

What is the New Home Page?

The New Consumer Home Page helps you do your everyday money management tasks quickly and easily all in one place. In fact, we've brought together the tools needed to perform your most common daily tasks without ever leaving the page. *You can easily:*

- Check all of your account balances at once
- Take a quick peek at your most recent transactions
- Make a one-time transfer between your accounts
- Make a loan payment within My Accounts
- See where you are spending your money

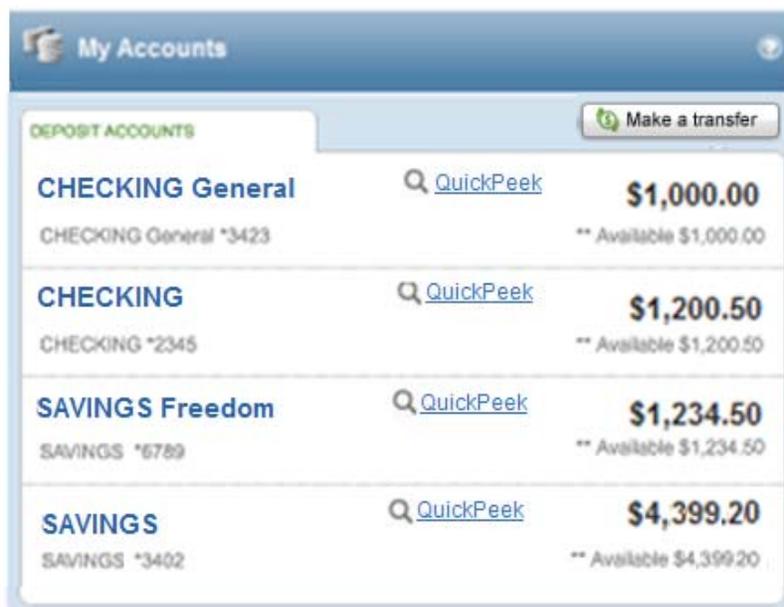
So instead of switching between Account Summary, Account History, Bill Pay, Transfer Funds and other pages, you can take action right there on one page to complete several basic functions. We hope you will think of it as your money management control panel.

What's on the New Home Page?

The New Consumer Home Page contains task-specific areas that are usually found individually on several different pages within Internet Banking: Account Summary, Account History, Bill Pay, Transfer Funds and FinanceWorks.

My Accounts

This is where you can see all of your accounts and balances in a glance without having to scroll. In the upper-right portion of My Accounts you will find the **Make a transfer** icon and link that enables you to make a one-time funds transfer between your accounts and much more. To view the most recent activity for any account, click the **Quick Peek** link. Clicking **Quick Peek** opens a new window that shows the most recent transactions or payment activity for the account along with links to **Make a Transfer** and **Go to account history**.



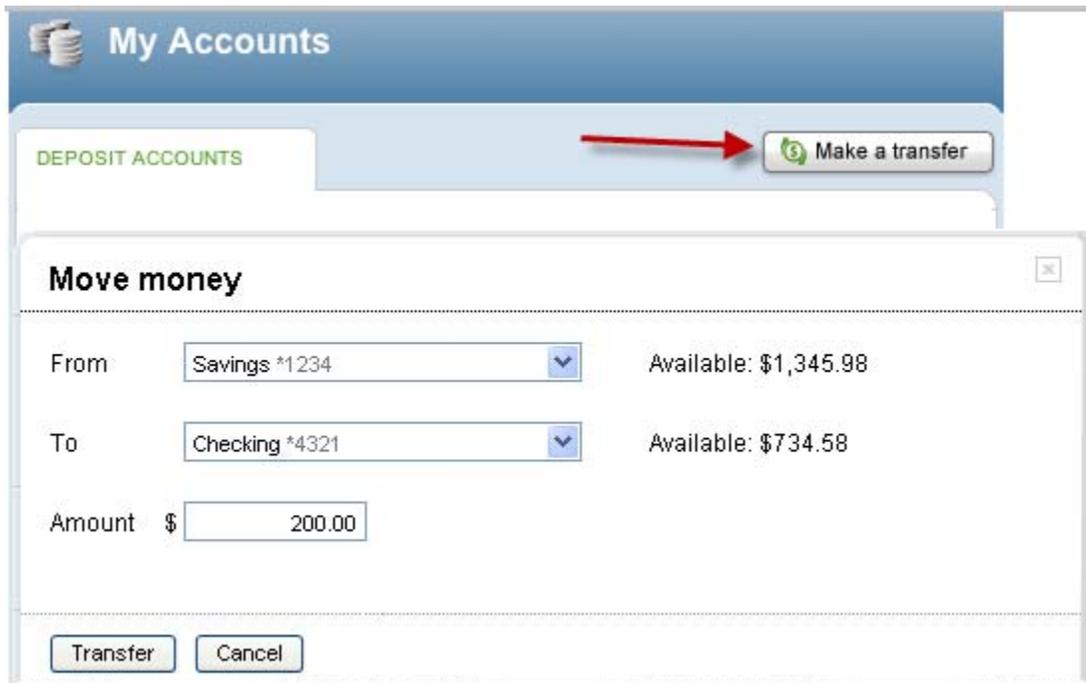
DEPOSIT ACCOUNTS		Make a transfer
CHECKING General	QuickPeek	\$1,000.00
CHECKING General *3423		** Available \$1,000.00
CHECKING	QuickPeek	\$1,200.50
CHECKING *2345		** Available \$1,200.50
SAVINGS Freedom	QuickPeek	\$1,234.50
SAVINGS *6789		** Available \$1,234.50
SAVINGS	QuickPeek	\$4,399.20
SAVINGS *3402		** Available \$4,399.20

Make a transfer

Just select the **Make a transfer** button to make a one-time transfer between your accounts. You may also be able to transfer funds to make a loan payment, if that option is available. If there are any restrictions on the number of transfers allowed per month or any transfer fees applied, it will be indicated in a message displayed below the To or From field (or both).

Selecting the **Make a transfer** button opens the **Move Money** window above the My Accounts list. Just enter the amount, select the transfer To and From accounts, then click the **Transfer** button and confirm the transfer details and you're done. Transactions now post quickly when you complete a transfer. This means that we will automatically refresh the page (to get the new account balances) when you close the transfers success window.

NOTE: If you are making loan payment, additional fields may be available to enter the required information. Click here to learn more about making a [loan payment](#). If available, additional transfer options may be found within the main Internet Banking pages.



The screenshot shows the 'My Accounts' section of a banking website. A red arrow points to the 'Make a transfer' button. Below it, a 'Move money' window is open, displaying the following details:

Move money		
From	Savings *1234	Available: \$1,345.98
To	Checking *4321	Available: \$734.58
Amount	\$ 200.00	
<input type="button" value="Transfer"/> <input type="button" value="Cancel"/>		

Make a Payment

If you are already using Bill Pay in Internet Banking, just click on the **Go to payments** link to pay your bills and manage your payees. If you are not yet a Bill Pay user, the Make a Payment section will display a message about paying bills online. Just click the **Go to payments** link below the message to go to the Bill Pay enrollment page.



Make a Payment

Start Paying Your Bills Online!

Pay anyone, from your credit card to your babysitter while avoiding late fees with payment alerts.

[Go to payments](#)

View My Spending

If you are a FinanceWorks user, the pie chart shows all of your spending trends with a summary of your transactions for the past 30 days, categorized and broken out as totals and percentages. You can click on a pie piece to see a complete list of transactions for the selected category.

If you are not yet a FinanceWorks user, instead of seeing the spending pie chart a message will encourage you to try FinanceWorks. Just click the link below the message to go to FinanceWorks and get started.



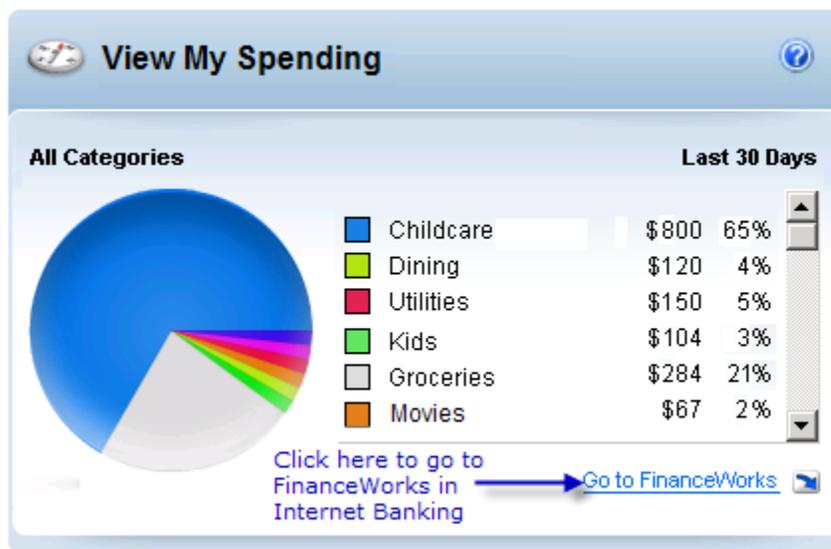
How can I get to other pages in Internet Banking from the New Home Page?

You can use your standard menu and submenu selections to navigate around Internet Banking like you do now. However, each section of the New Home Page has a link that will take you to other pages within Internet Banking that may help you do things that are not currently available on the new page.

- In the **My Accounts** section you will find a **Quick Peek** link to the right of each account name. Clicking the link opens a new window listing the most recent transactions. At the bottom of the window you will find a **Go to account history** link, which, when selected opens the New Account History Page for that account.



- The **View My Spending** section has a **Go to FinanceWorks** link below the spending chart. Clicking that link opens the main FinanceWorks page within Internet Banking where you can categorize transactions, set spending and savings goals for today and the future.



- At the bottom of the **Make a Payment** section you will find a **go to payments** link to pay your bills and manage your payees.

Can I copy and paste transactions into a spreadsheet?

Yes you can copy data from the transaction list and paste it into standard spreadsheets like Excel. Just highlight and copy the data you want (e.g., date, description or amount) from Quick Peek and paste it into a row of the spreadsheet.

Can I do a browser search on the New Home Page?

Yes, you can use Control + F to do a simple browser search for an amount, date, payee name, etc. within Quick Peek. For example, just open the browser search field (Ctl F) enter the payee name and click the Next button.

Which browsers can I use to view the New Account History Page?

Browsers that are officially certified include Microsoft Internet Explorer (IE) 8.0+ as well as Firefox 4.0+. Browsers that are supported but not certified include IE 9.0+, Safari 5.0+ and Google Chrome. If you are using one of these or any other browsers and experience a problem, please use the Make a suggestion link at the top or bottom of the page and let us know.

You may notice a green colored announcement just below the top menu that encourages you to upgrade to the latest browser. Doing so will enhance the speed and functionality of the new online banking pages.

Why do I have to keep entering a verification code to log in?

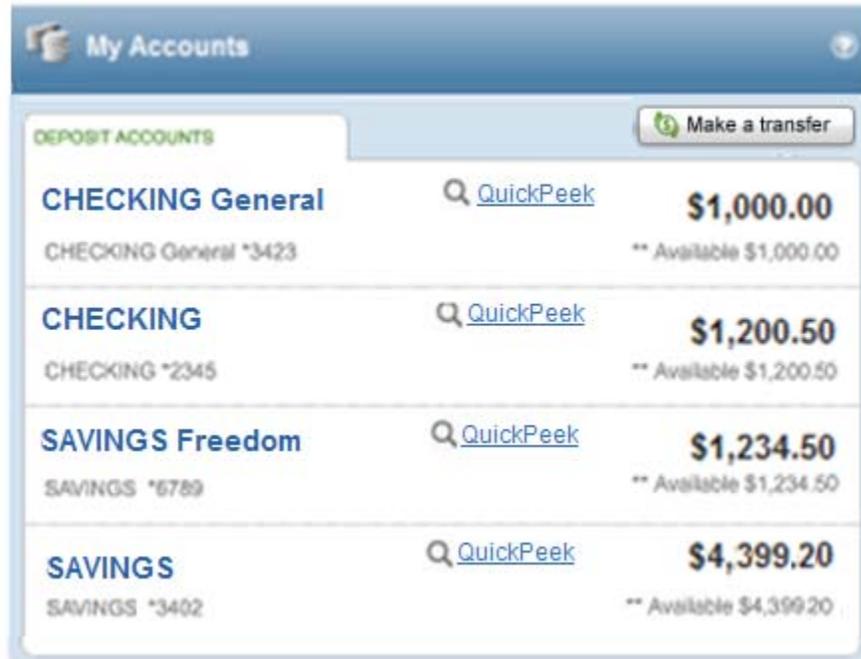
This appears to be an issue with Internet Explorer 9 automatically deleting your cookies every time you shut down your computer. That's why you are not recognized the next time you try to log in to online banking and you have to enter the verification code again. To fix this just follow the steps below.

- Within Internet Explorer, click the **Tools** icon on the upper right side (looks like a gear wheel).
- Select **Internet Options** from the dropdown list.
- In the **Browsing history** section, uncheck the 'Delete browsing history on exit' checkbox.
- Click the **Privacy** tab.
 - Click the "**Advanced**" button.
 - Select the "**Override Automatic Cookie Handling**" checkbox.
 - Select '**First-party Cookies**' and '**Third-party Cookies**' radio buttons, if needed.
 - Select the "**Always Allow Session Cookies**" checkbox.
 - Click the **OK** button.

Where can I check my account balances?

The **My Accounts** section in the upper left area has all of your accounts categorized by type (Deposit, Savings, Loans, etc.) with the current balance and available balance for each account. Within each category group the accounts are listed in alphabetical order by name – *either the original account name or the account nickname that you assigned.*

Your first Deposit account is displayed at the top of the list and shows the balance and available balance. The **Total Accounts** value is displayed at the bottom of each account section.



The screenshot shows the 'My Accounts' interface. At the top, there is a header 'My Accounts' with a search icon. Below the header, there is a tab labeled 'DEPOSIT ACCOUNTS' and a button labeled 'Make a transfer'. The main content area displays a list of accounts, each with a category, account name, a 'QuickPeek' link, and a balance. The accounts are listed in alphabetical order by name.

Category	Account Name	QuickPeek	Balance	Available Balance
CHECKING	General	QuickPeek	\$1,000.00	** Available \$1,000.00
CHECKING	General *3423			
CHECKING		QuickPeek	\$1,200.50	** Available \$1,200.50
CHECKING	*2345			
SAVINGS	Freedom	QuickPeek	\$1,234.50	** Available \$1,234.50
SAVINGS	*6789			
SAVINGS		QuickPeek	\$4,399.20	** Available \$4,399.20
SAVINGS	*3402			

Where can I find when my CD matures?

If available with your online services, you will be able to see the maturity date of your CD in the account bar without having to access the account details. If the maturity date is available, it is displayed as "Matures on MM/DD/YYYY."

Where can I find my transactions?

Clicking **Quick Peek** opens a new window that shows the balance and available balance along with the most recent transactions or payment activity for that account. High transaction volume accounts (like Checking) will show 5 days of account activity. Low volume accounts (like loans) will show 30 days of account activity. You will also find helpful links to **Make a Transfer** and **Go to account history** at the bottom of the window.

Just click the X button on the top right or anywhere outside of the window to close it. Clicking the account name or the **Go to account history** link opens the New Account History Page for that account.

The screenshot shows a 'Quick peek: Checking' window. At the top, it displays 'Balance: \$2,000.00' and 'Available: \$2,000.00' with a close button (X) on the right. Below this, the section 'Last 5 days' lists three transactions:

Date	Description	Amount
05/10/2011	POS DDA SIGNATURE-BASED DEBIT CARMIKE 0723174	\$52.45
04/30/2011	Interest paid	\$6.87
03/07/2011	Online Banking 1/1/11 19:51 / 1234 56778	\$99.00

At the bottom of the window, there are two links: 'Make a transfer' (with a green leaf icon) and 'Go to account history' (with a blue envelope icon).

For all loan accounts you will see the balance, next payment amount, a **Pay now** link (to make the loan payment), interest paid for the current and previous years, recent payments made, and a link to the account history page. Clicking the **Pay now** link will open the **Move money** window so you can complete the payment.

The screenshot shows a 'Quick peek: Mortgage' window. At the top, it displays 'Balance: \$500,000' with a close button (X) on the right. Below this, the window is divided into two main sections:

Next Payment
\$2,010.85 due 09/01/2011
A 'Pay now' link (with a green leaf icon) is provided below the payment amount.

Account Information

Balance	\$500,000.00
Interest Paid This Year	\$1,895.26
Interest Paid Last Year	\$4,574.88

Activity

08/01/2011	Payment	\$2,010.85
07/01/2011	Payment	\$2,010.85
06/01/2011	Payment	\$2,010.85

At the bottom of the window, there are two links: 'Make a transfer' (with a green leaf icon) and 'Go to account history' (with a blue envelope icon).

How do I hide or show my accounts?

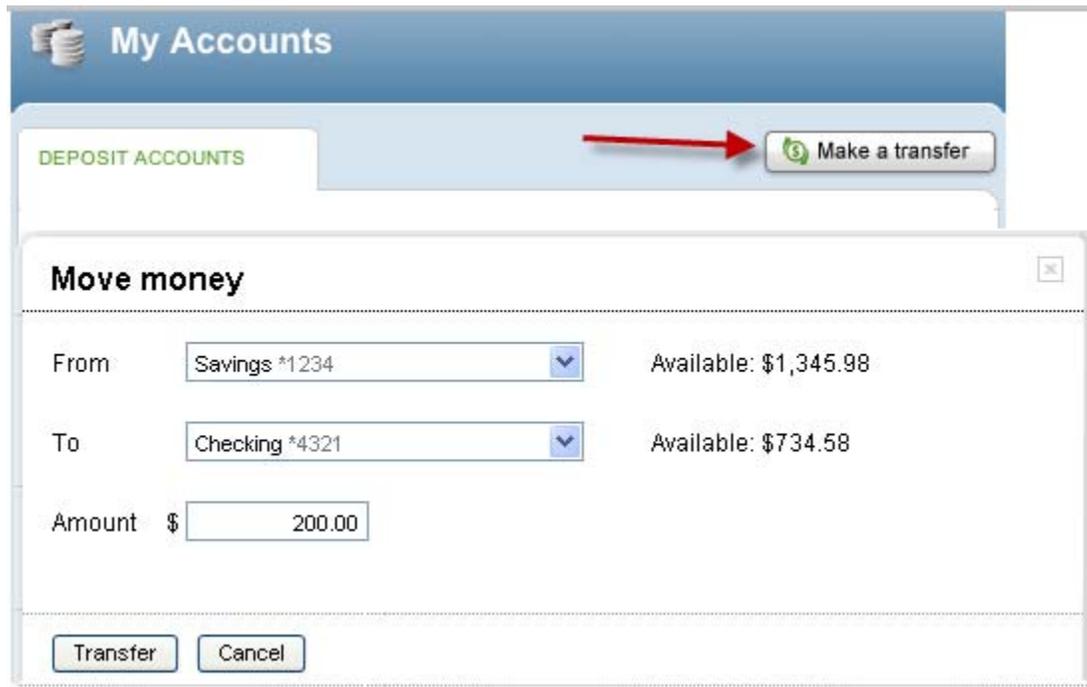
It couldn't be easier. Just click on the arrow icon that's located to the right of the account category name to hide all of the accounts for that category. Simply click on the arrow icon again to redisplay the accounts.



Click here to hide or show the accounts for that category.

How can I make a one-time transfer using Move Money?

In the upper right portion of the **My Accounts** section you will see the **Make a Transfer** button. Clicking the button opens the **Move Money** window. Select the **From** and **To** accounts, enter the transfer amount, then click the **Transfer** button. If it applies, the number of transfers available and number of transfers used for the month will be displayed below the account field. **NOTE:** You can use the switch accounts button (↔) to switch the From and To account values.

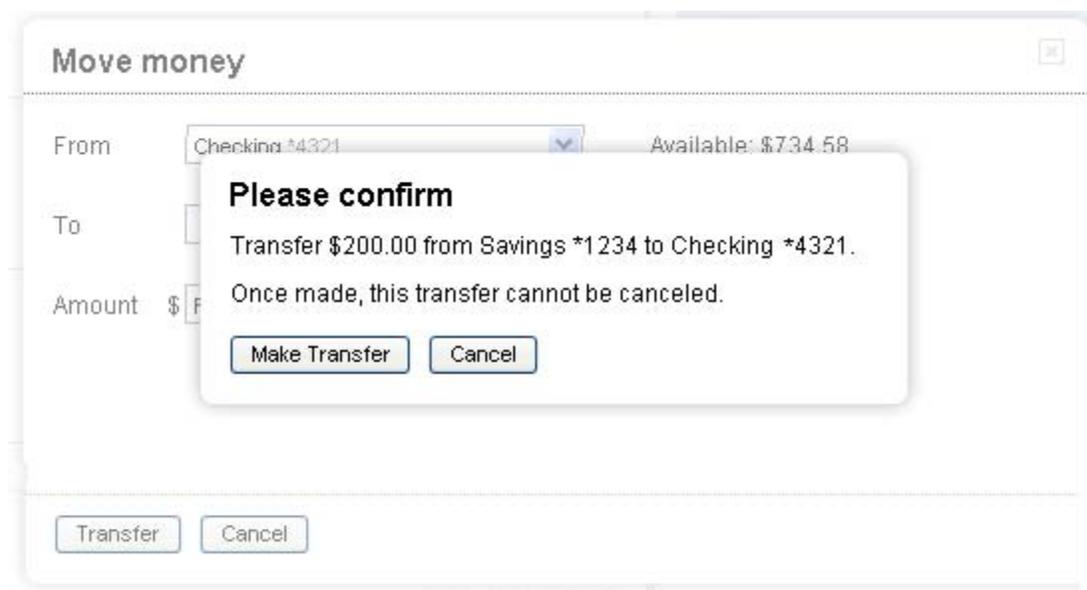


The screenshot shows the 'My Accounts' section with a 'DEPOSIT ACCOUNTS' tab. A red arrow points to the 'Make a transfer' button. Below it, the 'Move money' window is open, showing the following details:

Field	Value	Available
From	Savings *1234	\$1,345.98
To	Checking *4321	\$734.58
Amount	\$ 200.00	

Buttons: Transfer, Cancel

When you click the **Transfer** button you will get a message asking you to confirm the funds transfer, as seen in the example below.



The screenshot shows the 'Move money' window with a confirmation dialog box overlaid. The dialog box contains the following text:

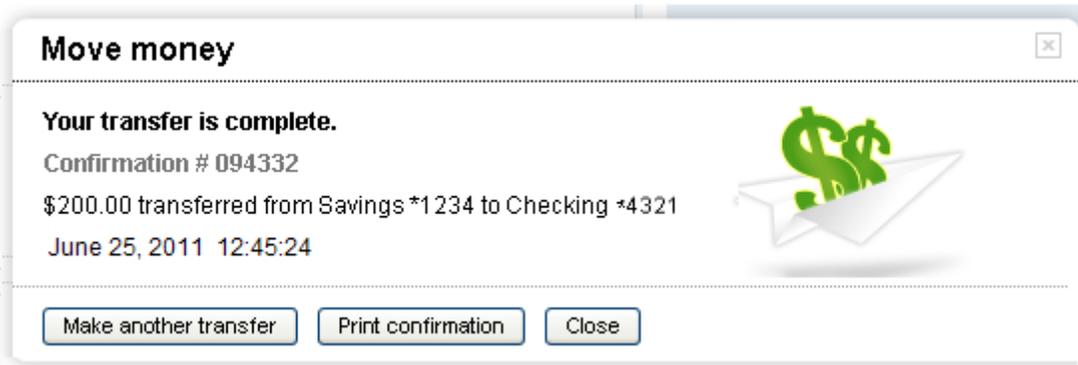
Please confirm
Transfer \$200.00 from Savings *1234 to Checking *4321.
Once made, this transfer cannot be canceled.

Buttons: Make Transfer, Cancel

Buttons: Transfer, Cancel

When you click the **Make Transfer** button a transfer complete window will display with all of the relevant transfer details and the option to **Make another transfer** or **Print** the transfer details. Transactions will post immediately when you complete the transfer.

This means that we will automatically refresh the page (to get new account balances) when you close the transfers success window shown below. **NOTE:** If an issue should occur during the transfer process, an error message will instruct you what to do next.



How do I make a loan payment using Move Money?



To make a loan payment using Move Money:

1. Click the **Pay** link to open the Move Money window

2. Select the **From** account from the drop-down list (the Available dollar amount will be displayed)
3. Select the **To** account from the drop-down list (the Balance amount will be displayed)
4. Review the **Amount** to be paid
5. Click the **Transfer** button and review the payment details
6. Click the **Make Transfer** button to complete the payment and display the payment details
7. Click **Make another transfer** to make another transfer or payment, click **Print confirmation** to print out the payment details, or click **Close** to close the Move Money window

How long does it take for transfers to display?

Transfers made on the New Home Page will display quickly in the **My Accounts** list and the New Account History Page transactions list if it's supported. This means that we will automatically refresh the page (to get new account balances) once a user closes the transfers success window.

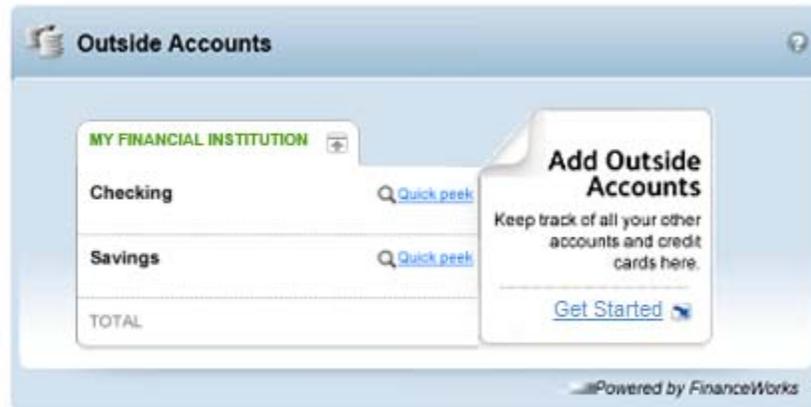
What is an outside account?

An "Outside account" is an account you have with another financial institution. This could be a credit card account, another bank account, etc.

How do I add outside accounts?

Adding outside accounts if you are not enrolled in FinanceWorks

If you are not a FinanceWorks user, you will see the promotional spot in the **Outside Accounts** module, as shown below. Just click the **Get Started** link to open the FinanceWorks enrollment page, then follow the onscreen instructions to sign up for free. See the details for adding your outside accounts below.



Click the 'Get Started' link to start adding your outside accounts.

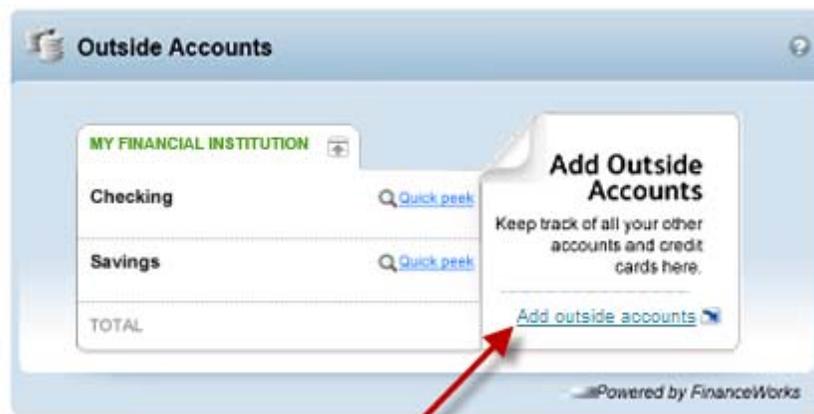
Adding outside accounts for a FinanceWorks user that has no accounts added yet

Once you have signed up for FinanceWorks, you can start adding your outside accounts (checking, savings, investments, etc.) so they will be available within FinanceWorks and the **Outside Accounts** module on the new Home Page. Within FinanceWorks, outside accounts can be added on the **Overview** page.

To begin adding outside accounts from the Home Page, click the **Add Outside Accounts** link in the Outside Accounts module to directly access the **Financial Institution Search** page in FinanceWorks. Start typing the financial institution name or account name in the field provided, as shown below. Matching names will automatically display below the entry field, so just click on the name you want to select it.

Clicking on the account name opens a new window where you will enter your User ID and Password. This enables FinanceWorks to automatically access your account data and display it in the **Accounts** column, as well as the **Outside Accounts** module on the Home Page. Simply follow the on-screen instructions to add each bank or account.

NOTE: You only have to enter your account login information once for everything you set up, except for a Wells Fargo account. You will have to enter your Wells Fargo login credentials every time you access FinanceWorks.



Click here to add your outside accounts.

Adding additional accounts in the Outside Accounts module

So what types of financial institutions and accounts can be added? You can add an outside bank, credit union, or investment firm from more than 18,000 financial institutions from across the country. You can also add a variety of accounts: Checking, CD, Money Market, Savings, Mortgage, Loan, Line of Credit, Taxable Investments and Tax-deferred Investments (that may include securities like stocks, bonds, mutual funds and cash reserves).

The accounts will be organized by financial institution with all available accounts listed for each one, as shown below. There will be a hide/show arrow icon to the right of the financial institution name. Clicking on the arrow icon will open a collapsed group of accounts, or collapse an account set that is open.

When you have added one or more accounts the Outside Accounts module will look more like what you see below. To add an additional financial institution or account, simply click the **Add** button to directly access the **Financial Institution Search** page within FinanceWorks.

Each account will display a "Last updated" date and time below the account balance. If FinanceWorks cannot connect to an account, a warning sign is displayed with the following message, "We cannot connect to this account." Clicking on the **How do I fix this?** link displays specific instructions of how to use the **Go to FinanceWorks** link to remedy the issue there.

Outside Accounts Click here to add a new outside account. ?

For more detail, go to [FinanceWorks](#) Add

BANK OF AMERICA	
Checking	Quick peek \$358.41 Last updated 6/15/2012
Savings	Quick peek \$1,293.24 Last updated 6/15/2012
TOTAL	\$1,651.65

AMERICAN EXPRESS	
Business Platinum	Quick peek \$524.76 Last updated 6/15/2012
Hilton Honors Card	Quick peek \$836.21 Last updated 6/15/2012 ⚠ We can't connect to this account. How do I fix this?
TOTAL	\$1,651.65

Powered by FinanceWorks

How do I pay my bills?

If you are already using Bill Pay in Internet Banking, just click on the **Go to payments** link to pay your bills and manage your payees. If you are not yet a Bill Pay user, the Make a Payment section will display a message about paying bills online. Just click the **Go to payments** link below the message to go to the Bill Pay enrollment page.



Where can I check my spending?

If you are a FinanceWorks user, you will see the familiar pie chart in the **View My Spending** section. The pie chart is created with your transaction data that comes directly from FinanceWorks. It shows your spending over the past 30 days and each spending category that you have used is represented by a slice of the pie.

The pie slice categories are listed in a legend next to the chart and show the total value and percentage of the total amount. Please be aware that only Personal spending categories – and NOT those categorized as Business expenses – will appear in the spending chart.



Resting or hovering your mouse over one of the pie slices, displays the category name, total amount and percentage in a pop-up, as seen below.



Now click the slice to refresh the chart and show the transactions that make up that category as pie slices and legend information. When you want to see all the main categories again, just click the **All Categories** link above the chart.



If you are not yet a FinanceWorks user, instead of the spending pie chart you will see a message encouraging you to sign up. Just click the **Go to FinanceWorks** link or icon to get started, if it is available.

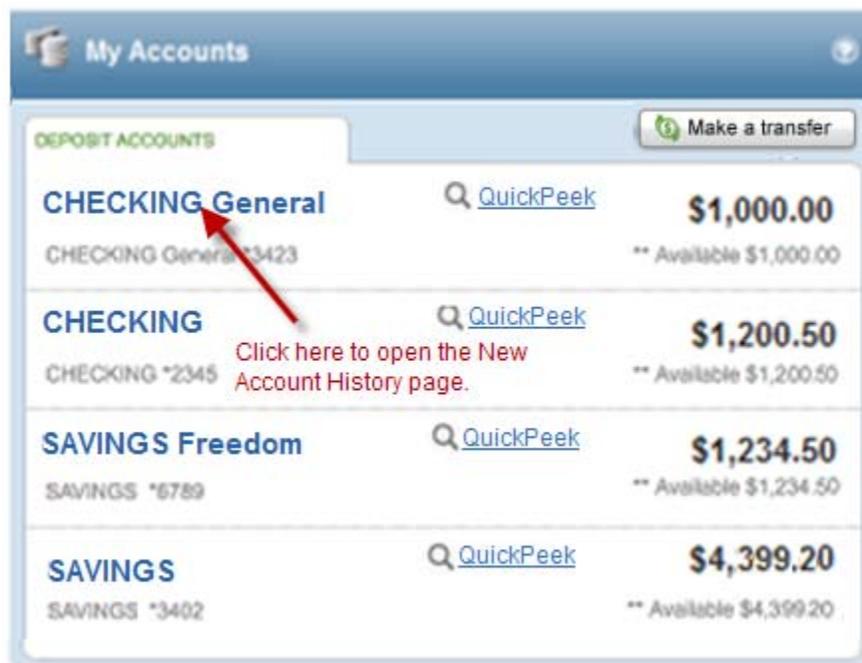
Why are some transactions on My Accounts list not in the spending chart?

The transactions shown in the spending chart are collected every night from your different accounts by FinanceWorks. But in some cases it may take a day or two for transactions to appear in the chart. FinanceWorks may not be able to get the transactions from one or more of your accounts (e.g., if an account is offline and doesn't respond). In those cases, FinanceWorks won't be able to retrieve transactions from that account until the error is fixed.

Hint: If you would like to ensure that all available transactions are displaying in the pie chart, click on the **Go to FinanceWorks** link at the bottom of the **View My Spending** section. Once in FinanceWorks, click the **Refresh** button in the upper left part of the page to download your latest transactions. Once the page reloads, your latest transactions should be included in the chart.

Where can I find my detailed account history?

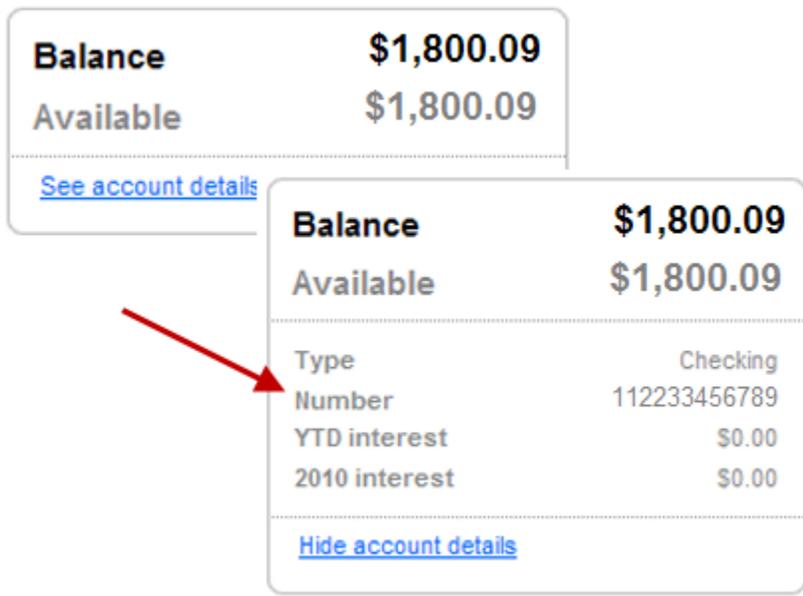
Just click the account name link that you want to open the New Account History Page. The page will open with transaction details for your default date range. Or you can click on the **Go to account history** link in the Quick Peek window to directly access the New Account History Page.



Where can I find my full account number?

Go to the account you want and click the account name link to open the New Account History Page. Click the **See account details** link in the account summary window in the upper right-hand part of the screen. If it's available, your full account number will be listed with other relevant account details.

When you are finished just click the **Hide account details** link to collapse the extra information. (**NOTE:** Your account number can also be found at the bottom of a physical check. It's the last 7-10 numbers on the right side.)



Where can I see my check images?

First go to the My Accounts area and find the account you're looking for. Click the account name link for that account to open the New Account History Page. The check will display as a link, typically with the check number. Simply click the link to view images of the front and back of the check. Click the **Close** button at the bottom of the window when you are finished.

How do I print my transactions and check images?

First go to the My Accounts area and find the account you're looking for. Click the account name link for that account to open the New Account History Page.

Print Transactions: Make sure the date range is what you want (e.g., 30 days) or select a different date range using the **Change** drop-down list. Click the **Print** icon or link to open a separate window showing the transactions in a printer friendly format. Select a printer, if needed, and click the **Print** button to send the transaction list to the printer.

Print Check Images: In the New Account History Page, open the account that you want and then click the check link that you want to print. With the check images displayed, click the **Print** icon or link. Select a printer, if needed, then click the **Print** button to send the check images to the printer.

How do I change my default start page?

That's an easy one. Just scroll to the bottom right-hand corner of the page and click the **Change start page** link. The system will ask you to enter a brief reason, but it's optional, then click the

Change page button. The system will return the confirmation message 'Change saved.' And the next time you log in, the Account Summary page will be your default start page.

To change your start page to something other than the Account Summary page, access **User Options** and select the **Change Start Page** link. Select a new start page from the dropdown list and click the **Change Home Page** button to save the change.

NOTE: If you should decide at some time point that you would like the New Consumer Home Page to be your default start page, just click the **Home** link in the top menu then scroll to the bottom right of the page and click the **Make this your start page** link. The system will return a **Change saved** confirmation message. And the next time you log in, the New Consumer Home Page will be your new start page.

How do I create or change nicknames for my accounts?

If available, it's very easy to do:

1. Click **User Options** in the top navigation within Internet Banking.
2. Click the **Change Account Nicknames** link (the name of the link may vary).
3. Find the account you want and type the new name in the **Nickname** column field.
4. Repeat this for each account that you want to change.
5. When finished, click the **Change** button.
6. You should see your account nicknames the next time you log in to online banking.

NOTE: These changes can take up to five minutes or more to take effect.

How do I change the order of my accounts?

Your account categories have been set up to automatically display in a certain order: Checking, Savings, Money Market, Certificate of Deposit, Mortgage Loans, etc. However, if you happen to have multiple accounts within a given category (e.g., two or more savings accounts), you can change the display order of those accounts.

The account names or nicknames within a category appear in alphabetical order, so you can change the account nicknames so the accounts display in the order you want, e.g., My Savings Account will display before zAdvantage Savings Acct because of the added 'z' (click here to see how to [change an account nickname](#)).



My Accounts



DEPOSIT ACCOUNTS

Make a transfer

ADVANTAGE PLUS CHECKING

[QuickPeek](#)

\$1,774.50

ADVANTAGE PLUS CHECKING 1

** Available \$1,774.50

MY SAVINGS ACCOUNT

[QuickPeek](#)

\$928.97

ADVANTAGE PLUS SAVINGS 1

** Available \$923.97

zADVANTAGE SAVINGS ACCT

[QuickPeek](#)

\$331.69

ADVANTAGE PLUS SAVINGS 2

** Available \$331.69