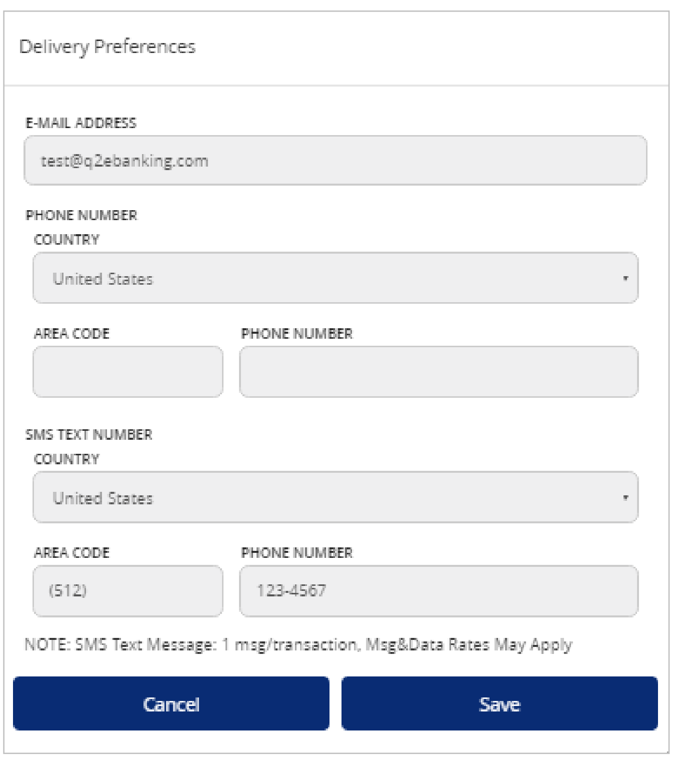


## *Security Alerts*

**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.

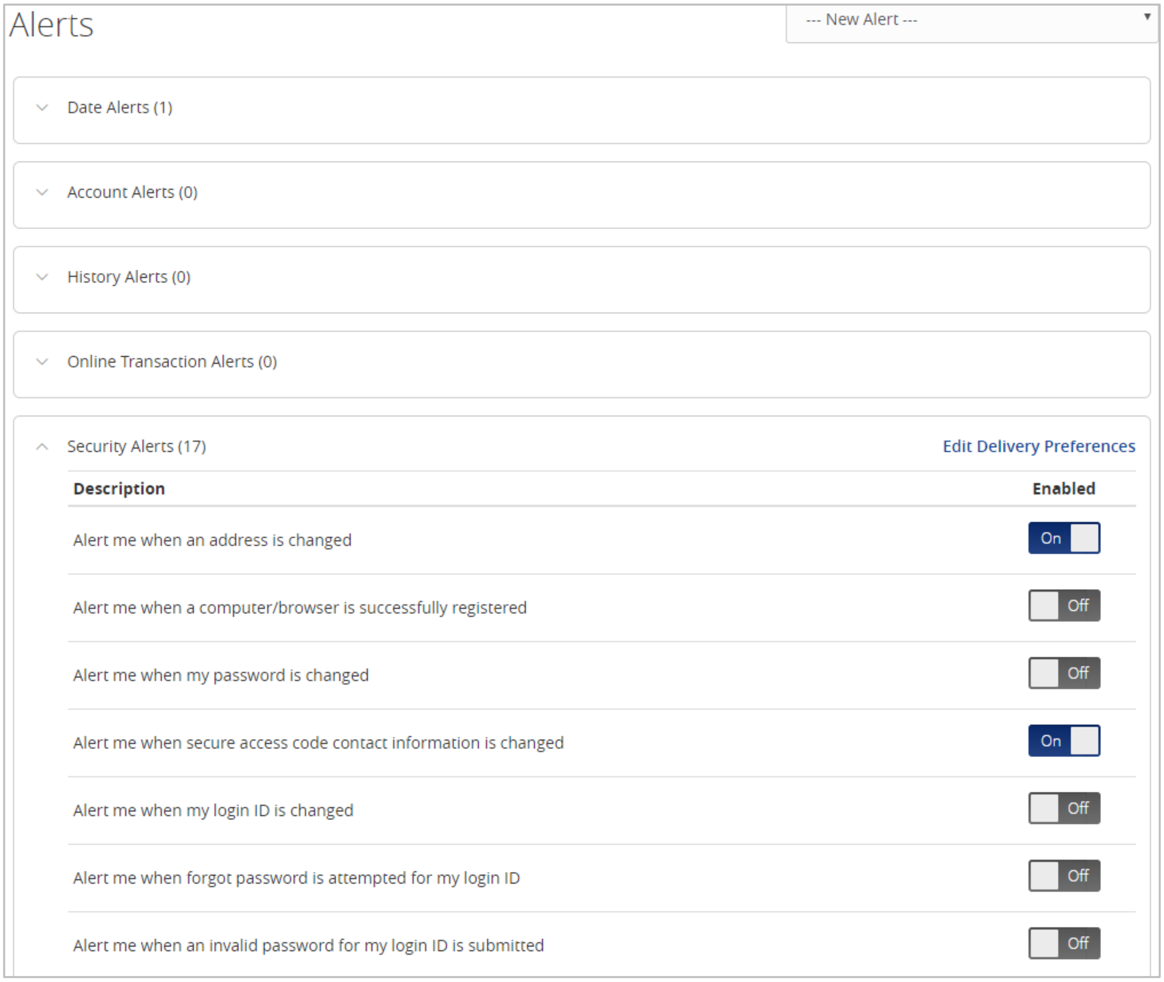
1. Click 'Edit Delivery Preferences' to modify how and where to receive security alerts.



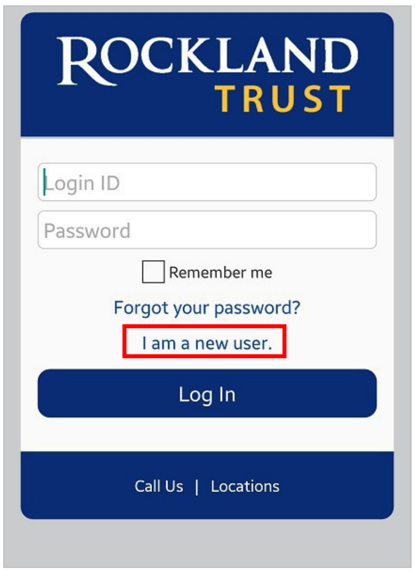
## *Edit Alerts*

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

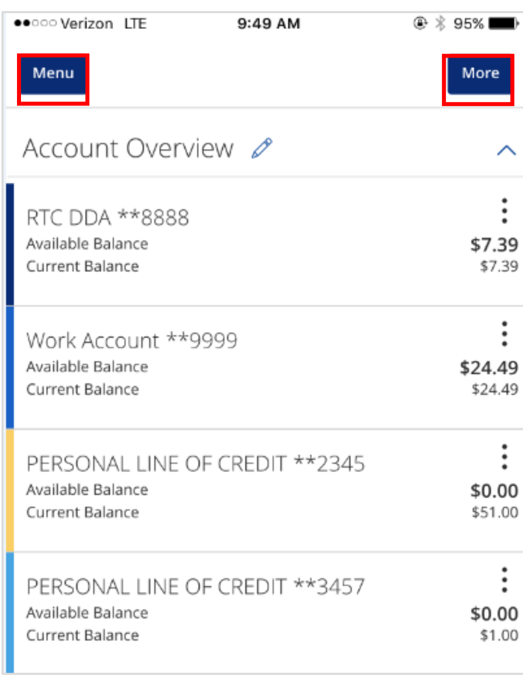


# Mobile Banking

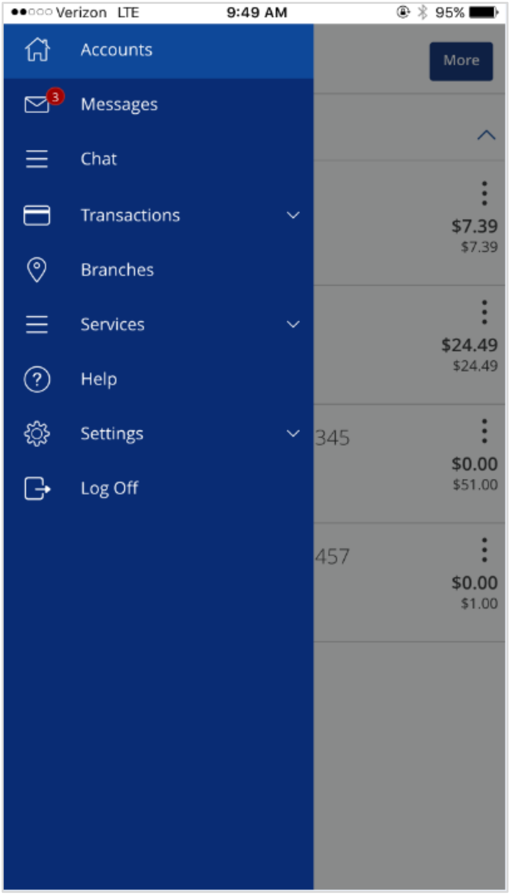
1. Download the Rockland Trust Mobile Banking app from the App or Google Play store. If you are an existing customer, log in using your online banking Login ID and Password. If you are a new user without a password, select 'I am a new user' to log in to Mobile Banking.



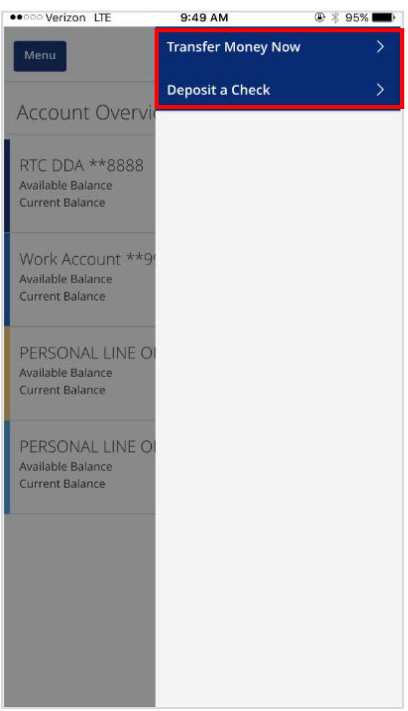

2. The homepage displays a listing of accounts accessible to the user. Click on the 'Menu' button and 'More' button to reveal user options.



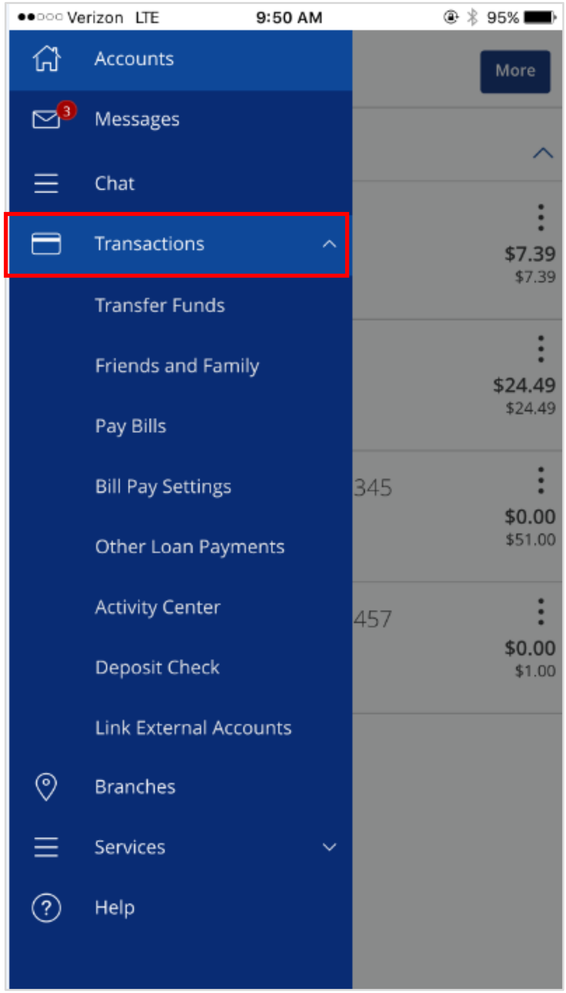
3. The left side navigation menus are revealed when clicking on the 'Menu' button on the top left side of the screen.



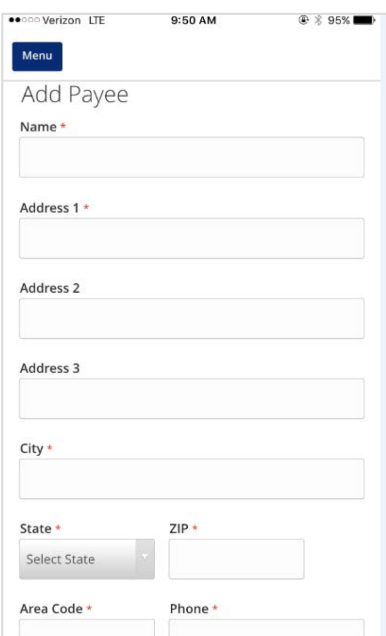

4. Quick Actions are revealed when clicking on the 'More' button on the top right side of the screen.



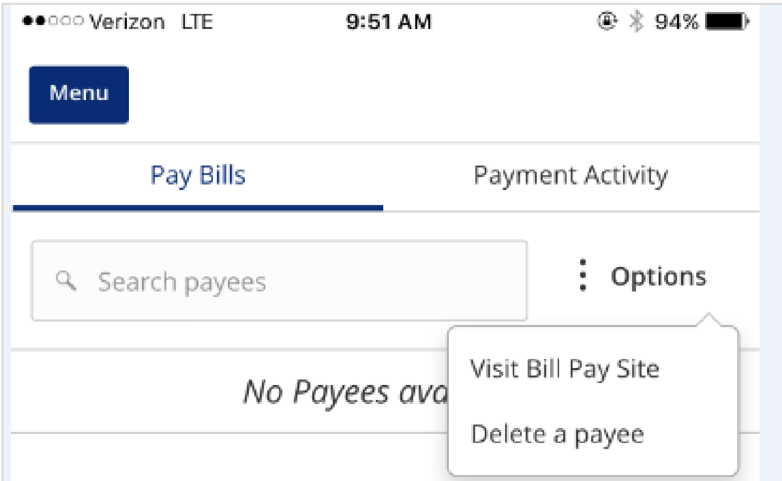
5. All transaction options are located in the 'Transactions' menu



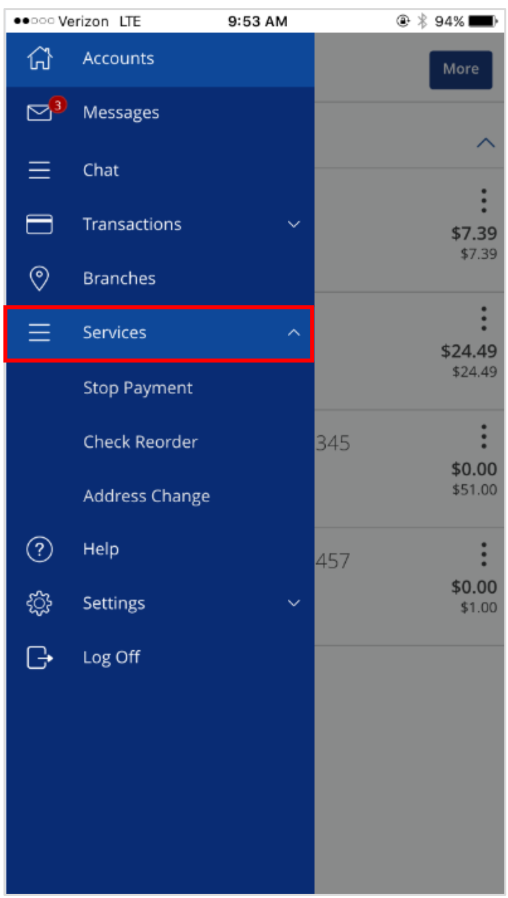

6. Click on 'Pay Bills' to use the bill pay feature. In Bill Pay, you can easily view payments and add payees.



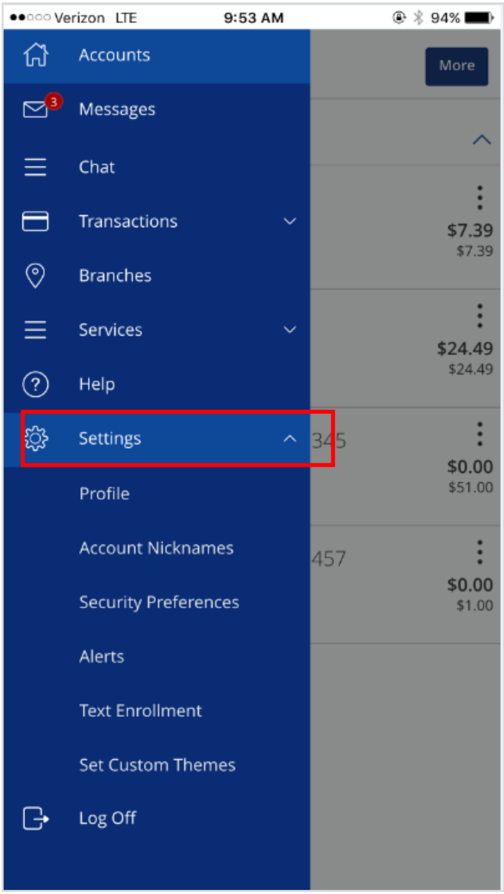
7. Click ‘Visit Bill Pay Site’ within the ‘Options’ link for all Bill Pay options.



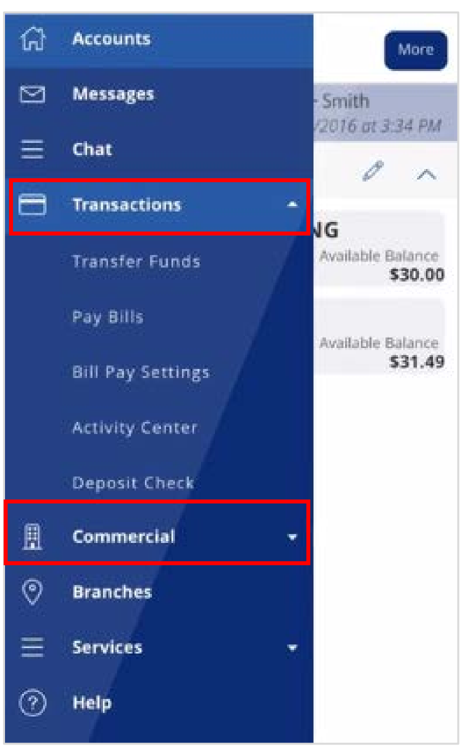

8. The ‘Services’ menu options are shown expanded below.



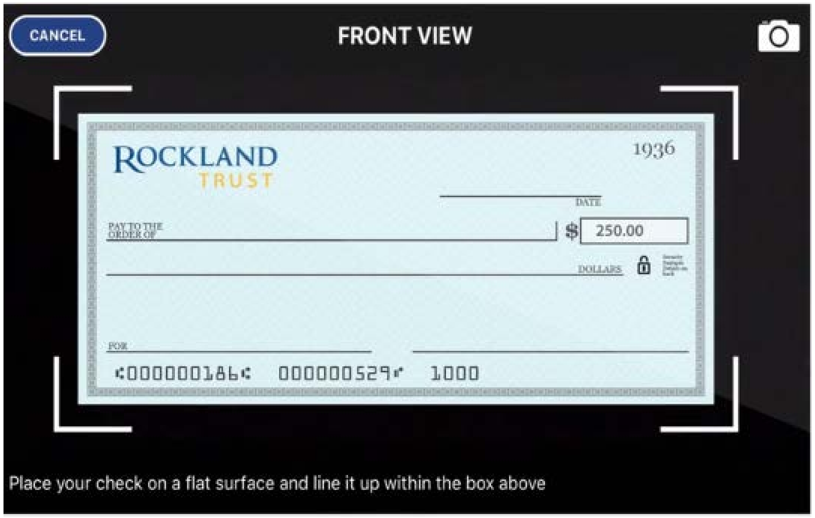
9. The 'Settings' menu options are shown expanded below.

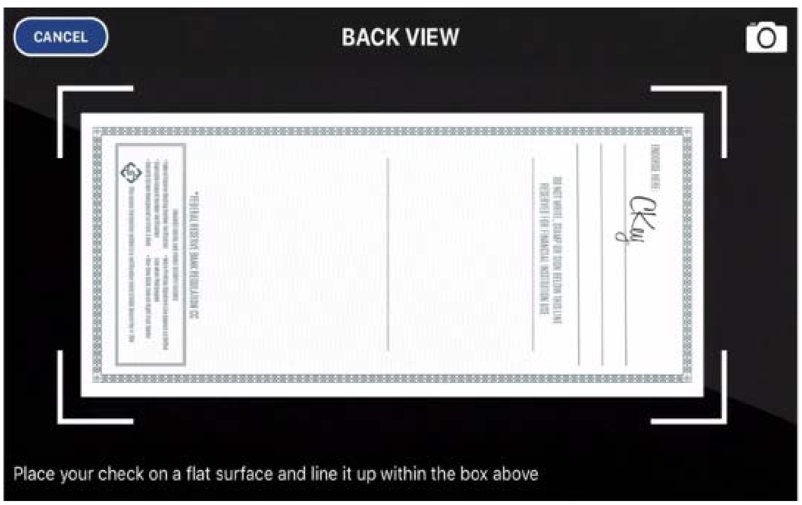



10. To make a mobile deposit, click the 'Deposit Check' option under Transactions.

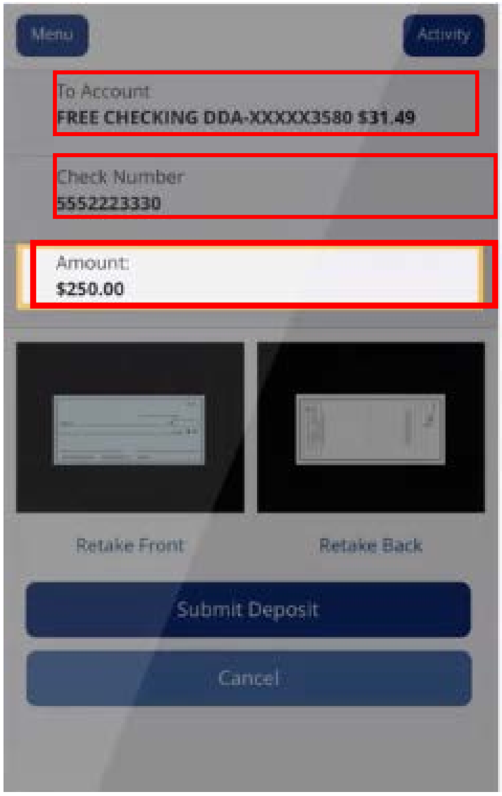


11. Make mobile deposit by taking a picture of the front and back of the check using the built in camera on your device.

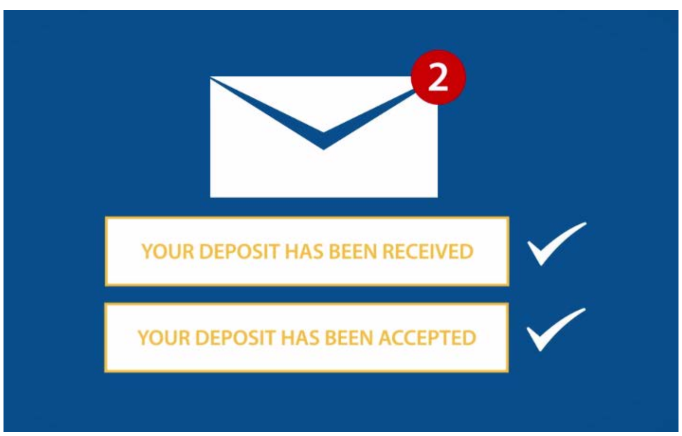


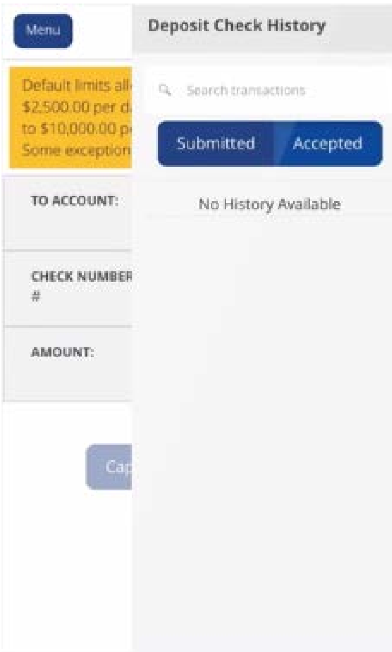
12. Enter the account to deposit into, the check number, and clicking the submit button.




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.