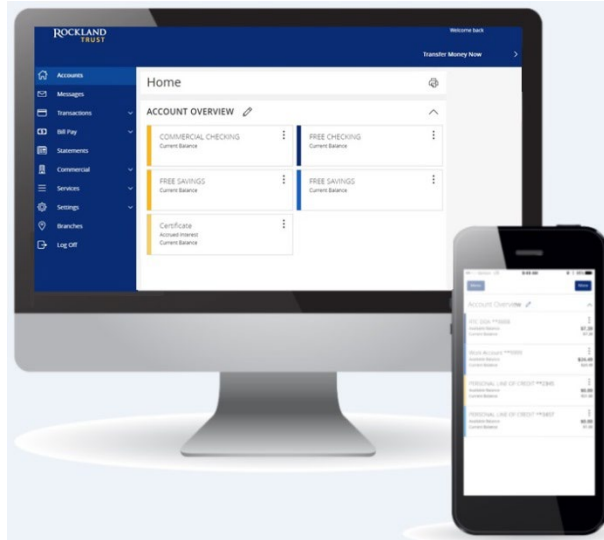# Personal Online Banking User Guide

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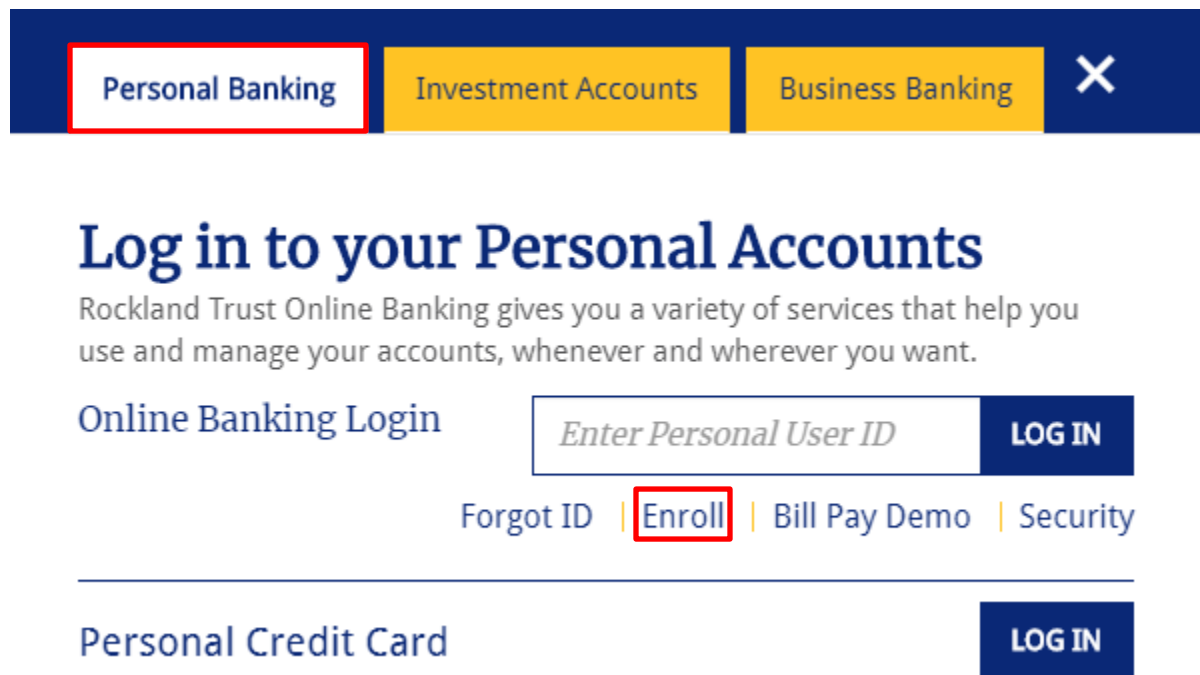8. Online Banking Alerts
9. Mobile Banking

Online Banking Enrollment

Enrollment

1. Go to RocklandTrust.com and click "Account Logins" at the top right of the page.
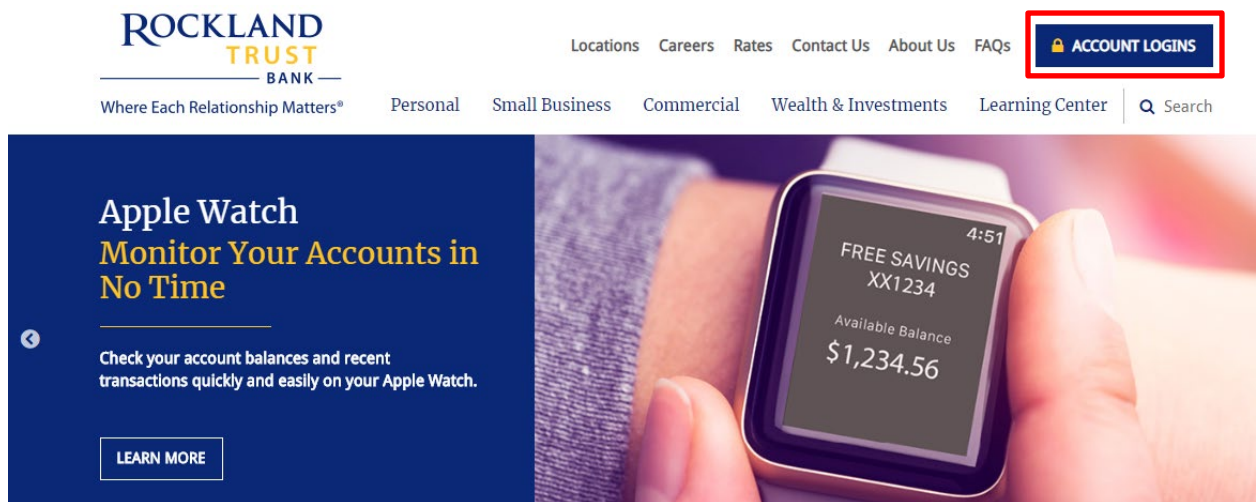
2. The *Personal Banking* tab should automatically open up, click "Enroll".

3. Enter the required fields on the *Online Banking Enrollment* page and click "Continue" when finished.

Online Banking Enrollment

LAST NAME:

SOCIAL SECURITY NUMBER:

DATE OF BIRTH:

Continue

4. Click the "Go to Login" button and make note of your *Login ID*.

✓ Congratulations!

Congratulations! You have successfully moved closer to a better way of banking.

Login ID: 1234567

Go to Login

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

ROCKLAND TRUST

We do not recognize this device. For security purposes, please select a Secure Access Code delivery method below:
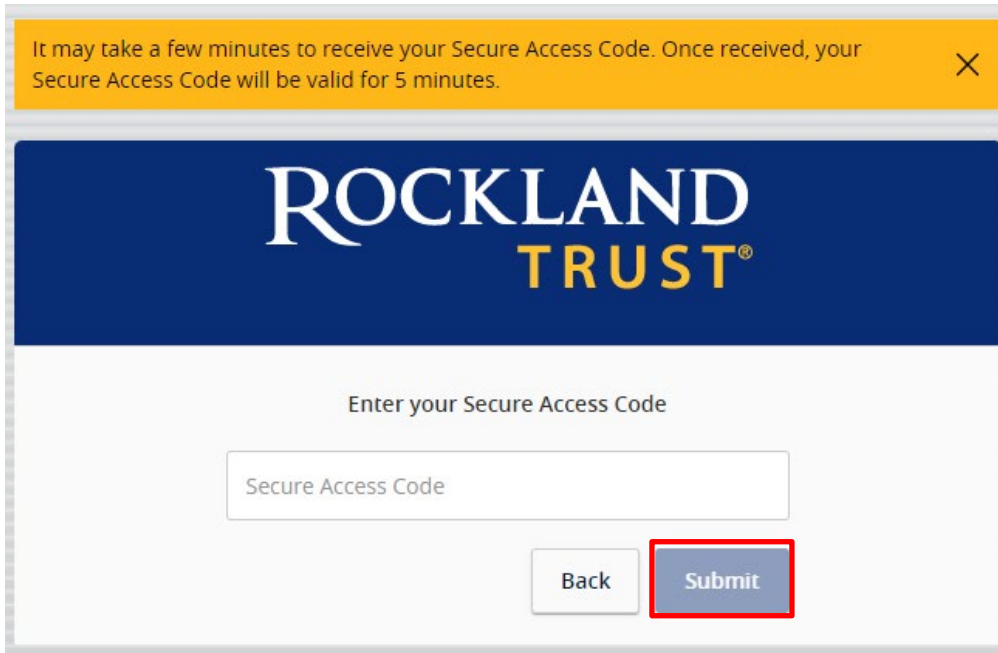
I have a Secure Access Code

Phone to : (xxx) xxx - 1234

E-mail : xxxx1234@xxail.com

Text : (xxx) xxx - 1234

Back

6. Enter the *Secure Access Code* in the box once it has been received and click "Submit".

It may take a few minutes to receive your Secure Access Code. Once received, your Secure Access Code will be valid for 5 minutes.   ✕
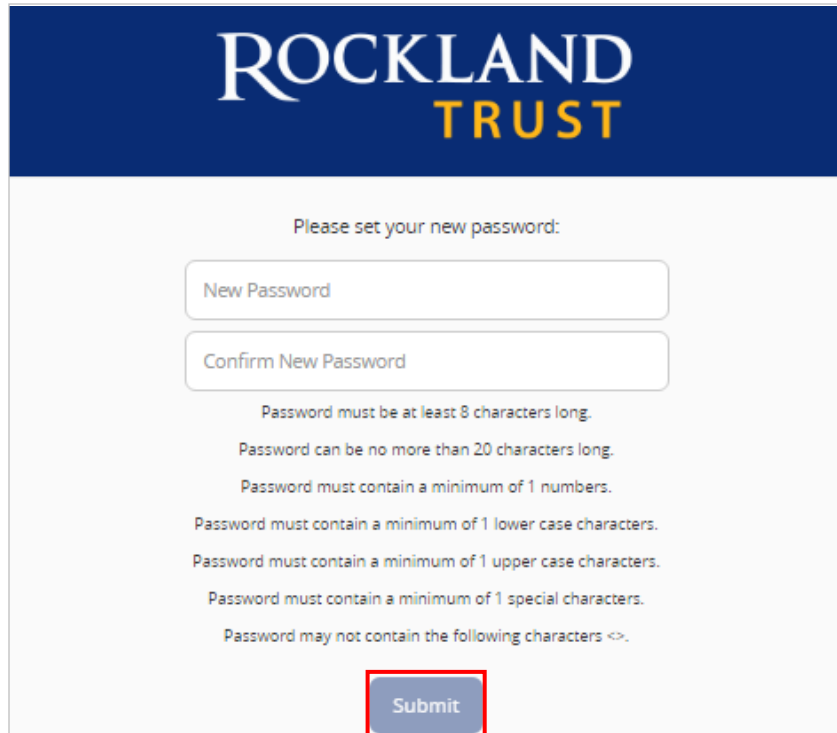
ROCKLAND TRUST®

Enter your Secure Access Code

Secure Access Code

Back   Submit

NOTE: Secure Access Codes are only valid for 5 minutes.

7. Enter a new password following the requirements listed and click "Submit".

ROCKLAND TRUST

Please set your new password:

New Password

Confirm New Password

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 <>.

Submit

8. Validate the information in the User Profile and make any necessary changes. Click "Submit Profile" when finished.

Please review and update your profile

Prefix	First Name *	Middle Name
▼	John	Q

Last Name *	Suffix
Sample	▼

Email Address *

JohnQSample@company.com

Address 1 *

1234 Main Street

Address 2

Country *

United States ▼

City *	State *	ZIP *
Rockland	Massachusetts ▼	02370

Phone Country *

United States ▼

Home Phone *	Work Phone
(123)456-7890	

* - Indicates required field

[Back to Login] [Submit Profile]

9. Read the Online Banking Agreement and click "I Accept" to formally accept its terms.

ROCKLAND TRUST

Login	✓
Disclaimers	
Disclaimer	

ROCKLAND TRUST ONLINE BANKING AGREEMENT

IMPORTANT

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.

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.

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.

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.

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.

PART I

ONLINE BANKING SERVICE FEATURES

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.

WHO IS ELIGIBLE

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.

ACCESS

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.

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.

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.

ACCEPTANCE OF AGREEMENT

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.
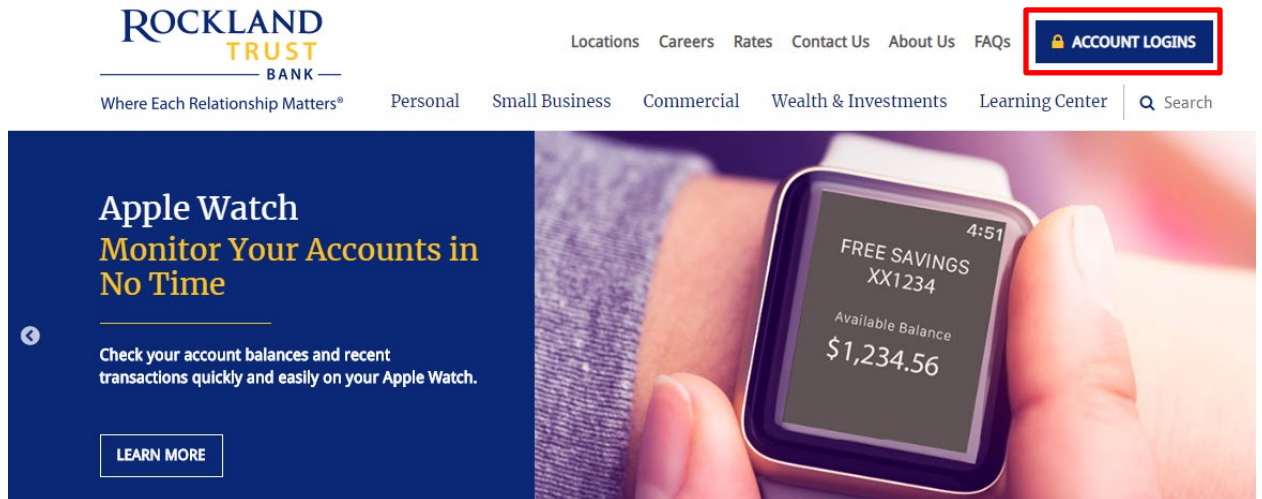
IMPORTANT: PRIOR TO CLICKING ON "I ACCEPT" BELOW, PLEASE PRINT AND RETAIN THIS AGREEMENT FOR YOUR RECORDS.

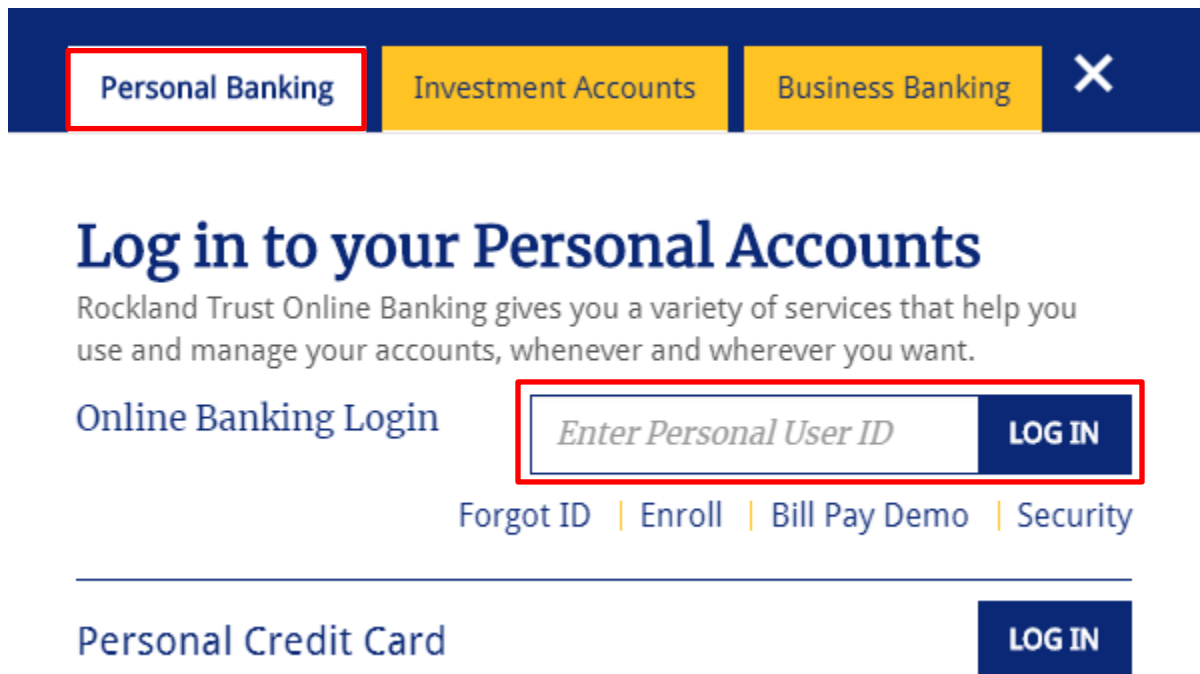Member FDIC
Equal Housing Lender
Rev. 10/20/2014

[I Do Not Accept] [I Accept]

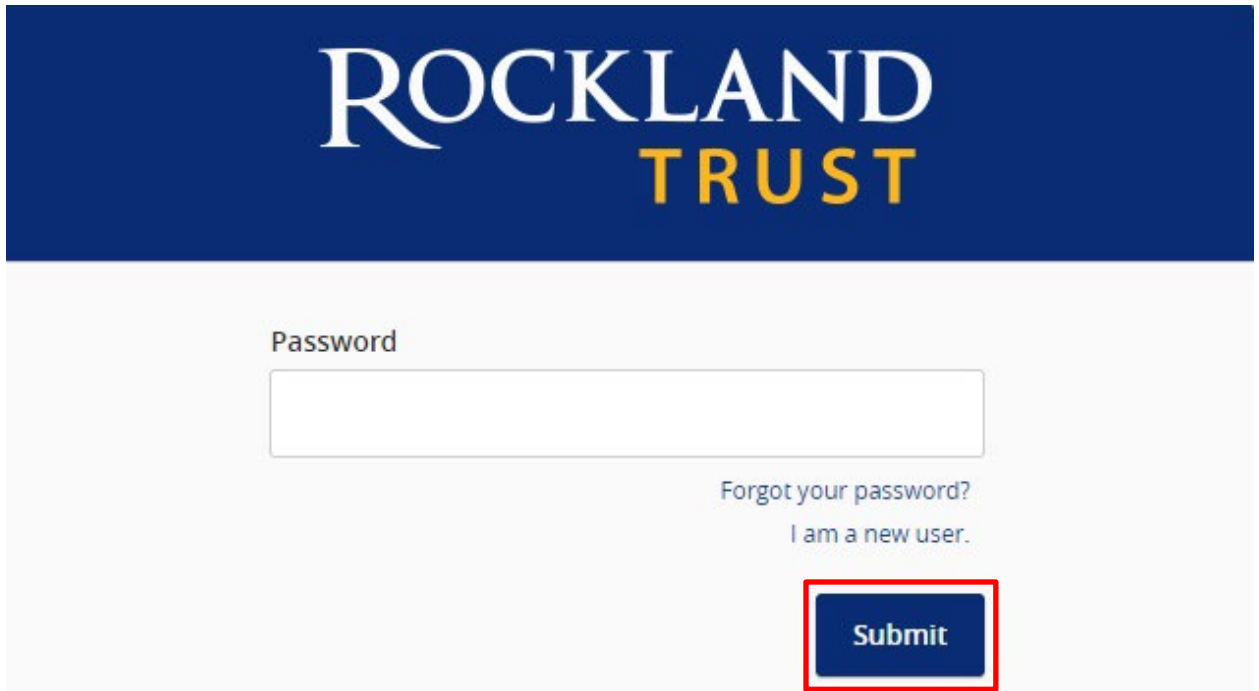# Login Process and Device Registration

Login Process

1. Go to RocklandTrust.com and click "Account Logins" at the top right of the page.

2. The *Personal Banking* tab should automatically open up. Enter your *Personal User ID* in the box, then click "Log In".
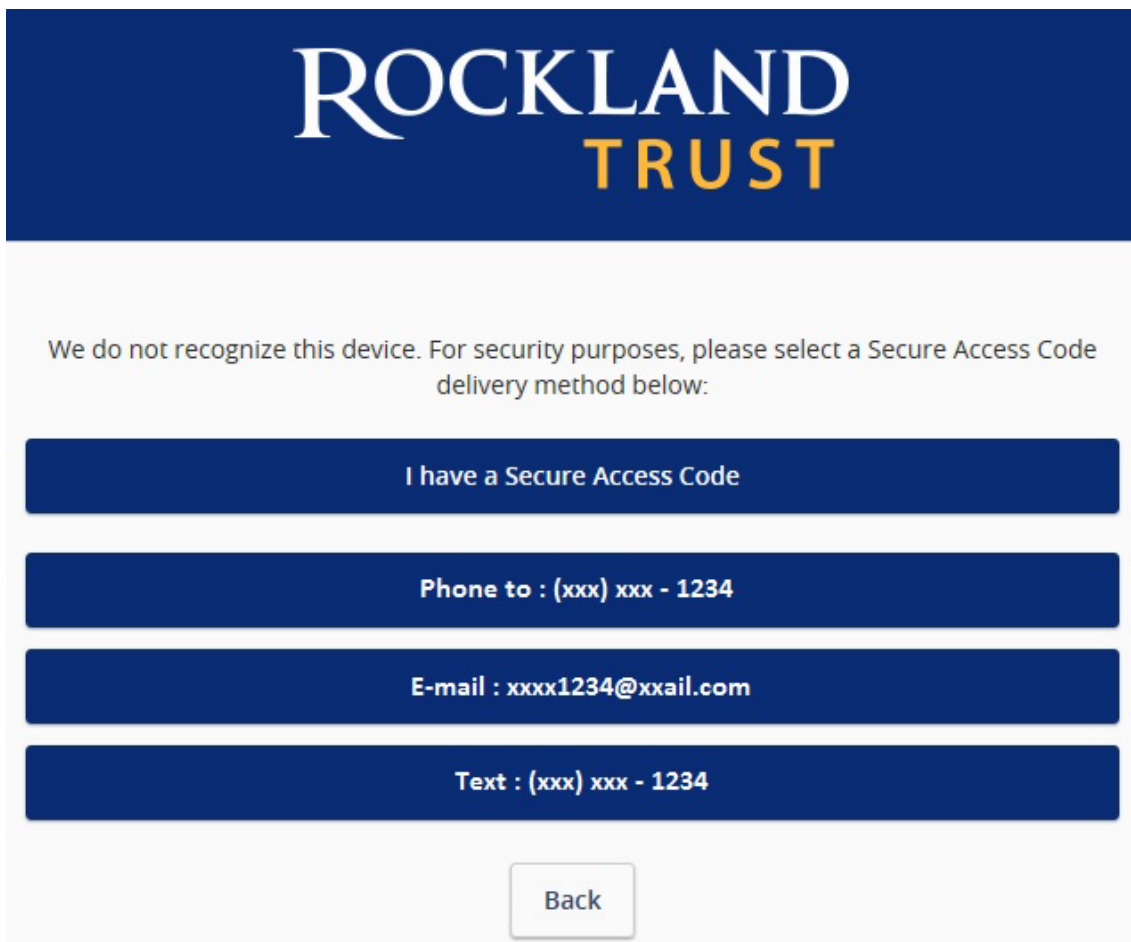
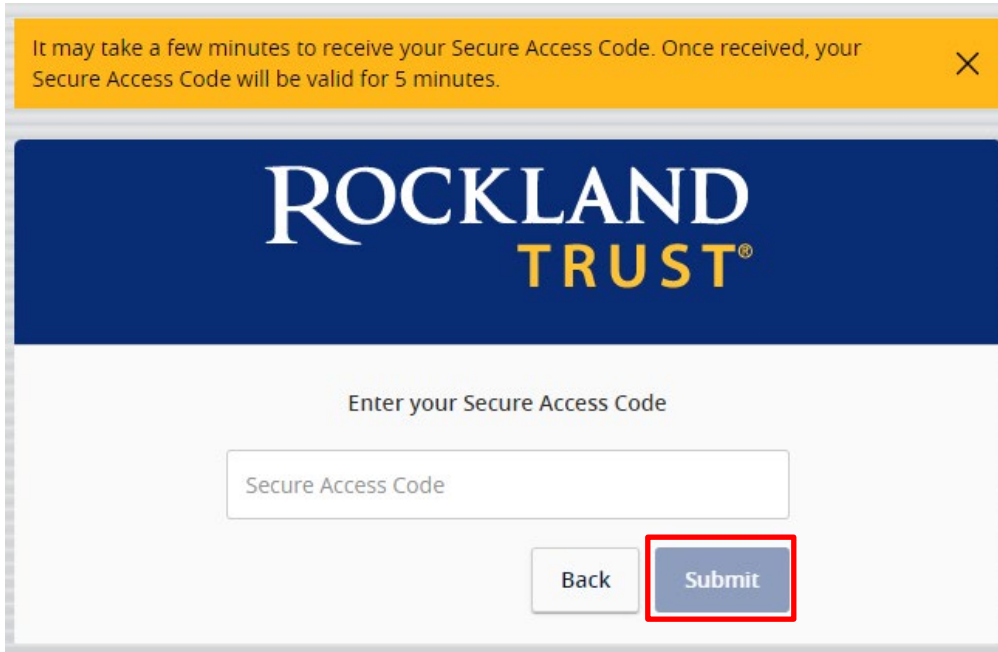3. Enter your password and click "Submit".

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 and click "Submit".

NOTE: Secure Access Codes are only valid for 5 minutes.

6. Select the appropriate registration option.

NOTE: We recommend you only register the device if it's your own personal computer and not a public computer others have access to. When registering your computer, we place a cookie in your browser. Your computer must be configured to accept "cookies" from this site. Next time you log in, you only need to enter your User ID and password.
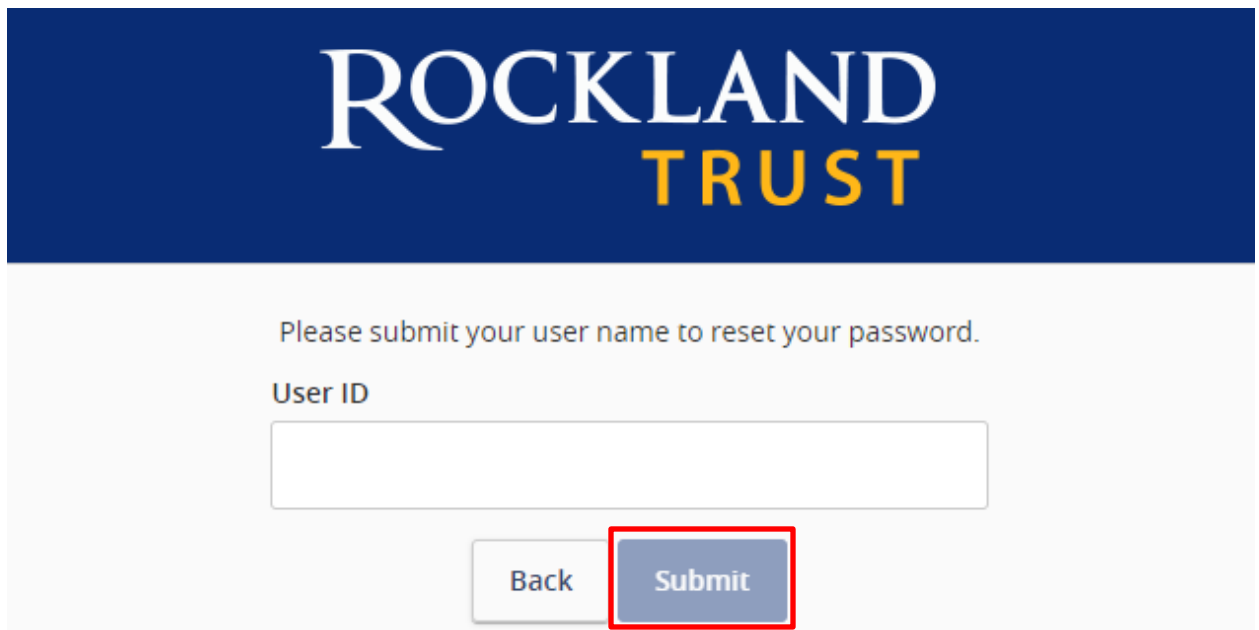
Forgot your Password?

1. Go to RocklandTrust.com and click "Account Logins" at the top right of the page. Enter your *Personal User ID*, and on the next screen click "Forgot Your Password?"
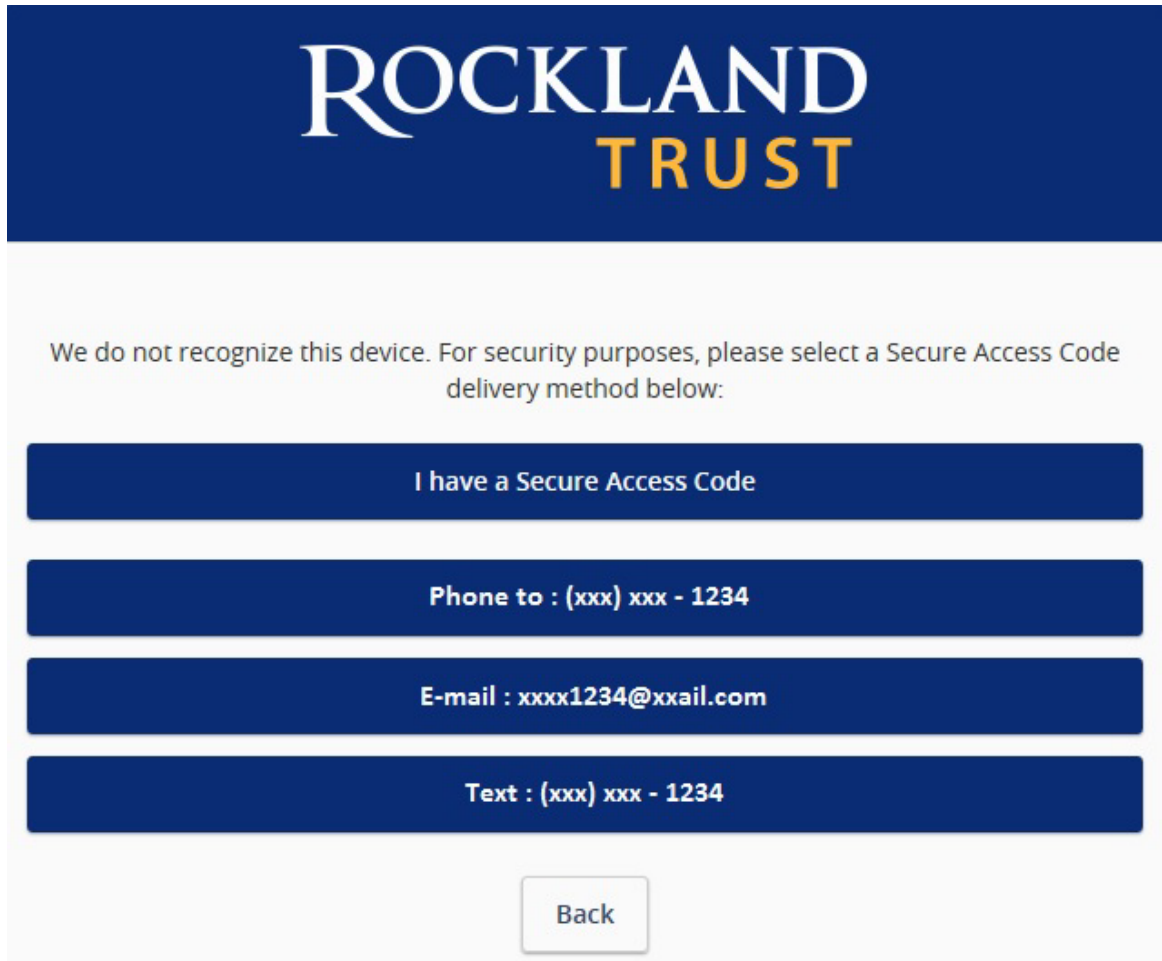
2. Re-enter your *Personal User ID* and click "Submit".

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

4. Enter the *Secure Access Code* in the box once it has been received and click "Submit".

NOTE: Secure Access Codes are only valid for 5 minutes.

5. Enter a new password using the requirements listed and click "Submit".

**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, Account Details, and Transaction History

Accounts

1. A listing of accounts the user has access to 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 *Funds Transfer* option within the *Move My Money* menu.

3. Click on the ✏️ icon next to the Group Name to rename account groups.

4. Click the 🖨️ icon shown above the account listing towards the right side of the screen to print a listing of accounts.

5. Click on any account to go to the *Account Details* page to view account details and transaction history associated with the account.
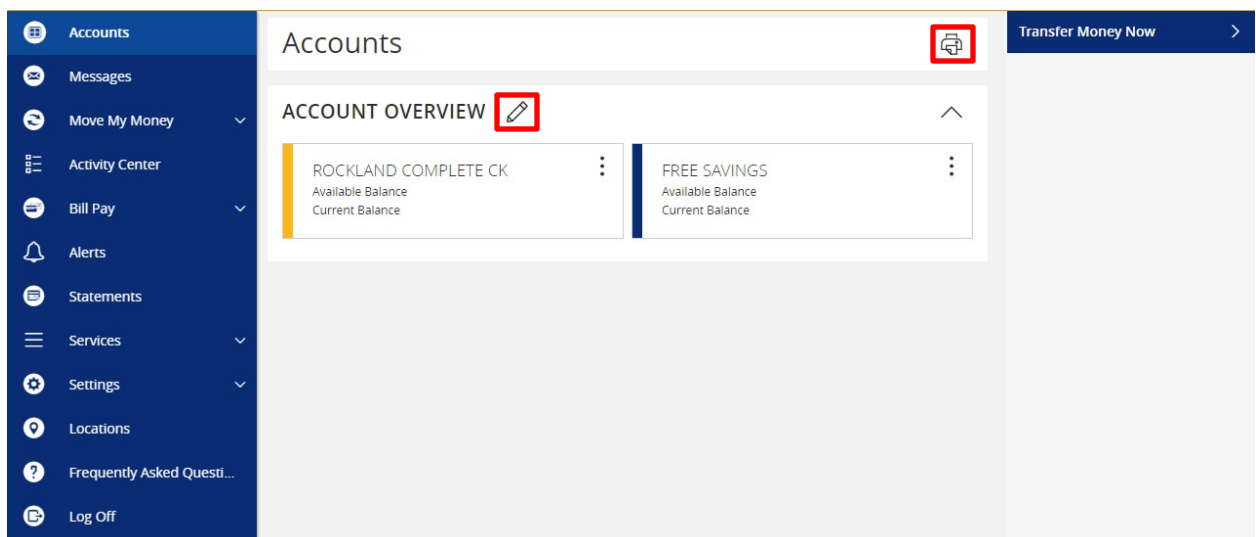
Account Grouping

1. Click and drag the selected account to the tray icon that will appear.
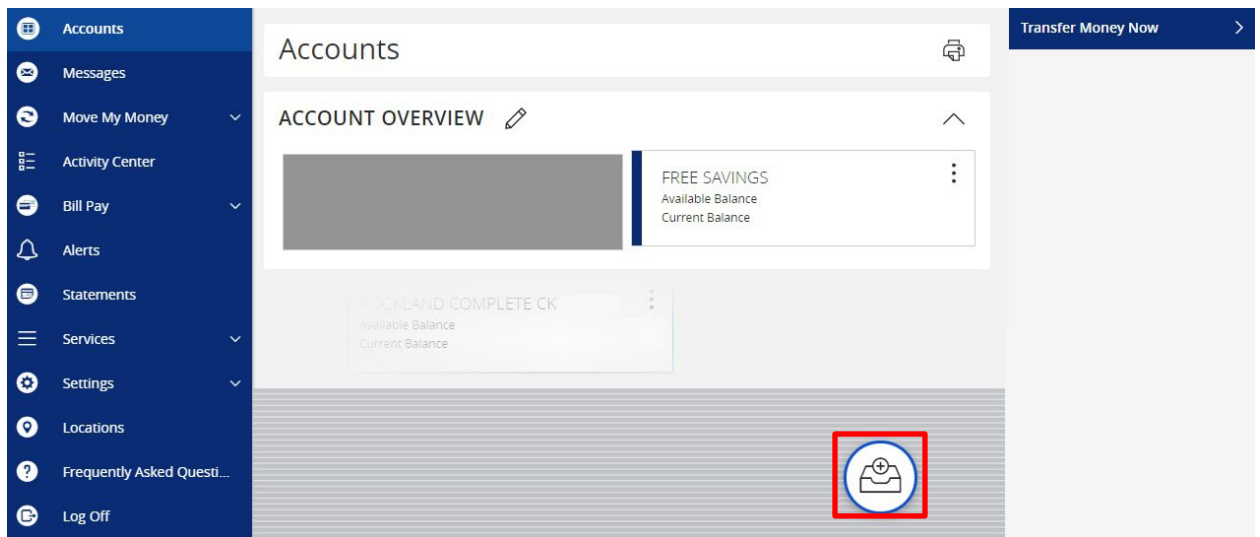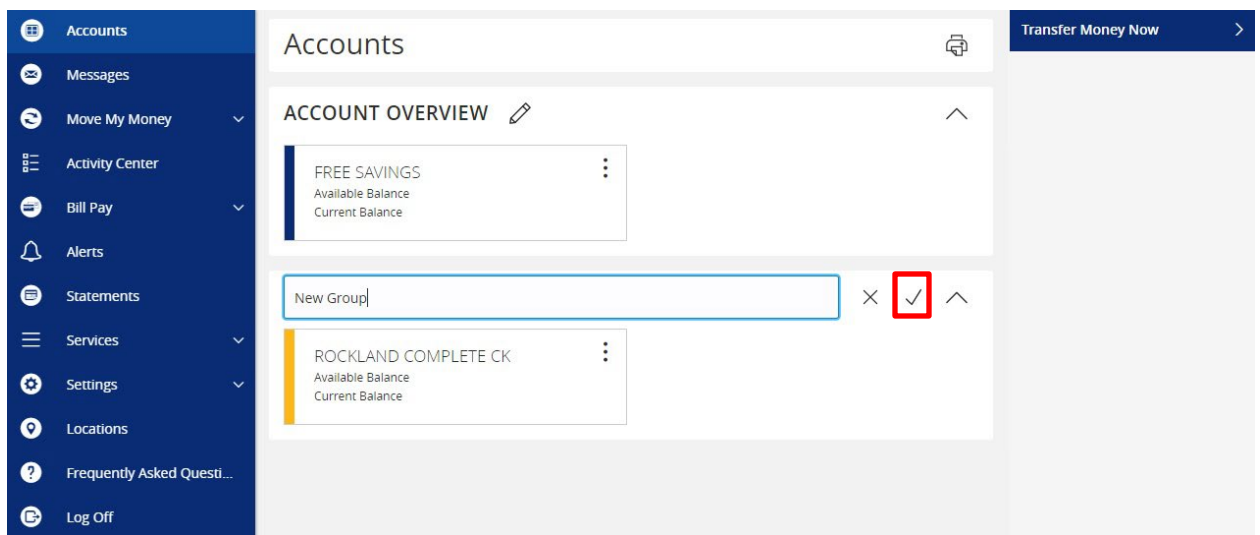

2. You will be prompted to name your group, click the ✓ to confirm the name.

NOTE: Click the ⌃ to collapse groups and the ⌄ to open groups.

Account Details and Transaction History

1. A listing of the details for the account can be found by clicking the three dots. Click "View History".
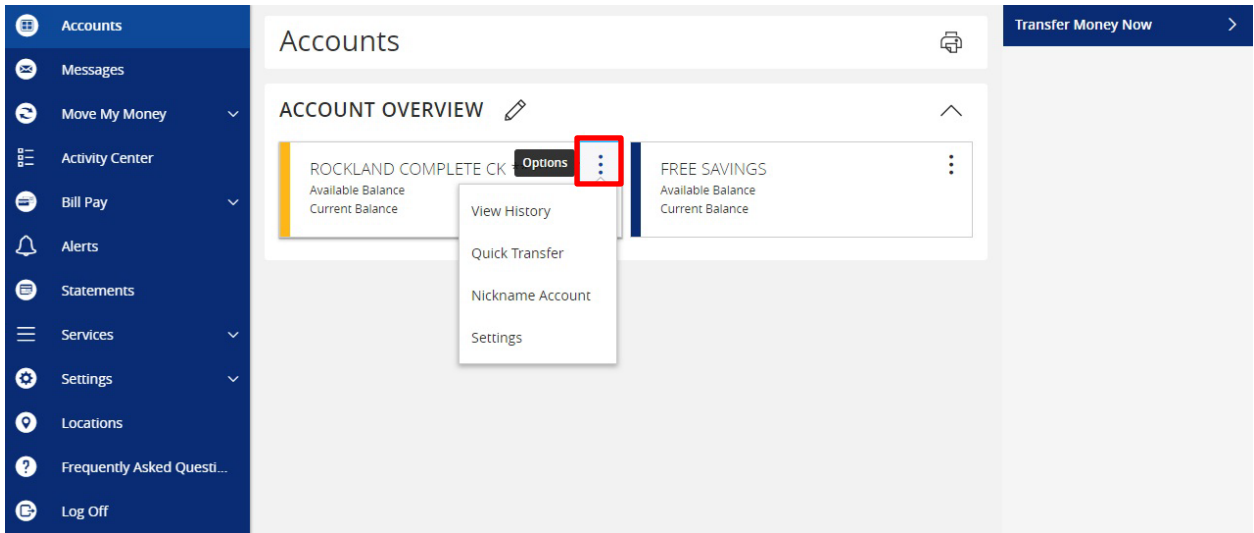
2. A page will appear that will show all transactions associated with the account.
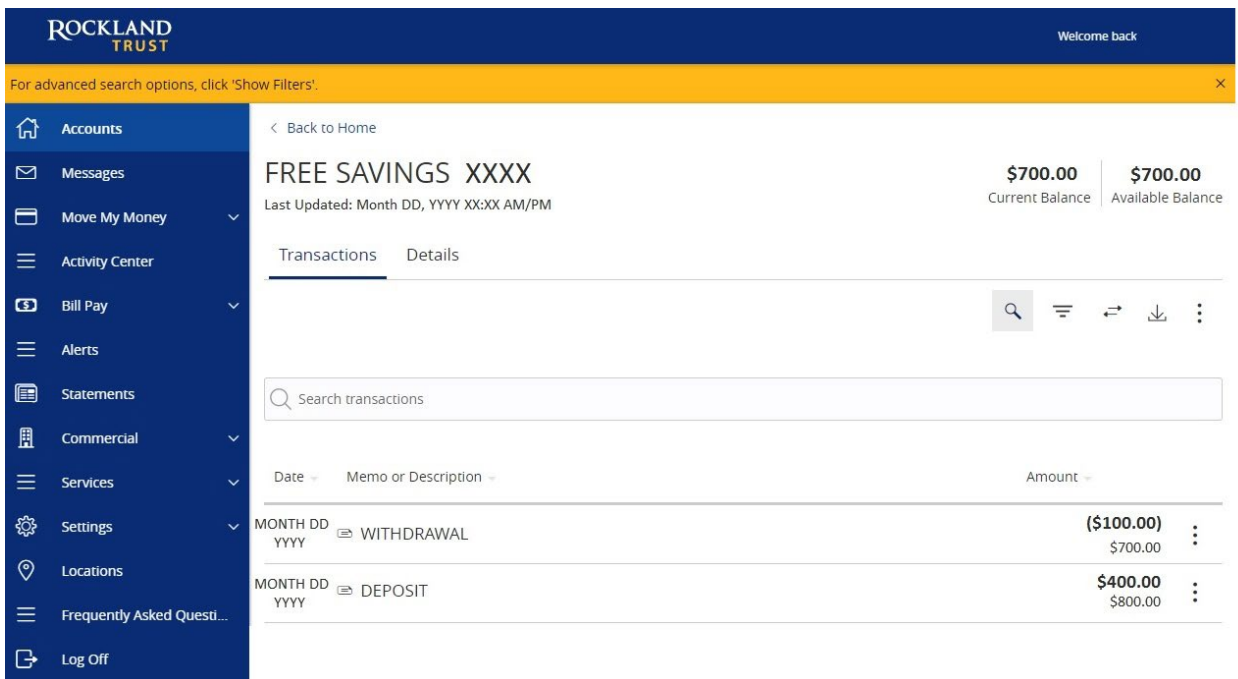
NOTE: Transactions performed the same day as you're viewing your account will appear as *Pending* and will eventually display as the date the transaction posted to the account.

3. Click 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.
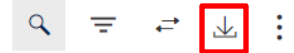
Transactions   Details

🔍 ☰ ⇄ [⤓] ⋮

4. Back at the three dots in Step 1, click "Quick Transfer" and input a *From*, *To,* and an *Amount* then click "Transfer Funds".

✕

Quick Transfer

From Account

| ROCKLAND COMPLETE CHECKING DDA-XXXX | ⌄ |

To Account

| FREE SAVINGS SAV-XXXX | ⌄ |

Amount

| $0.00 |

Earliest Available

MM/DD/YYYY

| **Advanced Options** | **Transfer Funds** |

5. Back at the three dots in Step 1, click "Nickname Account" to change the name of the account. Click "Save" once done.

Account Nickname ✕

Account Name
FREE SAVINGS

Available Balance
$0.00

Account Number
SAV-XXXXX1234

Current Balance
$0.00

Account Nickname

Cancel	Save

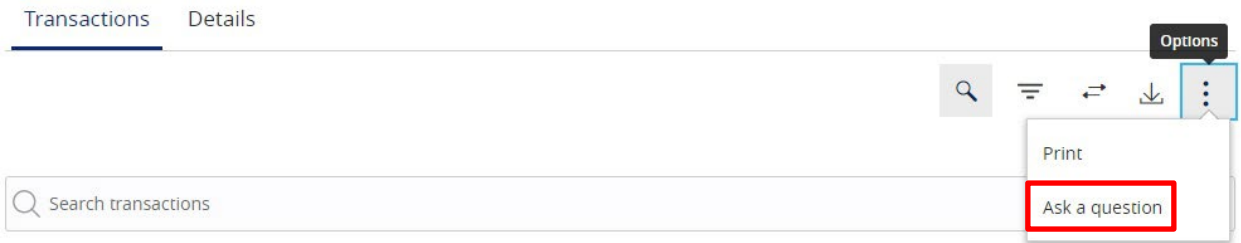## Account Conversations Inquiry

1. On the *View History* page, click the three dots and click "Ask a question".

2. All account details for the account you selected will automatically be filled in. Type your inquiry in the *Message* box, add any supporting documents, and click "Send message".


NOTE: Click the "Attach Support Documents" link to bring up your computer's files. Attach the items that support your *Account Inquiry.*
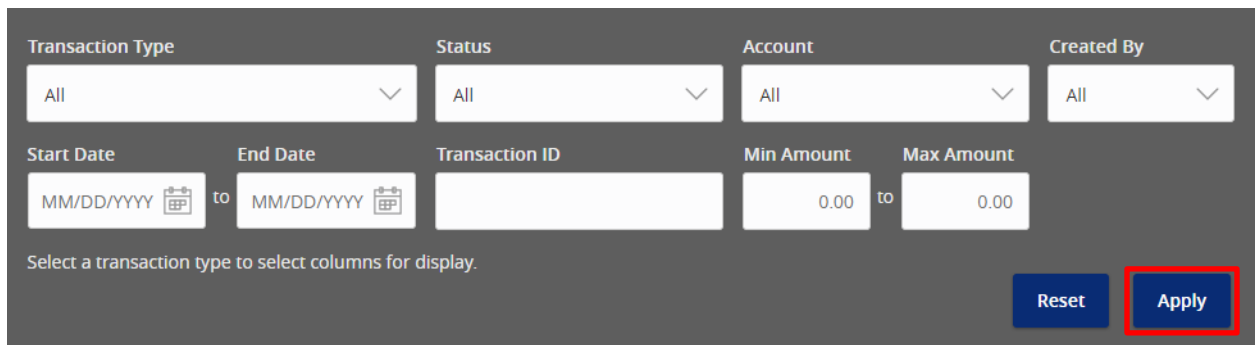
Activity Center

Activity Center lists all user activity initiated from within Rockland Trust Online Banking. This page can be accessed by selecting the "Activity Center" tab in the menu.
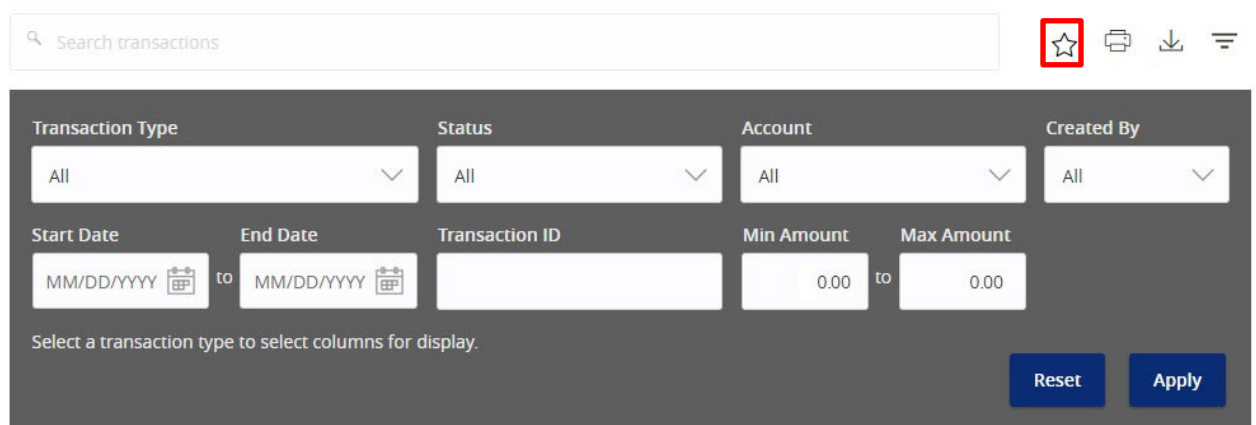
Single Transactions

1. Click "Filters" to reveal searchable fields.
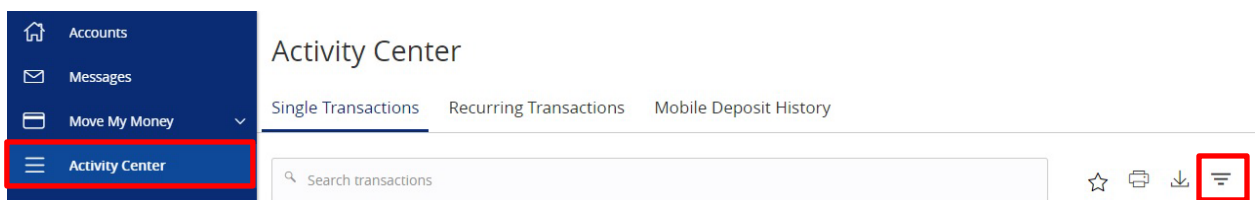
2. To customize the search, input the information in the fields then click "Apply".

3. To save the customized filtered search, click "Favorites".

4. When viewing the *Activity Center*, below are some key statuses you may see:
   a. Authorized – all approvals have been satisfied and ready to be processed
   b. Cancelled – user has cancelled the online transaction
   c. Drafted – additional approval outstanding (transaction will not be processed)
   d. Failed – transaction has been denied
   e. On Hold – transaction is under review and may not be processed
   f. Pending – transaction processing has been interrupted
   g. Processed – transaction has been completed and can no longer be cancelled

5. Click the three dots on a transaction to view its available options.

Recurring Transactions and Mobile Deposit History

1. Within the *Activity Center*, click "Recurring Transactions" to view online transactions which are set up to occur in a series **OR** click "Mobile Deposit History" to view historical checks that have been deposited using the Mobile Deposit functionality.

NOTE: Apply filters and view details as you would for single transactions.

Secure Messages

Secure Messages

1. Click on "Messages" on the left hand menu and click "New Conversation".

   NOTE: The "Messages" feature is a secure messaging function which allows for two-way communication between the online banking user and Rockland Trust. Since the message is delivered securely within online banking, sensitive materials like account numbers and Social Security Numbers can be safely included in the body of the message.

2. Select the appropriate topic from the drop-down menu
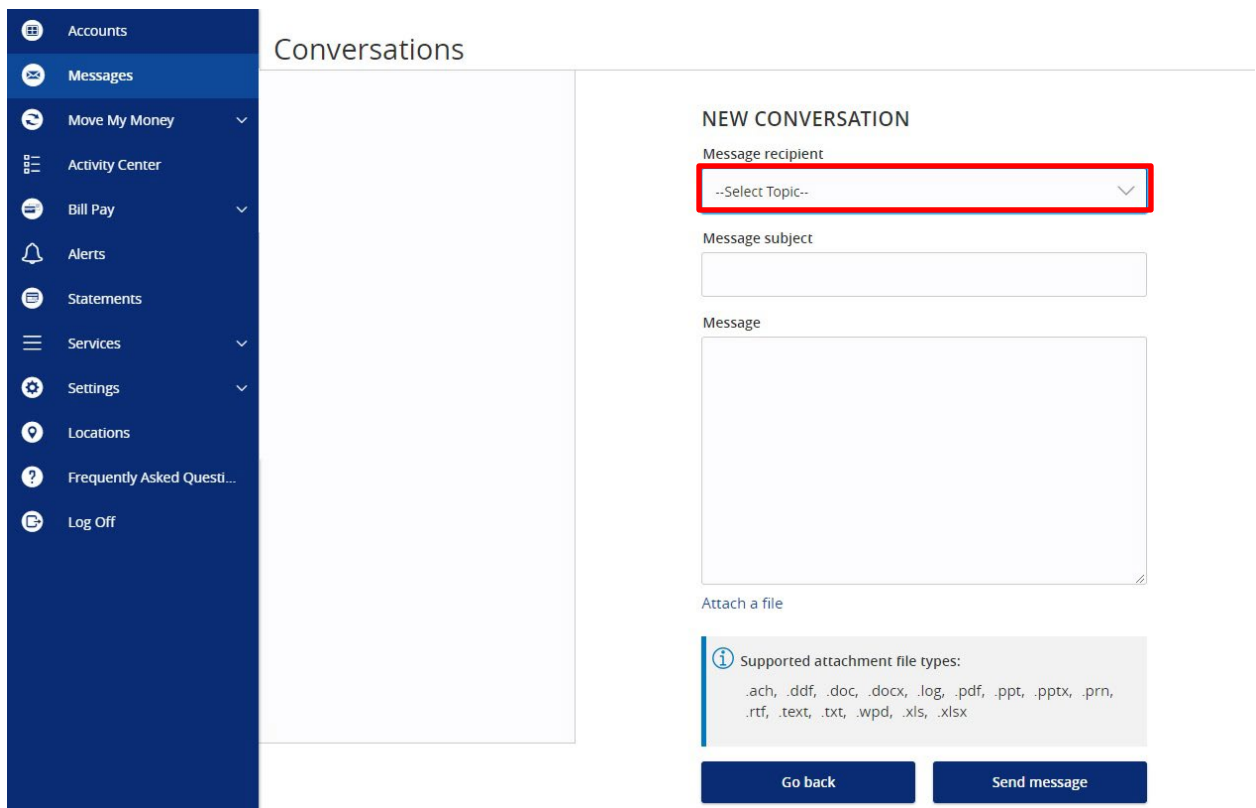
3. Enter a *Subject* and a *Message*. Click "Attach a file" link to bring up your computer's files. Attach the items that support your *Secure Message* then click "Send Message".

NOTE: Incoming and outgoing messages will appear in the column directly to the right of the menu bar in descending date order with the newest messages up top. A numeric indicator will appear in red next to Messages indicating how many unread messages are in your mailbox.

Transfer Funds

1. Select "Between Accounts" under the *Move My Money* menu.

2. Select a *From Account*, *To Account*, enter an *Amount*, select a *Frequency*, and choose a *Transfer Date*. If you'd like you can also enter a *Memo* to display in the *Activity Center.* You can also enter a *Frequency* if you would like to make it a recurring transfer.

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

3. At the bottom of the page, click "Transfer Funds" to submit the transfer.

Friends and Family Transfers

1. Upon request, you can make a transfer to another Rockland Trust account that you're not on. Click "To Someone Else" under the *Move My Money* menu. Click "Single Transfer" to make a one-time transfer.

NOTE: The transfer must go to a customer enrolled in Rockland Trust Online Banking. *Link Account* lets you link another Rockland Trust account to your online login for deposit purposes only.

2. Enter the information in the required fields and click "Submit".

External Account Setup and Transfer

External Account Setup

1. Click "Link My Outside Account" under the *Move My Money* menu.

2. Enter the *Account Number*, *Account Type*, and *Routing Number* information for your external account then click "Continue".

External Account Verification

1. Rockland Trust will send two micro deposits to your external account. Once you receive them, return to *Link My Outside Account* under the *Move My Money* menu. Click the hyperlink under *Step 2: Verify Your Account*.

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.

2. On the next screen, verify the micro deposit amounts and click "Continue".

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

NOTE: The deposit amounts should be entered as just two numbers. You do not need to add decimals, the zero dollar amount, or dollar signs.

External Transfer

1. Click "Between Accounts" under the *Move My Money* menu.

2. Select a *From Account, To Account,* enter an *Amount,* select a *Frequency,* and choose a *Transfer Date.* If you'd like you can also enter a *Memo* to display in the *Activity Center.* You can also enter a *Frequency* if you would like to make it a recurring transfer.

3. When selecting the *External Account* for either the *From* or *To,* designate it as external.

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

Online Banking Alerts

Security Alerts

1. All of your *Security Alerts* will show up on the home page of the *Alerts* screen.

   NOTE: Some alerts may be turned off and on, but the most critical alerts are mandatory and cannot be turned off. These alerts will be greyed out.

2. Click ⊗ to turn on an alert and click ✓ to turn off an alert.

3. Click "Edit Delivery Preferences" to modify how and where you would like to receive your security alerts.

4. Enter your contact information for all the delivery preferences you would like to be notified at. Once completed, click "Save".

Delivery Preferences

EMAIL ADDRESS

Email Address

[   ]

PHONE NUMBER

Country

[⌄]

Area Code   Phone Number

[   ]   [   ]

SMS TEXT NUMBER

Message and data rates may apply. Expect 1 message/transaction.

Country

[⌄]

Area Code   Phone Number

[   ]   [   ]

☐ Agree To Terms

Terms and Conditions

[Cancel   ]   [**Save**   ]

Online Banking Alerts

1. Click "Alerts" on the menu and click "+ New Alert".

NOTE: Below are steps on how to set up various types of *Alerts*. Every walkthrough will pick up right after clicking "+ New Alert" as seen in the step above.

Account Alerts

1. Click "Account Alert".

2. Select an *Account* to populate a list of available *Account Balance Types* to choose from.

New Account Alert

Account

Free Savings SAV- XXXXX6789 $700.00 ⌄

Account balance type

| Available Balance | Collected Balance | Current Balance |

| Interest Paid Current Year | Interest Paid Last Year |

Amount

| More Than | Less Than | Exactly |

$ 0.00

Alert Delivery Method

| Email | Voice | SMS Text Message | Secure Message Only |

| **Go back** | **Create Alert** |

3. Select a threshold type to be notified about then enter the *Amount* of that threshold.

Amount

More Than	Less Than	Exactly

$		0.00

Alert Delivery Method

Email	Voice	SMS Text Message	Secure Message Only

Go back	Create Alert

4. Select an *Alert Delivery Method* and click "Create Alert" to finish.

Alert Delivery Method

Email	Voice	SMS Text Message	Secure Message Only

Go back	Create Alert

History Alerts

1. Click "History Alert".

2. Select a *Transaction Type* to be notified about.

New History Alert

Transaction Type

Debit Transaction	Credit Transaction	Check Number	Description

Amount

More Than	Less Than	Exactly

$	0.00

Account

Alert Delivery Method

Email	Voice	SMS Text Message	Secure Message Only

Go back	**Create Alert**

3. Select a threshold type to be notified about then enter the *Amount* of that threshold.

Amount

| More Than | Less Than | Exactly |

| $ | | 0.00 |

Account

| | ⌄ |

Alert Delivery Method

| Email | Voice | SMS Text Message | Secure Message Only |

| **Go back** | **Create Alert** |

4. Select an *Account* as well as an *Alert Delivery Method*. Once finished, click "Create Alert" to finish.

Account

| | ⌄ |

Alert Delivery Method

| Email | Voice | SMS Text Message | Secure Message Only |

| **Go back** | **Create Alert** |

Online Transaction Alerts

1. Click "Online Transaction Alert".

2. Select a *Transaction* to populate a list of available *Accounts* to choose from.

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

New Online Transaction Alert

Transaction

[⌄]

Account

[⌄]

Status

[⌄]

Alert Delivery Method

| Email | Voice | SMS Text Message | Secure Message Only |

[Go back]   [Create Alert]

Select a *Status* and an *Alert Delivery Method*. Once finished, click "Create Alert" to finish.

Status

[⌄]

Alert Delivery Method

| Email | Voice | SMS Text Message | Secure Message Only |

[Go back]   [Create Alert]

Reminder Alerts

1. Click "Reminder".

2. Select an *Event* to be notified about and a *Date* of that event. If the date occurs every year (such as a Birthday or Anniversary) be sure to click "Recurs Every Year".

New Reminder

Event

Select a date

☑ Recurs Every Year

Message

Alert Delivery Method

| Email | Voice | SMS Text Message | Secure Message Only |

Go back   Create Alert

3. Add a *Message* and choose an *Alert Delivery Method*. Once finished, click "Create Alert".

Message

Alert Delivery Method

| Email | Voice | SMS Text Message | Secure Message Only |

Go back   Create Alert
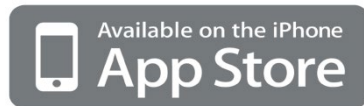
Mobile Banking

Mobile Banking Overview

1. Download the Rockland Trust Mobile Banking app from your phone's App Store or Google Play Store.

2. If you are an existing customer, log in using your online banking Login ID and password.

   **NOTE:** Your Login ID and password for Rockland Trust Mobile Banking are the same as your credentials for Rockland Trust Online Banking. If you are a new user without a Login ID and password, select "I Am A New User" to sign up.

3. Once logged in, you will see the homepage which displays a listing of accounts accessible to you.
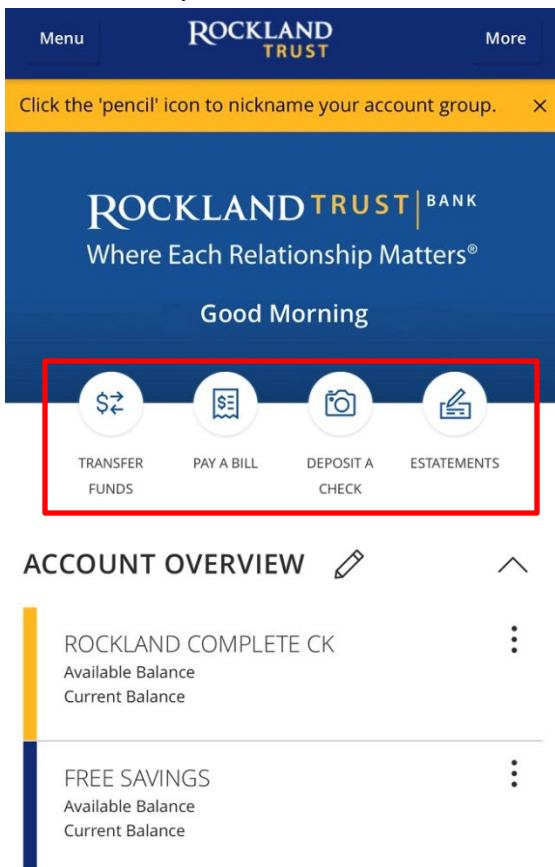

NOTE: Shortcuts to four of our most popular features are conveniently available on the home page.

4. The *Menu* option will reveal the menu bar and all the options available to you while the *More* option will reveal shortcuts to our most popular features as well as some helpful information regarding your accounts.
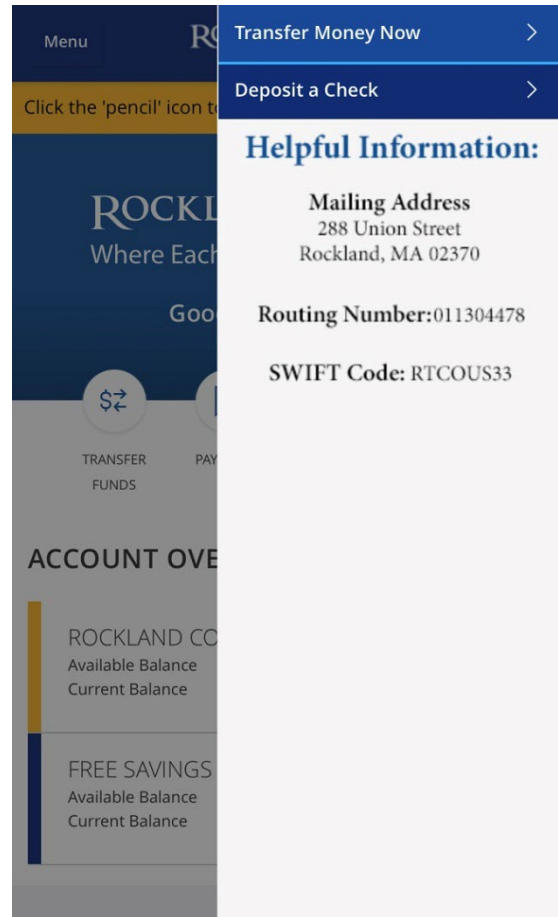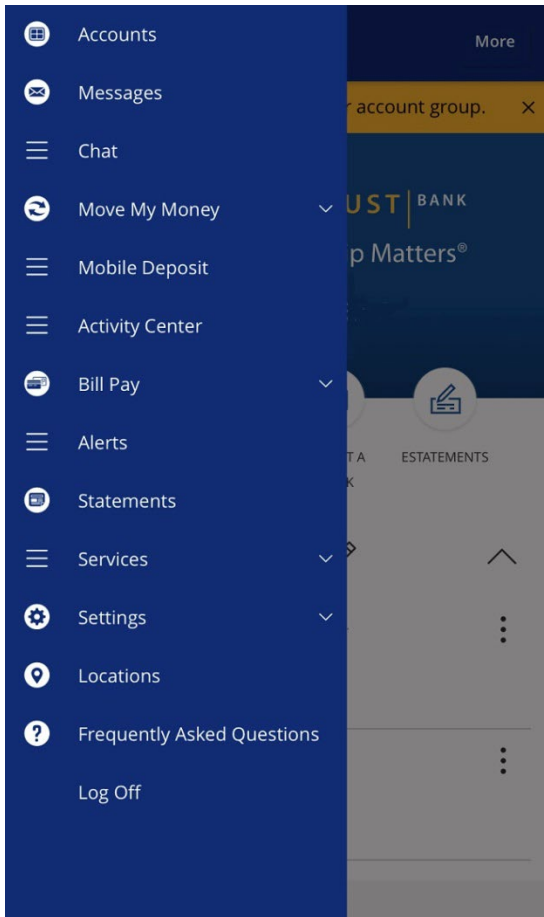
Bill Pay

1. You can still pay your bills even if you don't have access to a computer. Click "Bill Pay" in the menu or click "Pay A Bill" on the home page shortcuts.
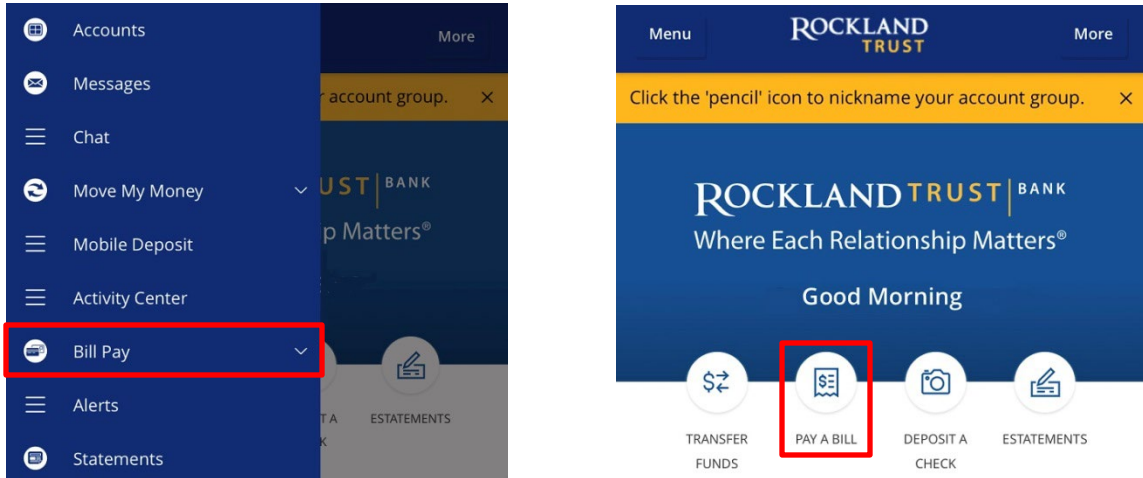
2. On the next page, you can *Pay Bills* or view *Payment Activity*.
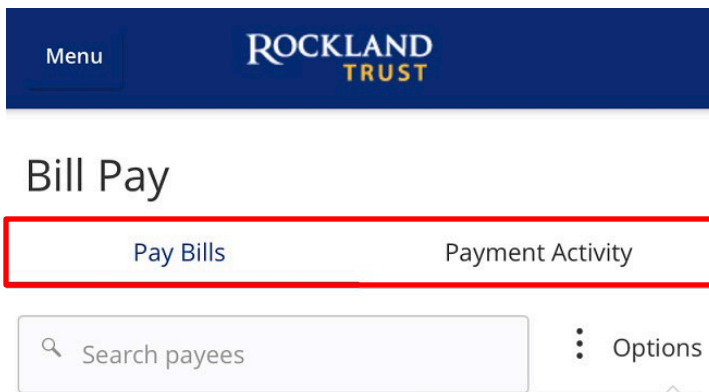
3. Click the "Options" button to bring up a listing of details. You can *Add* and *Delete* payees here as well as *Visit Bill Pay Site*.
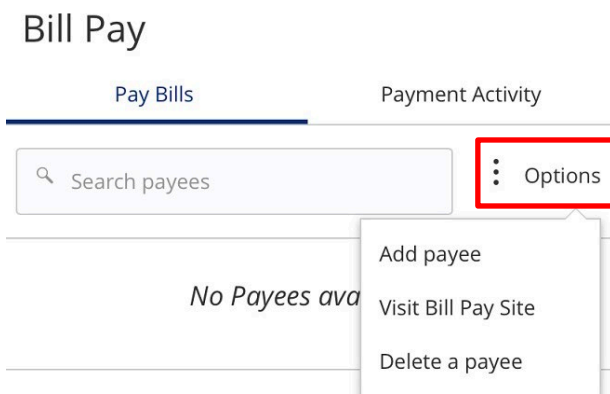
NOTE: The *Bill Pay Site* will appear exactly as it does for you on online banking.

Mobile Deposit

1. To make a mobile deposit, click "Mobile Deposit" in the menu or click "Deposit A Check" on the home page shortcuts.
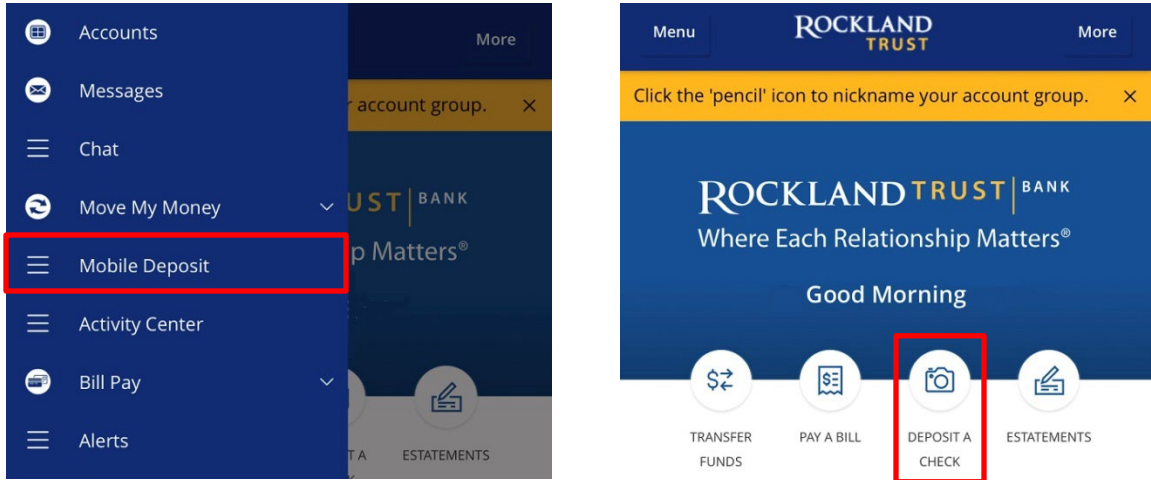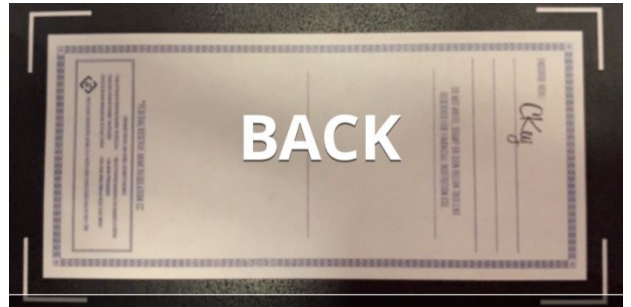

2. On the next screen, choose the *Deposit Account* you'd like to deposit into and enter the *Amount* of the check.

3. Take a picture of the front and back of the check.

4. Review your completed deposit, and click "Submit Deposit".

Menu

Activity

Default limits allow you to deposit up to $2,500.00 per business day for personal accounts and up to $10,000.00 per business day for business accounts. Some exceptions may apply. X
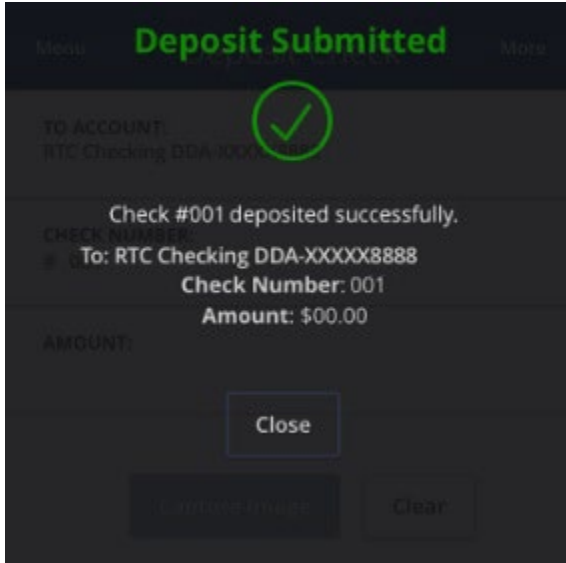
Deposit Account

>

Amount

Submit Deposit

NOTE: There is a daily limit of $2,500.00 per business day for personal accounts and $10,000.00 per business day for business accounts. Some exceptions may apply.

5. After you submit, you'll get a confirmation message detailing the details of the deposit.

6. You will get two follow up emails confirming that your deposit has been received and then a separate email confirming the deposit has been approved.

Rockland Trust

Deposit Received Notification   Account Number Ending: **8888**

Mobile Deposit

This message confirms your deposit of $XX.XX has been received. You will be notified separately when your deposit has been approved and processed.

For more information, you may access your Rockland Trust account online at www.RocklandTrust.com or on your mobile device. Deposits approved after 7:00 PM or on weekends will not be posted until the following business day.

Please do not respond to this message or send email to this address. This message is for information purposes only. Email should not be considered secure and should not be used for account related questions.

Thank you,

Rockland Trust

Rockland Trust

Deposit Approved Notification   Account Number Ending: **8888**

Mobile Deposit

This message confirms your deposit of $XX.XX has been approved and processed.

For more information, you may access your Rockland Trust account online at www.RocklandTrust.com or on your mobile device. Deposits approved after 7:00 PM or on weekends will not be posted until the following business day.

Please do not respond to this message or send email to this address. This message is for information purposes only. Email should not be considered secure and should not be used for account related questions.

Thank you,

Rockland Trust

NOTE: You deposit is not officially accepted until you receive the email saying the deposit was approved. We recommend you hold onto the check until you see the deposit appear on your statement.