

**ROCKLAND  
TRUST**

Welcome Milford National Bank Customers

# Online and Mobile Banking User Guide



**Important  
information you  
need to know about  
logging in for the first time.**

## Important information

Your Milford National Bank Online Banking will transfer to Rockland Trust Online Banking during the weekend of November 16–18.

### Important dates and times

**Prior to Tuesday, November 13** Verify that the email address and phone number associated with your Milford National Bank Online Banking account are correct. See page 4 for how to update your information.

Make note of alerts, eBill information, and your online banking User ID.

It is recommended that you download or print copies of your eStatements, transaction history, and bill payment history.

Update your browser — make sure you're using the most updated version of your web browser and operating system. Visit [RocklandTrust.com/browser-test](#) to see if your browser is supported.

**Noon Thursday, November 15** Access to Milford National Bank Bill Pay ends.

**5:00 p.m. Friday, November 16** Access to Milford National Bank Online and Mobile Banking ends.

**7:00 a.m. Monday, November 19** Access to your accounts at Rockland Trust Online Banking begins at [RocklandTrust.com](#), or by downloading the Rockland Trust Mobile Banking app.

### The following account information **WILL** be transferred:

- General account information and User ID
- Bill pay payee information
- Scheduled and recurring bill payments
- Bill payment history for active payees for the past six months
- Scheduled and recurring transfers among your Milford National Bank accounts

### This information **WILL NOT** transfer:

- Transaction history and copies of eStatements
- Linked accounts with another financial institution
- Scheduled and recurring transfers between your account and another financial institution
- eBill information, account alerts, and account nicknames
- Third-party bill pay services, such as *Pop Money*
- QuickBooks and Quicken online banking account links
- If you are a business customer with more than one account user, you will need to reestablish those users and assign user rights. See item 11 on page 7.



*Soon you'll have access to the latest innovative banking technology with features such as:*

- *Fingerprint and Face ID login*
- *Expedited payments<sup>1</sup>*
- *Enhanced mobile banking app*

<sup>1</sup> Fees apply.

## Transitioning to Rockland Trust Online Banking

### Download your eStatements and transaction history

Your eStatements and online banking account history with Milford National Bank **will not** be transferred. **We recommend that prior to November 13 you print or download copies of your eStatements, transaction history, and bill payment history.** Going forward, you will have access to 13 months of transaction history and 3 years of eStatements.

### Account alerts and scheduled/recurring transfers

**Your current alerts and all scheduled or recurring transfers will process through Friday, November 16, 2018.**

When you log in to Rockland Trust Online Banking on or after November 19, you will need to reestablish alerts, eBills, scheduled and recurring transfers between your account and another financial institution, and nicknames. Please make note of these items before **November 13**, so that you can easily reestablish them. For security reasons, some alerts have already been activated.

### Reinstate eStatement delivery in Rockland Trust Online Banking

If you receive eStatements and wish to continue doing so, you can reinstate your choice within Rockland Trust Online Banking by clicking on the **Statements** tab and accepting the eStatement disclosure. Otherwise, your statements will be mailed to you.

### Migrate QuickBooks and Quicken links to Rockland Trust

If your online banking account is linked to QuickBooks or Quicken, you will need to merge or relink your account. Please go to **RocklandTrust.com** for more information.

### Update your browser

Your account security is our top priority. If you are using an outdated browser, you may have issues accessing Rockland Trust Online Banking. In order to avoid a disruption, you will need to update your browser and/or operating system. If you need help determining what version browser you are using, and if it is supported, visit **RocklandTrust.com/browser-test**.

### Verify your email and phone number

**It is important that you verify that the email address and phone number associated with your Milford National Bank account(s) are correct by November 13.** Please see page 4 for how to update your information.

### Add multiple users to your business account

Once you've logged in to Rockland Trust Business Online Banking, you, as the account owner, can set up additional users and assign user rights. For more information about user rights, visit RocklandTrust.com to view our Business Online Banking User Guide.

### Bill pay

If you currently use bill pay, all of your bill payments will continue to process without interruption. All payees, recurring payments, payment information, and bill payment history for active payees for the past six months will transfer to Rockland Trust Online Bill Pay. You will be able to view and edit this information beginning **Monday, November 19**, when you log in to Rockland Trust Online Banking.

### Changes to payment processing

Rockland Trust's cut-off time to submit a bill payment is **4:00 p.m.** The cut-off for expedited<sup>1</sup> bill payments is **6:45 p.m.**

### Are you already a Rockland Trust customer?

If you are an online banking customer of both Milford National Bank and Rockland Trust, your Milford National Bank accounts will be rolled into your existing Rockland Trust Online Banking. You will be able to use your current Rockland Trust User ID to log in to your account. However, the following information will not transfer to your Rockland Trust account:

- Your payee and payment information from your Milford National Bank account. You will need to reestablish this information.
- eBills that you receive through Milford National Bank Online Banking. You will need to reestablish this information in Rockland Trust Bill Pay.
- Any pre-scheduled transfers from your Milford National Bank account.

<sup>1</sup> Fees apply.

## Logging in to online banking for the first time

### Secure Access Codes

When you log in to Rockland Trust Online Banking for the first time, you will be prompted to receive a Secure Access Code. This one-time use code allows you to securely log in to our online banking system. The code will be sent to the email or phone number associated with your Milford National Bank Online Banking account. It is important that you verify that your email and phone number are correct by November 13. Please see the instructions below for how to update your email address and phone number.

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Send your Secure Access Code to:

- [I have a Secure Access Code](#)
- [SMS : \(xxx\) xxx - 5531](#)
- [SMS : \(xxx\) xxx - 0178](#)
- [Phone to : \(xxx\) xxx - 3417](#)
- [E-mail : xxxxxpencer@xxxxxrvce.com](#)

### How to update your email and phone number

On or before November 13, log in to Milford National Bank Online Banking. Click on the **Account Services** Tab and go to **My Profile**. The online change of address form is located in **Request**. Enter your new email address and click **Submit**. You may also call or visit a Milford National Bank branch.



1. Go to RocklandTrust.com and click on the blue **Account Logins** box in the top right corner of the screen.
2. On the next screen, enter your current Milford National Bank **Sign-On ID** in the **User ID** box and click **Log in**.
3. On the next screen DO NOT ENTER A PASSWORD. Instead, click on **I am a new user**.
4. Submit your User ID to reset your password.
5. Select the way in which you would like to receive your Secure Access Code.
6. Enter the Secure Access Code in the box and click **Submit**. The Code is good for only 15 minutes. If it expires, you can always request a new one.
7. Validate the information in the User Profile and make changes, if needed.
8. Click **Submit Profile** at the bottom of the screen.
9. Create a new password following the requirements listed on the page and click **Submit** at the bottom of the page.
10. Read the Online Banking Agreement and scroll to the bottom to accept its terms.
11. Click the **I Accept** button to formally accept the Online Banking Agreement.
12. Upon your second login, you will be prompted with the option to register the device you're on. If you register the device, you may no longer need to obtain a Secure Access Code when logging in from the same computer.
13. If you would like to change your User ID, log in to online banking, then go to **Settings > Security Preferences > Change Login ID**.



### On a tablet or smartphone

1. Visit the App Store or Google Play to download the **Rockland Trust Mobile Banking app**.
2. Log in to mobile banking using your online banking credentials.
3. Follow steps 3 through 13 above.



To learn more about the features and benefits of Rockland Trust online and mobile banking, visit [RocklandTrust.com](http://RocklandTrust.com).

# Online banking overview

## Menu for personal accounts

The screenshot shows the 'Account Overview' page. On the left is a vertical menu with numbered callouts (1-10) pointing to various options like Accounts, Messages, Transactions, Pay Bills, etc. The main area displays account balances for a Personal Line of Credit (\$12,000.00), Money Market Savings (\$3,467.90), Free Checking (\$772.97), and Certificate Deposit (\$8,942.42). A banner at the top right says 'You speak, we listen. Join our online customer community!'.

## Menu for business accounts

The screenshot shows the 'Business' menu on the left. It includes options for Accounts, Messages, Transactions, Commercial users, ACH and Wire, Recipients, Subsidiaries, Transaction Monitoring, Branches, Services, Help, Settings, Profile, Account Nicknames, Security Preferences, Alerts, Text Enrollment, Mobile Authorizations, Set Custom Themes, Accessibility, and Log Off. Numbered callouts (11-12) point to the 'Users' and 'Mobile Authorizations' sections.

- 1 **Accounts** Provides a quick view of all your accounts and balances. Click on the account title for account details
- 2 **Messages** Send and receive secure messages
- 3 **Pay Bills** Click **Pay Bills** to begin paying your bills online
- 4 **Loan Payments** Pay your car loan, mortgage, or any other type of loan, whether it's with us or another financial institution
- 5 **Statements** View and enroll in eStatements
- 6 **Account Nicknames** Create names for your accounts and change the order in which they appear
- 7 **Security Preferences** Manage your passwords, user ID, and secure access code delivery options.
- 8 **Alerts** Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more
- 9 **Text Enrollment** Opt in or out of text banking
- 10 **Set Custom Themes** Choose a theme to customize the look of your online banking pages

### Additional features for business users

- 11 **Users** Add a user, establish or modify user access to accounts, and set up transaction limits
- 12 **Mobile Authorizations** Enroll to be able to approve transactions using your mobile device



Rockland Trust's cutoff time to submit a bill payment is **4:00 p.m.** The cutoff for expedited bill<sup>1</sup> payments is **6:45 p.m.**

# Bill pay overview

## Bill pay menu

The screenshot shows the Rockland Trust Bill Pay interface. At the top, there are tabs for Bills & Payments (highlighted), Payment Records, Administration, Help, and Exit Bill Center. Below the tabs, links for Make Payments, Expedited Payment, and Send Money Online are visible. The main area is titled 'Make Payments' and lists several payees with their last payment details, amount, date, and payment method (e.g., eBill, Autopay). To the right, two sections are displayed: 'Pending Payments' (listing Comcast, City Public Service, and DirecTV) and 'Last 5 Processed Payments' (listing City Public Service, Comcast, DirecTV, Mayo Clinic, and Target).

Paid To	Amount	Deliver By
123Fitness, 999	\$32.00	11/19/2018
AT&T, *0084	\$121.44	10/16/2018
City Public Service, *3372	\$178.12	09/20/2018
Comcast, *6471	\$31.24	10/19/2018
Continental Landscape, *0367	\$63.36	10/17/2018
DirecTV, *1824	\$60.99	10/10/2018

Paid To	Amount
11/20 Comcast	\$31.24
11/20 City Public Service	\$178.12
11/21 DirecTV	\$60.99
Total	\$270.35

**The bill pay menu** displays your billers, bills due, pending payments, and payments processed. From here you can manage payees and schedule, edit, or delete scheduled payments.

- 1 **Pay Someone New** Set up a new payee
- 2 **Expedited Payment** Pay someone quickly<sup>1</sup>
- 3 **Send Money Online** Send money to anyone with an email address or mobile phone number (the receiver must have a PayPal account)
- 4 **Payees** Select the drop-down menu to access or edit payee information
- 5 **Payment Box** Enter payment amount
- 6 **Set Up** Create a bill pay reminder or automatic payment
- 7 **eBill Icon** You can receive electronic copies of bills from eligible companies. Once an eBill is set up, the payee can automatically send an electronic version of your bill to your online banking and the eBill icon appears here
- 8 **Pending Payments** Edit or cancel scheduled payments
- 9 **Processed Payments** View payment history and reports

<sup>1</sup> Fees apply.



## We're here to help

Relationships are important to us and we want to assure you that we are committed to making your transition to Rockland Trust Online Banking as easy as possible.

For more information go to **RocklandTrust.com** and view our online banking demo and user guides, or call **508.732.3825**.

Associates are available:

Weekdays      7:00 a.m. to 8:00 p.m.

Saturday      8:00 a.m. to 5:00 p.m.

Sunday      11:00 a.m. to 3:00 p.m.