



# ONLINE & MOBILE BANKING USER GUIDE

A faint, stylized background image of a bank building with a large arched entrance and a circular window featuring the bank's eagle logo.

**AN INTERACTIVE GUIDE TO HELP NAVIGATE OUR  
ONLINE BANKING PLATFORM AND MOBILE BANKING APPLICATION**

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# Getting Started

Welcome to Online Banking with ONB Bank! Whether at home or at the office using a computer, mobile phone or tablet, we strive to make your Online Banking experience easy and convenient.

You can navigate this guide by clicking a topic or feature in the Table of Contents. Each section provides an overview and steps to help you during the online banking process. If you have additional questions, contact us 507-280-0621.



## System Requirements

ONB Bank Mobile Digital Banking Application is compatible for the following devices and platforms:

### Mobile Banking Applications

- OS devices (iOS 10+) – iPhone
- Android devices (OS 7.0+)

Note: We no longer support Android OS versions 6 and below. If the Users are on older version, they wouldn't be able to sign in or enroll.

### Smart Web Application (SWA)

- Google Chrome
- Mozilla Firefox
- Safari
- Microsoft Edge

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# Getting Started

## User Enrollment

### New User

If you're new to Online Banking with ONB Bank, you need to complete the enrollment process the first time you log in. Once you complete these few quick steps, you'll be on your way to banking from anywhere!

1. On the desktop computer, type [www.bankonONB.com](http://www.bankonONB.com), and click on PERSONAL BANKING ONLINE near the top of the page. On a mobile device, download our free ONB Bank app from the Apple App Store or Google Play.
2. Click the "New User? Register Here" link.
3. Review the Online Banking Services Agreement on the Disclaimer page, and click the **Accept** button to agree to the terms and conditions.
4. Fill out the Customer Verification Form with the required information, and click the **Verify** button.



**Note:** The details you provide are verified by comparing them to your contact information in our system. If the information does not match, contact us 507-280-0621 to update your profile.

5. Create your username and click the **Continue** button.
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

# Getting Started

## Logging In After Enrollment

After your first-time enrollment, logging in is easy and only requires your login ID and password.

### Desktop

The screenshot shows the ONB Bank website's login interface. At the top, there's a navigation bar with the ONB Bank logo and several service categories: BUSINESS SERVICES, COVID-19 PROGRAMS, CONSUMER SERVICES, and ONB BANK RESOURCES. A search bar is located to the right of these categories. Below the navigation bar, there are four main buttons: BUSINESS BANKING ONLINE (MANAGE YOUR ACCOUNTS), PERSONAL BANKING ONLINE (VIEW YOUR ACCOUNTS), CONVENIENT ATMs, and CONTACT US. A red circle with the number '1' points to the PERSONAL BANKING ONLINE button. Below these buttons, there's a login form. The form has two input fields: Username and Password. A red circle with the number '2' points to the Password field. To the right of the Password field is a 'Save' button. Below the input fields are two links: 'Forgot Username or Password' and 'New User? Register Here'. At the bottom of the form is a 'LOG IN' button. A red circle with the number '3' points to the LOG IN button.

1. After registering and/or creating your new password, click the **Personal Banking Online** button.
2. Enter your Username and Password.
3. Click the **Log In** button.



**Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Contact us 507-280-0621 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.



## Mobile


1. Enter your Username and Password.
2. Click the **Log In** button.



**Note:** If you enter an incorrect password too many times, your account will be temporarily locked. Call us 507-280-0621 for assistance. If you've locked yourself out of your application with too many incorrect password attempts, you can also use the steps in the "Resetting a Forgotten Password" section below to reset your password.

## Logging Off

For your security, you should always log off when you finish your Online Banking session. You may also be logged out due to inactivity.

1. In the  at the top right corner of the page, click the **Log Out** button.

# Getting Started

## Retrieve a Forgotten Username

If you happen to forget your username, you can easily retrieve it from the ONB Bank Home page—no need to call us!

The image shows a sequence of three mobile app screens illustrating the process to retrieve a forgotten username:

- Screen 1 (Top):** The login page. It features a "LOG IN" button, a "Forgot Password?" link (circled in red and labeled 1), and a "New User? Register Here" link. There are also options for "Save Username?" and "Enable Face ID?".
- Screen 2 (Bottom Left):** The "Help" screen. It displays a "Please select a help option from the drop-down menu below" message. The "Forgot Username" option is selected in the drop-down menu (labeled 2). A "Submit" button is at the bottom.
- Screen 3 (Bottom Right):** The "Customer Verification" screen. It contains fields for "Account Number", "Account Type", "Last 5 Digits of Social Security Number", and "Zip Code". A "Verify" button is at the bottom (labeled 3).

1. Click the "Forgot Password" link.
2. Select "Forgot Username" using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information, and click the **Verify** button.

# Getting Started

## Resetting a Forgotten Password

If you happen to forget your password, you can easily reestablish a new one from the ONB Bank home page—no need to call us!

1. Click the “Forgot Password” link.
2. Select “Forgot or Reset Password” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information and click the **Verify** button.
4. Create a new password based on our password requirements and click the **Submit** button when you are finished.



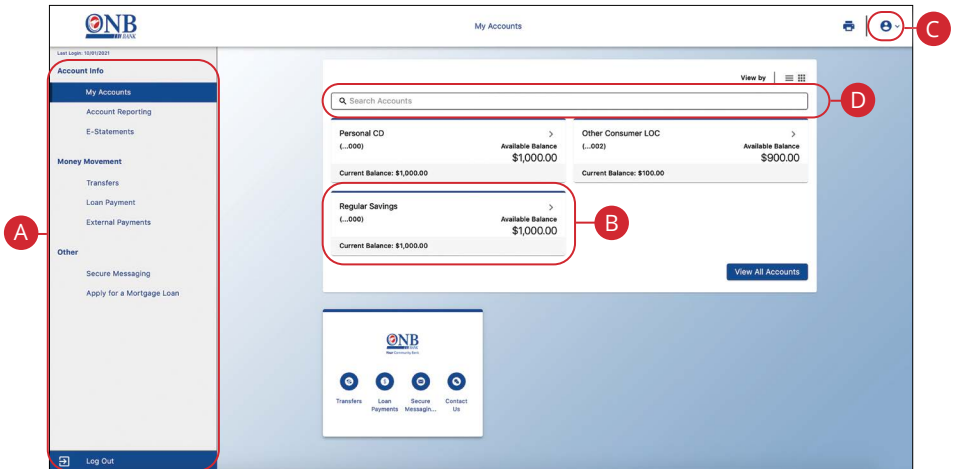
**Note:** If you lock yourself out with too many invalid login attempts, you can reset your password after completing the required verification steps. You will not be able to change your password if your account has been locked by ONB Bank. Please contact ONB Bank 507-280-0621 during business hours for information about why your account was locked.


# Accounts Page

## Accounts Page Overview

After logging in, you are taken directly to the Accounts page. All your accounts are listed in cards above your transaction history. Here you can view account balances, summaries and more!

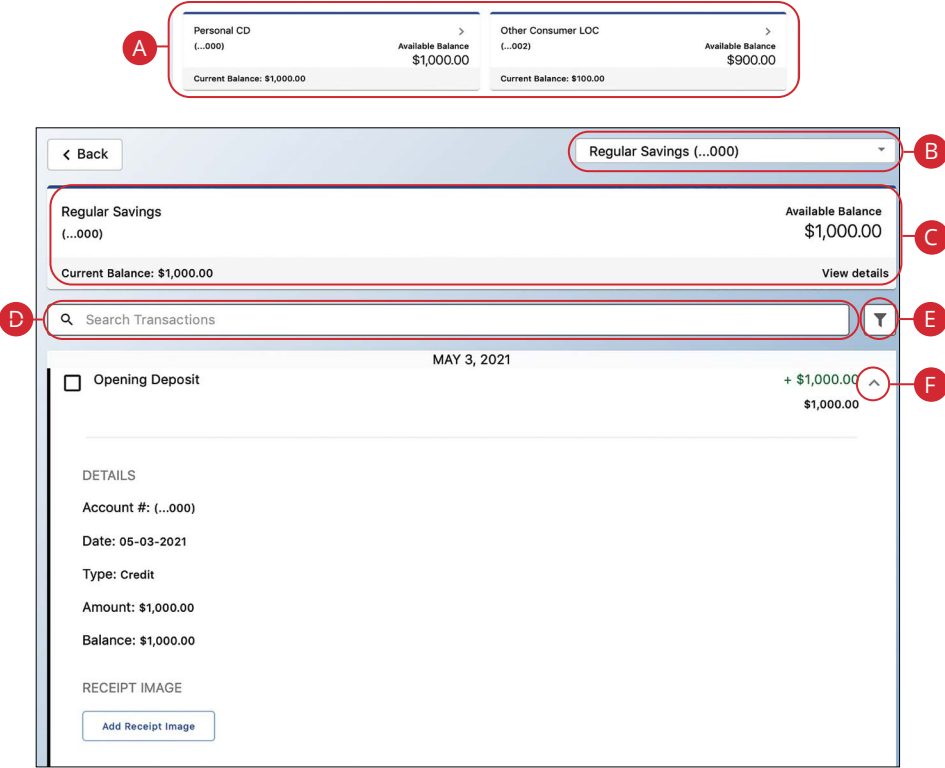
### Desktop





- A. The sidebar menu appears in every view on the left side of the screen. You can navigate to Online Banking features by clicking on the name of the feature.
- B. Your ONB Bank accounts are displayed in an account tile with their balances. When you click an account tile, you will be taken to a list of recent transactions.
- C. The  icon located in the top right corner of the page allows you to access account settings, locations, contact details, social buttons, alerts and more.
- D. You can use the search bar to search your accounts using keywords.

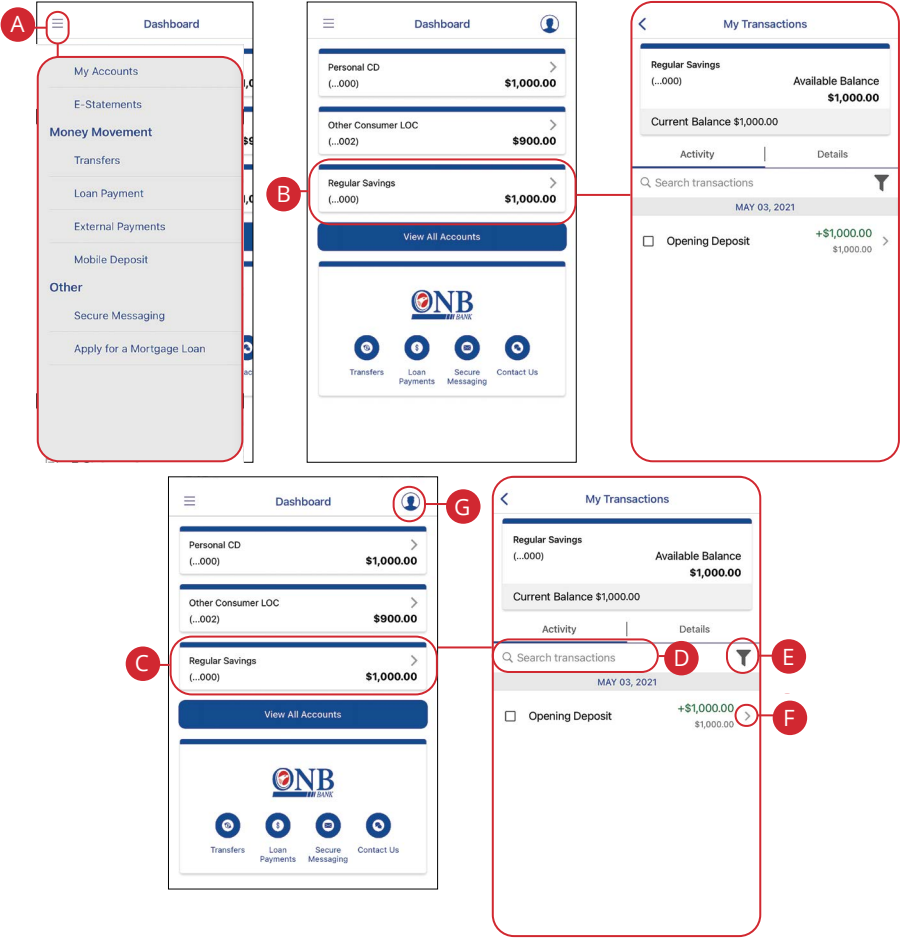
### Desktop Account Details

Selecting an ONB Bank account on the Home page takes you to the Account Details page, where you can view every transaction pertaining to that account. From here, you can view details such as type of transaction, check images and account balances, so you stay organized and on top of your finances.







- A. On the Home page, you can click on an account name to view the Account Details screen. Note: Select “View Details” to find your full account number.
- B. Use the drop-down to view transactions for a different account.
- C. The current and available balances of that account are displayed at the top of the page. **Current Balance** (also known as Ledger Balance) is your beginning of day balance. The **Available Balance** is the beginning of the day balance plus or minus any of that day's credits or debits. Click on the “View details” link for additional details.
- D. Use the search bar to search transactions using keywords.
- E. Transactions can be filtered by amount, date or type. Click the  icon for more options.
- F. You can expand or collapse the view of each transaction by clicking the  icon.

Mobile



**Note:** The letters correspond to several available features on the Transactions page.

- A.** The  icon displays the sidebar menu. You can navigate to Mobile Banking features by selecting the name of the feature.
- B.** Your ONB Bank accounts are displayed in an account tile with their balances. Click on an account tile to show details about an account such as balances, interest rates (if applicable), and due dates (if applicable).
- C.** When you click on the account tile, the transactions for that account are displayed.
- D.** Use the search bar to search transactions using keywords.
- E.** The  icon allows you to filter your search.
- F.** You can expand or collapse the view of each transaction by clicking the  icon.
- G.** The  icon located in the top right corner of the screen allows you to access account preferences, update your contact information, setup and manage alerts, and more.

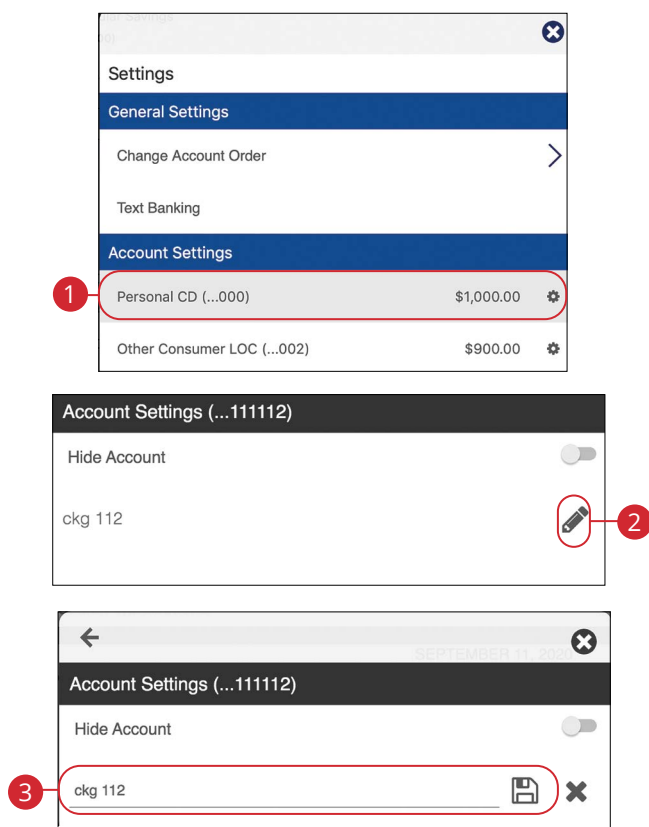


# Accounts Page

## Desktop Account Preferences

Personalize your accounts and how they appear in Online Banking. Here you can change your account names and organize them however you like to suit your needs.

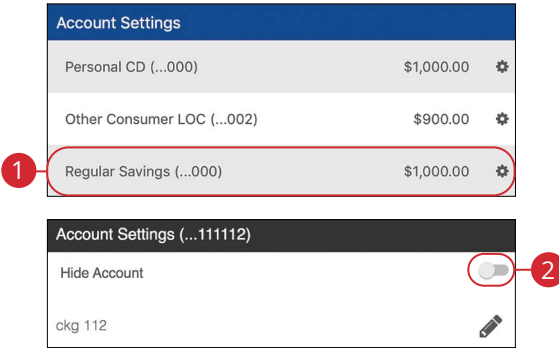
### Edit Nickname




In the menu at the top right corner of the page, click **Settings**.

1. Under **Settings**, select the account you wish to nickname.
2. Click the icon to edit an account name.
3. Enter a new name and click the icon to save your settings.

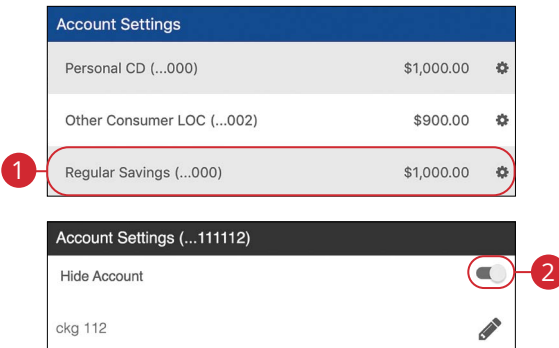
### Hide Account




In the  menu at the top right corner of the page, click **Preferences**.

1. Under **Account Settings**, select the account you wish to hide.
2. Toggle the switch next to “Hide Account.”

### Unhide Account



In the  menu at the top right corner of the page, click **Settings**.

1. Under **Account Settings**, select the account you wish to unhide.
2. Toggle the switch next to “Unhide Account.”

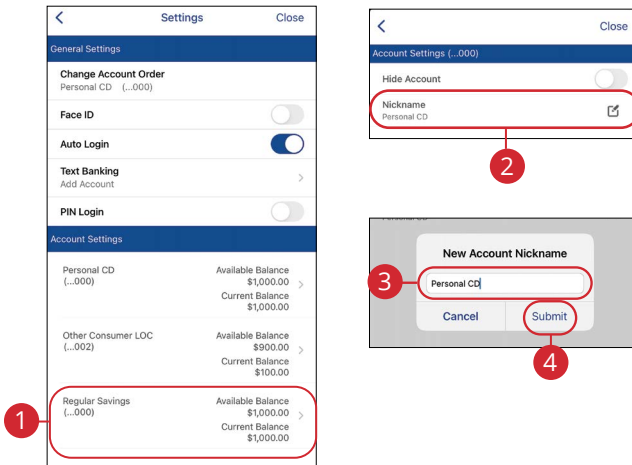
# Accounts Page


## Mobile Account Preferences




**Note:** The screens shown are from an Android device. Your experience may be slightly different on an Apple iPhone.

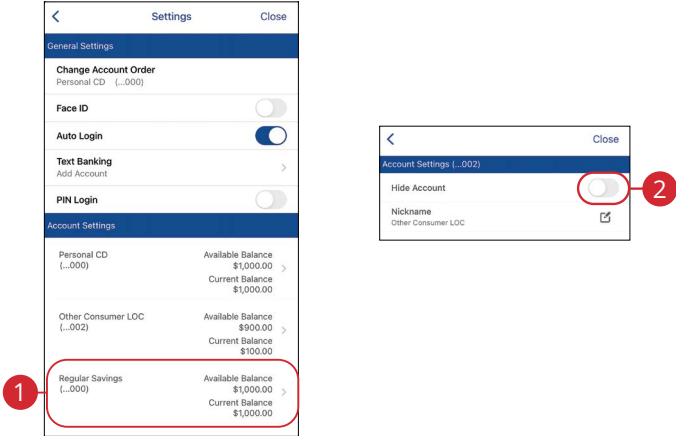
### Edit Nickname




In the  drop-down at the top right corner of the screen, click **Settings**.

1. Click the account you would like to nickname.
2. Click the  icon.
3. Enter the new nickname.
4. Click the **Submit** button when you are finished.

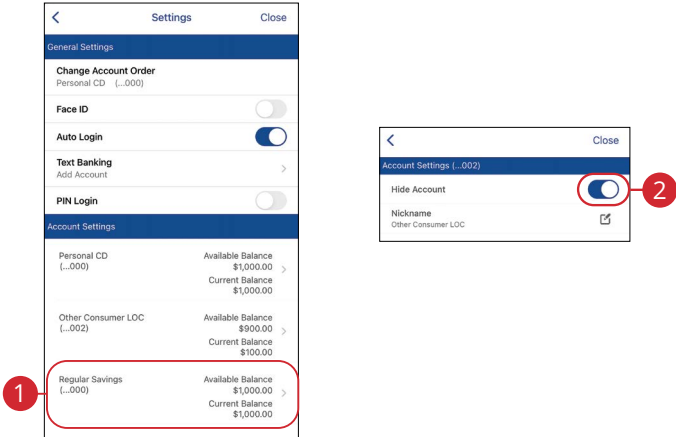
Hide Account




In the  drop-down at the top right corner of the screen, click **Settings**.

- 1. Click the account you would like to hide.
- 2. Toggle the switch next to “Hide Account.”

Unhide Account



In the  drop-down at the top right corner of the screen, click **Settings**.

- 1. Click the account you would like to unhide hide.
- 2. Toggle the switch next to “Unhide Account.”

# Accounts Page

## Viewing a Transaction Image

Need a copy of a check that has cleared your account? You can view copies of checks through mobile banking with ONB Bank.

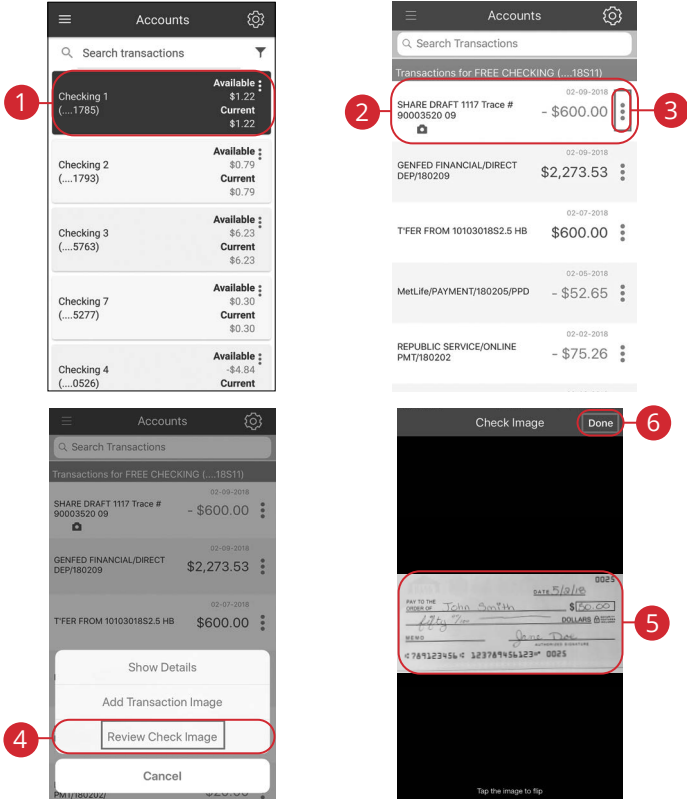
### Desktop

The screenshot displays the ONB Bank Accounts Page on a desktop. At the top, there are two account summary cards. The first card, labeled 'Personal CD (...000)', shows an 'Available Balance' of \$1,000.00 and a 'Current Balance' of \$1,000.00. The second card, labeled 'Other Consumer LOC (...002)', shows an 'Available Balance' of \$900.00 and a 'Current Balance' of \$100.00. Below these cards, a transaction list is shown. The first transaction is a 'DEPOSIT' on 'DECEMBER 13, 2020' for an amount of '+ \$2,044.55'. To the left of this transaction is a small icon of a document with a checkmark. To the right of the transaction amount is a small icon of a document with a checkmark. Below the transaction list, there are two sections: 'DETAILS' and 'DEPOSIT IMAGE'. The 'DETAILS' section shows the following information: 'Acct#: (...0008)', 'Trans Date: 12-13-2020', 'Check #: 3072592', 'Description: DEPOSIT', 'Trans. Type: Credit', and a label: 'label: This is a really long value that takes a lot of space'. The 'DEPOSIT IMAGE' section shows a check from 'Demo Bank' dated '12-13-2020' payable to 'REVA GRETA PARISH' for '\$ 2044.55'. The check also includes the amount in words: 'Two thousand and forty four with 55 cents', the bank's address 'Demo Bank, 123 Main Street, Austin, TX 78759', and a 'MEMO' field. Below the check image are links for 'Front Image' and 'Back Image'. At the bottom of the page, there is another transaction list showing a 'DEPOSIT' on 'DECEMBER 9, 2020' for an amount of '+ \$2,381.50'. To the right of this transaction amount is a small icon of a document with a checkmark.




In the **Sidebar Menu**, click **My Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the icon. The icon indicates that there is a transaction image to view.
3. Click the icon to expand the transaction.
4. Click on the "Front Image or Back Image" links to view the opposite side of the check.

Mobile



In the **Sidebar Menu**, click **My Accounts**.

1. Click on an account.
2. Scroll through the list of transactions and look for the  icon. The  icon indicates that there is a transaction image to view.
3. Click the  icon.
4. Click the **Review Check Image** button.
5. Click on the image to view the opposite side of the check.
6. Click the **Done** button when you are finished.

# Accounts Page

## Attaching an Image to a Transaction

Keep track of your expenses by attaching receipts, invoices and other images to each transaction.

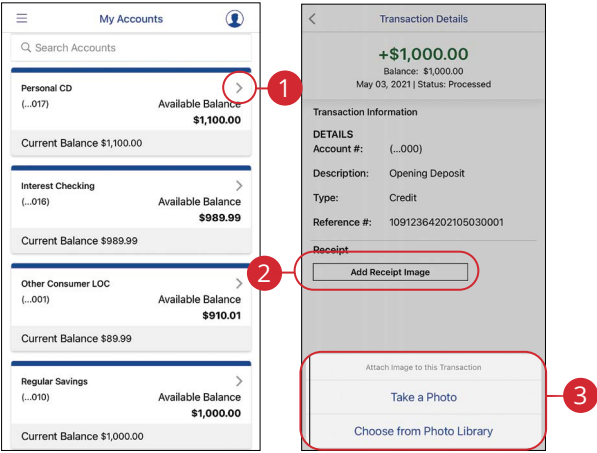
### Desktop

The screenshot shows the 'Accounts Page' on a desktop. At the top, there are two account summary cards for 'Personal CD' and 'Other Consumer LOC'. Below these is a detailed view for the 'Regular Savings' account. The account details show the current balance and available balance. A transaction list is displayed for 'MAY 3, 2021', with an 'Opening Deposit' of \$1,000.00. The transaction details are expanded, showing the account number, date, type, amount, and balance. At the bottom, there is a 'RECEIPT IMAGE' section with an 'Add Receipt Image' button. Red circles with numbers 1, 2, and 3 highlight the account summary cards, the transaction details and expand icon, and the 'Add Receipt Image' button, respectively.

In the **Sidebar Menu**, click **My Accounts**.

1. Click on an account.
2. Click the ▼ icon to expand the transaction.
3. Click the **Add Receipt Image** button.
4. Navigate to the image you wish to attach.

Mobile



In the **Sidebar Menu**, click **My Accounts**.

1. Choose an account and click the > icon and choose
2. Click on “Attach Image” (Android) or “Add Transaction Image” (Apple) from the drop-down menu.
3. Navigate to the image you wish to attach.



# Security

## Protecting Your Information

Here at ONB Bank, we do all we can to protect your personal information and provide you with a reliable online experience. However, we rely on you to take further precautions to assure the safety of your accounts. By following our tips, Online Banking can be a secure and efficient method for all your banking needs.

### General Guidelines

- Make sure your operating system and antivirus software are up to date.
- Always use secure wireless (WiFi) networks that require a login ID and password.
- Never leave your computer unattended while using Online Banking.
- Monitor your recent account history for unauthorized transactions.
- Always log off of Online Banking when you're finished and close the browser.

### Login ID and Password

- Create strong passwords by using a mixture of uppercase and lowercase letters, numbers and special characters.
- Do not create passwords containing your initials or birthday.
- Change your passwords periodically.
- Memorize your passwords instead of writing them down.
- Only register personal devices, and avoid using features that save your login IDs and passwords.

### Fraud Prevention

- Do not open email attachments or click on links from unknown sources.
- Avoid giving out personal information on the phone or through email.
- Shred unwanted, sensitive documents including receipts, checks, deposit slips, pre-approved credit card offers and expired cards.
- Act quickly. If you suspect your financial information is compromised, contact us immediately 507-280-0621.

# Security

## Alerts Overview

Having peace of mind is critical when it comes to your online banking experience. When you create an alert through Online Banking, you specify the conditions that trigger that alert, so you stay on top of what's important to you.

### Desktop Delivery Preferences

You can add additional delivery methods to notify you about your accounts wherever you are.

The screenshot shows the 'ALERTS' section of a web interface. At the top, a box labeled 'ALERTS' contains the text 'STEP 1: Set-up how you would like to be notified' and a blue 'Configure' button, which is circled in red and labeled with a red circle containing the number '1'. Below this is the 'Manage Alerts' section. It features two main alert types: 'Email Enabled' and 'Text Enabled'. The 'Email Enabled' section includes a red circle '2a' pointing to the email address input field, an 'Optional secondary email address' field, and a red circle '2b' pointing to the 'Save' button. A note below states 'Email alerts cannot be disabled in order to communicate in the event of an emergency'. The 'Text Enabled' section includes a red circle '3a' pointing to the phone number input field, an 'Optional secondary phone number' field, and a red circle '3b' pointing to the 'Enable number for alerts?' toggle switch. A note at the bottom states 'Depending on your service plan, standard text messaging and data rates may apply.'

In the at the top right corner of the page, click **Alerts**.

1. Click the **Configure** button.
2. To enable email alerts:
  - a. Enter your email address.
  - b. Click the **Save** button.
3. To enable text alerts:
  - a. Enter your phone number.
  - b. Click the "Enable number for alerts?" toggle.
  - c. You will be sent a validation code. Click the **OK** button once you have entered the validation code.

## Mobile Delivery Preferences

**Manage Alerts**

Delivery Options

Set-up how you would like to be notified

1

EMAIL TEXT PUSH

Configure Alerts

Enter the address where you wish to receive email alerts.

Primary Email Address

chris.cartag@finastria.com

2

Enter the phone number to receive SMS/ Text alerts. Standard rates apply.

Primary Phone Number

(505) 217-4445

3

Secondary Phone Number

Enable or disable push alerts for this application

4

Enable or disable push alerts for this application

In the drop-down at the top right of the page, click **Alerts**.

1. Click the icon to change your email alert settings. Click the icon to change your text alert settings. Click the icon to change your push alert settings.
2. For email alerts, enter your email address and click the **Save** button.
3. For text alerts, enter your phone number and click the toggle.
4. For push alerts, use the toggle to enable or disable push alerts.

# Security

## Editing Alerts

### Security Alerts

We want you to feel confident while using Online Banking. To help you feel safe and in control, Security Alerts are implemented in your accounts to notify you immediately when security scenarios occur.

The diagram illustrates the process of editing security alerts in four steps:

- Step 1:** In the 'Configure Alerts' menu, click on the 'Security Alerts' option.
- Step 2:** In the 'Security Alerts' list, click the 'ON' icon for the alert 'Alert me when a bill payment of \$0.00 or more is made.'
- Step 3:** In the 'Enter the amount below:' dialog, enter the amount '\$0.01'.
- Step 4:** Click the 'SAVE' button to confirm the changes.

In the drop-down at the top right of the page, click **Alerts**.

1. Select the **Security Alerts** button.
2. Enable and disable alerts:
  - a. Click the , or icon to disable an alert.
  - b. Click the , or icon to enable an alert.
3. Enter a dollar amount, if required.
4. Click the **Save** button.



**Note:** You will receive an email or SMS/Text when an alert is added or updated.

## Account Alerts

There should be no surprises when it comes to your finances. Account Alerts can notify you when the balances in your accounts go above or below a number you specify.

The screenshot shows the 'Configure Alerts' section of a mobile app. It includes a 'Security Alerts' menu with 'Account Alerts' selected (1). A 'Select Account' dialog (2) lists 'Primary Checking (...66)' and 'My HSA (...87)' with their available and current balances. The 'Primary Checking (...66)' account is selected, showing three alert options (3): 'Alert me when the available balance of my account is below \$50.00', 'Alert me when the current balance of my account is below \$0.00', and 'Alert me when the available balance of my account is \$0.00 or more'. The second option is selected, and the amount '\$0.00' is entered (4). The 'SAVE' button is highlighted (5).

Configure Alerts

Security Alerts

Account Alerts

Select Account

Choose an account to configure alerts

Account	Available	Current
Primary Checking (...66)	\$25.19	\$25.19
My HSA (...87)	\$19.07	\$19.07

Primary Checking (...66)

Alert me when the available balance of my account is below \$50.00

Alert me when the current balance of my account is below \$0.00

Alert me when the available balance of my account is \$0.00 or more

Enter the amount below:

\$0.01

CANCEL SAVE

In the drop-down at the top right of the page, click **Alerts**.

1. Select the **Account Alerts** button.
2. Use the drop-down to choose an account.
3. Enable and disable alerts:
  - a. Click the , or icon to disable an alert.
  - b. Click the , or icon to enable an alert.
4. Enter a dollar amount, if required.
5. Click the **Save** button.

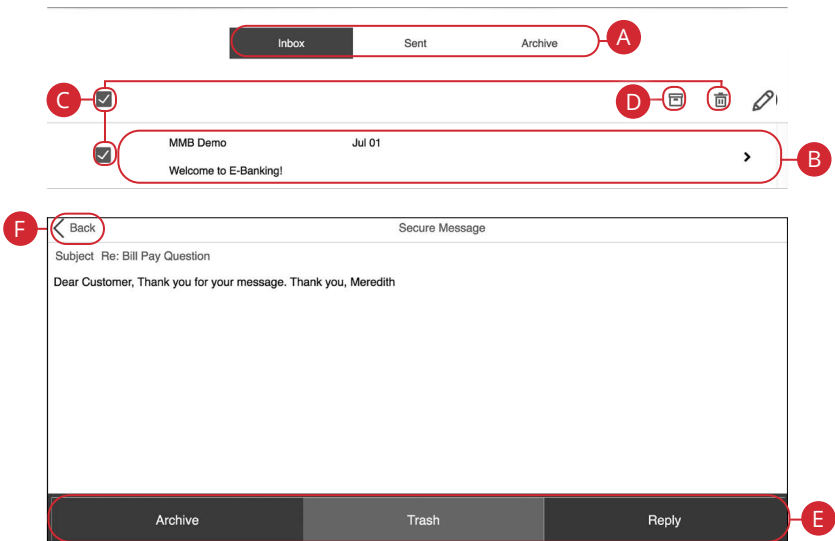


**Note:** You will receive an email or SMS/Text when an alert is added or updated.



# Security

## Secure Message Overview

If you have questions about your accounts or need to speak with someone at ONB Bank, Secure Messages allows you to communicate directly with an ONB Bank customer service representative. From the Secure Messages page, you can view replies, old messages, create new conversations and attach images.



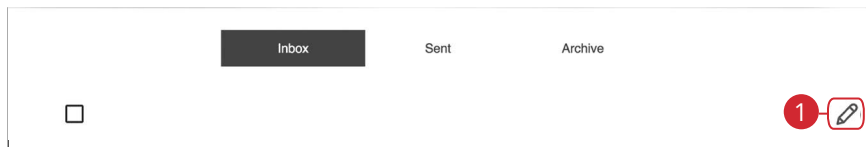
In the **Sidebar Menu**, click **Secure Messaging**.

- A.** Click the appropriate tab at the top to view your inbox, sent messages or archived messages.
- B.** Click on a message to open it in a new screen.
- C.** Delete multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- D.** Archive multiple messages by checking the box next to the corresponding messages or check the “select all” box and click the  icon.
- E.** Archive an opened message by clicking the **Archive** button, delete by clicking the **Trash** button or reply by clicking the **Reply** button.
- F.** Return to your mailbox by clicking the “Back” link.



# Security

## Sending a Secure Message

Starting a new conversation through Online Banking is just as effortless as sending an email. Unlike an email, you can safely include confidential personal information relating to your accounts or attach files within a new message.



In the **Sidebar Menu**, click **Secure Messaging**.

1. Create a new message by clicking the .
2. Select the subject from the drop-down.
3. (Optional) Attach a file by clicking the .
4. Enter your message.
5. Click the **Send** button when you are finished.

# Mobile Security

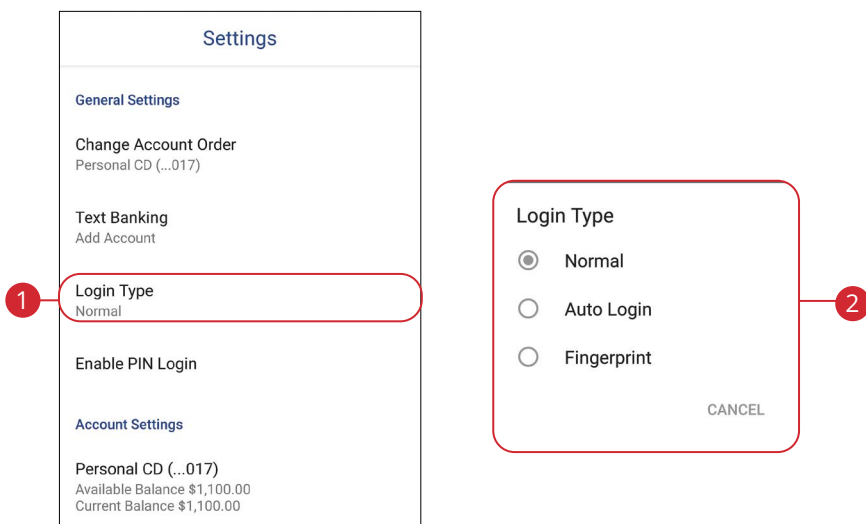
## Enabling Touch ID, Fingerprint Login or Face ID


Within ONB Bank's Mobile Banking, you have the ability to set up security preferences that are not available on a computer. These additional preferences make signing into Mobile Banking quick and easy, and add an extra layer of security to your private information while on the go. Touch ID, Fingerprint Login or Face ID may be available depending on the model of your device.



## Android Devices

Fingerprint Login uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint.



In the  drop-down at the top right of the page, click **Settings**.

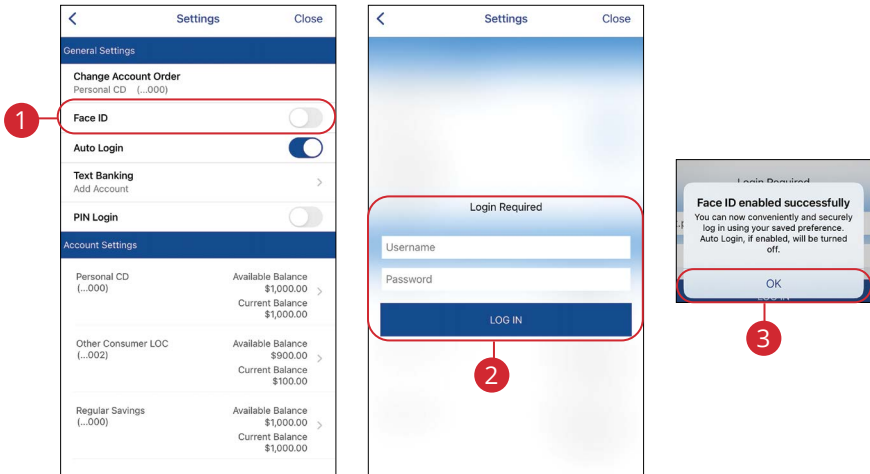
1. Click the **Login Type** button.
2. Choose Fingerprint or Face Recognition
  - **Normal:** Enter your username and password to log in.
  - **Auto Login:** Automatically log in to our app without needing to enter your username and password.
  - **Fingerprint:** Uses fingerprint recognition technology to unlock your device using just your fingerprint.
3. Enter your username and password, then click **Confirm**.
4. Click the **OK** button when you are finished.



**Note:** Touch ID or Face ID must first be enabled on your mobile device.

## Apple Devices

Touch ID uses fingerprint recognition technology allowing you to log in to Mobile Banking using just your fingerprint.



In the ⓘ drop-down at the top-right of the page, click **Settings**.

1. Toggle the **Touch ID** switch to enable Touch ID.
2. Enter your Username and Password, then click the **Log In** button.
3. Click the **OK** button when you are finished.



**Note:** Touch ID must first be enabled on your mobile device. Face ID is not available on Android devices.

# Mobile Security

## Enabling PIN Login

Create a unique PIN within our Mobile Banking app to quickly and easily log in to Mobile Banking on the go.

### Android Devices

The image shows two screenshots from the Mobile Banking app. The first screenshot is the 'Settings' screen, with the 'Enable PIN Login' option under 'Login Type' circled in red and labeled with a red circle containing the number 1. The second screenshot is the 'Create New PIN' screen, which includes a text box explaining that using a PIN is a 'two-factor authentication' method. It has 'DECLINE' and 'ACCEPT' buttons at the bottom, with the 'ACCEPT' button circled in red and labeled with a red circle containing the number 2. Below the explanation are two rows of PIN input fields: 'Enter PIN Digits' and 'Confirm PIN Digits'. Each row has four circular input fields, with the first row circled in red and labeled with a red circle containing the number 3, and the second row circled in red and labeled with a red circle containing the number 4.

**Settings**

**General Settings**

Change Account Order  
Personal CD (...017)

Text Banking  
Add Account

Login Type  
Normal

**1** Enable PIN Login

**Account Settings**

**Personal CD (...017)**  
Available Balance \$1,100.00  
Current Balance \$1,100.00

**Interest Checking (...016)**  
Available Balance \$989.99  
Current Balance \$989.99

Instead of logging on with your username and password, simply enter your PIN to access your accounts. When using your PIN you are using what is called 'two-factor authentication' which requires something you know (your PIN) and the unique device ID.

DECLINE ACCEPT **2**


**Create New PIN**

Enter PIN Digits

**3**

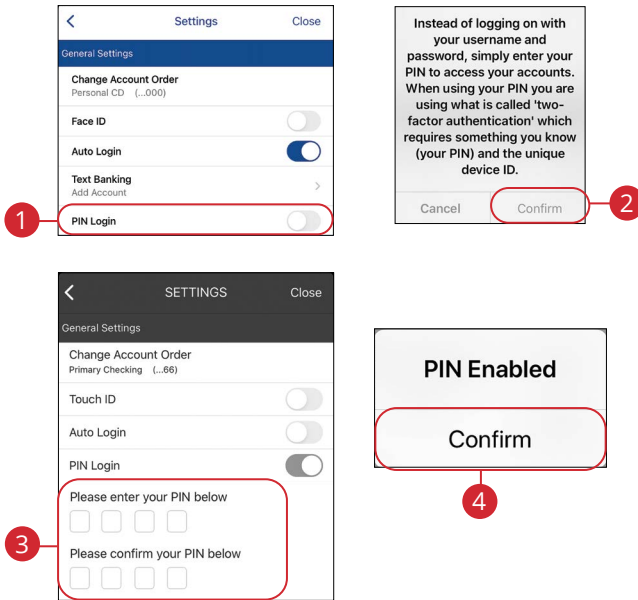
Confirm PIN Digits


**4**

In the  drop down at the top-right of the page, click **Settings**.

1. Click the **Enable PIN Login** button.
2. Click the **Accept** button.
3. Enter your chosen PIN number.
4. Reenter your chosen PIN number.

## Apple Devices



In the  drop-down at the top right of the page, click **Settings**.

1. Toggle the **PIN Login** switch to enable PIN Login.
2. Click the **Confirm** button.
3. Enter and reenter your chosen PIN number.
4. Click the **Confirm** button when you are finished.

# Transactions

## Transfers

When you need to make a one-time or recurring transfer between your personal ONB Bank accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.

The screenshot shows the 'Transfer Funds' interface. At the top, a red circle with the number '1' points to the 'Transfer Funds' button. Below this is a table with columns: DATE, FROM, TO, DESCRIPTION, and AMOUNT. The main form area contains five numbered callouts: '2' points to the 'Transfer From' dropdown, '3' points to the 'Transfer To' dropdown, '4' points to the 'Amount' input field (showing \$0.00), '5' points to the 'Send Date' field (showing 08-12-2020 with a checkmark), and '6' points to the 'Memo' input field. To the right of the form is a 'Summary' section showing 'Amount \$0.00', 'From --', 'To --', and 'Send Date 08-12-2020'.

In the **Sidebar Menu**, click **Transfers**.



1. Click the **Transfer Funds** tab.
2. Select the accounts to transfer funds between using the “From” and “To” drop-downs.
3. Enter the amount to transfer.
4. Enter the date to send the transaction.
5. (Optional) Enter a memo.

The screenshot shows a form for setting up a recurring transfer. On the left, there are three input fields: 'Frequency' with a radio button selected for 'Weekly' (callout 6), 'Recurrence' set to 'Until But Not After Date' (callout 7a), and 'End Date' set to '08-13-2020' (callout 7b). On the right, the summary shows the date '08-12-2020', 'Frequency' as 'Weekly on Wednesday', and 'Recurrence' as 'Until: 08-13-2020'. At the bottom, there are two buttons: 'Cancel' and 'Submit' (callout 8).

6. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.
7. For a recurring transfer:
  - a. Choose how long the transfer should occur.
    - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
    - **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
  - b. Enter the amount of transactions that can be made before the transfer ends.
8. Click the **Submit** button when you are finished.

## Managing Transfers

When you need to make changes to a recurring transaction, you can view and manage all transfers through the Transfers page.

	Date	From	To	Description	Amount	
Pending						
	02-14-2018	Checking Premium (....0483)	Checking (....0012)	Testing Scheduled to be executed	\$12.34	

2a

Details


2b

Delete Next Occurrence

2c

Delete All Occurrences

In the **Sidebar Menu**, click **Transfers**.

1. Click the  icon.
2. From the drop-down, you have a few options:
  - a. Click “Details” (Desktop) or “View Details” (Mobile) to view additional information about a specific transfer.
  - b. Click “Delete Next Occurrence” (Desktop) or “Cancel Transfer” (Mobile) to cancel the next transfer in a series.
  - c. Click “Delete All Occurrences” (Desktop) or “Cancel Entire Series” (Mobile) to cancel the entire series of transfers.



**Note:** Options may vary slightly on a mobile device.

# Transactions

## Mobile Deposit

You no longer need to visit a branch to deposit a check. By using the Mobile Deposit feature, you can upload images of the front and back of a check to deposit it into your ONB Bank account.

The first screenshot shows the 'Mobile Deposit' screen with a blue header bar containing a menu icon, the text 'Mobile Deposit', and a user profile icon. Below the header is a large blue button with white text that says 'Deposit A Check' and a right-pointing arrow. A red circle with the number 1 is placed to the left of this button.

The second screenshot shows the 'Create Deposit' screen with a blue header bar containing a back arrow, the text 'Create Deposit', and a user profile icon. Below the header are five input fields, each with a radio button icon on the left and a right-pointing arrow on the right. The fields are labeled 'Deposit to', 'Amount', 'Check Front', and 'Check Back'. A red circle with the number 2 is to the left of the 'Deposit to' field, a red circle with the number 3 is to the left of the 'Amount' field, a red circle with the number 4 is to the left of the 'Check Front' field, and a red circle with the number 5 is to the left of the 'Check Back' field. At the bottom of the screen is a large blue button with white text that says 'Submit'. A red circle with the number 6 is placed to the right of this button.

In the **Sidebar Menu**, click **Mobile Deposit**.

1. Click the **Deposit A Check** button.
2. Select an account using the “Deposit To” drop-down.
3. Enter the amount of the deposit.
4. Properly endorse your check and upload an images of the front and back.
5. Click the **Submit** button when you are finished.



**Mobile Deposit Disclosures** Please sign your check and include “via Mobile Deposit at ONB Bank” below your signature. All parties must endorse the check. Retain check for 45 days, then shred. Any deposits received after 3:00pm CST will be reviewed the next business day. All deposits are subject to review and may take 2-5 business days to credit your account. All deposits must be only 1 check per deposit. There is a single deposit limit of \$2,000.00 a daily limit of \$5,000.00 and a monthly limit of \$10,000.00.



# Viewing Check Deposit History

You can view all the checks you deposited into your ONB Bank account all in one convenient place. By viewing your Mobile Deposit history, you can also view the status of your deposits.

Date	Account	Status	Amount
10/17/2017	Savings_Option_Agg (....1502)	Accepted, Your check has been accepted and processed. (16040)	\$1.00
09/27/2017	Savings_Option_Agg (....1502)	Accepted, Your check has been accepted and processed. (15827)	\$1.00

2

Summary

Amount

\$1.00

Account To

(....1502)

Date


10/17/2017

Status

Accepted, Your check has been accepted and processed. (16040)

Back

In the **Sidebar Menu**, click **Mobile Deposit**.

1. Click the  icon and select "Details" (Desktop) or "View Details" (Mobile) from the drop-down.
2. View information about your deposit.

# Transactions

## Loan Payments & Transfers

When you need to make a one-time or recurring payment to an ONB Bank loan or transfer from a line of credit, you can use the Loan Payments & Transfers feature.

### Initiating a Transaction

1

Transfer Funds

DATE	FROM	TO	DESCRIPTION	AMOUNT
------	------	----	-------------	--------

2

Create Transfer

Load from Template (Optional)

Select...

3

Transfer From

☒ BUSINESS INTEREST CHECKING (...191696)

Transfer To

☒ Geneva Ct Mortgage (...541333)

4

Send Date

☒ 11-19-2020

5

Transfer Type

☒ Regular

6

Amount

☐ \$0.00

7

Memo

☐ Memo

Summary

From Account  
BUSINESS INTEREST CHECKING  
(...191696)

To Account  
Geneva Ct Mortgage (...541333)

Send Date  
11-19-2020

Frequency  
Daily

Recurrence  
Until: 11-20-2020

Transfer Type  
Regular

In the **Sidebar Menu**, click **Loan Payment**.

1. Click the **Transfer Funds** tab.
2. (Optional) Use the drop-down to select a previously created template.
3. Select the accounts to transfer funds between using the "From" and "To" drop-downs.
4. Enter the date to send the transaction.
5. Use the drop-down menu to select a transfer type.
6. Enter the amount to transfer.
7. Enter a memo.


The image shows a form for setting up a recurring transfer. It has three input fields on the left and two buttons at the bottom. Red circles with numbers point to specific elements: 8 points to the 'Frequency' dropdown (set to 'Daily'), 9a points to the 'Recurrence' dropdown (set to 'Until But Not After Date'), 9b points to the 'End Date' field (set to '11-20-2020'), and 10 points to the 'Submit' button. The 'Cancel' button is on a dark background, while the 'Submit' button is on a light gray background.

8	Frequency Daily	
9a	Recurrence Until But Not After Date	
9b	End Date 11-20-2020	
	Cancel	10 Submit


8. Select a frequency using the drop-down. Frequency options include: One-time, Weekly, Every two weeks, Monthly, Every three months and Annually.
9. For a recurring transfer:
  - a. Choose how long the transfer should occur.
    - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
    - **Until But Not AfterDate:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.
  - b. Enter an end date or total number of transfers, if necessary.
10. Click the **Submit** button when you are finished.

## Managing Loan Payments and Transfers

When you need to make changes to a loan transfer, you can view and manage all transfers through the Loan Transfers page.

	Date	From	To	Description	Amount	
Pending						
	02-14-2018	Checking Premium (....0483)	Checking (....0012)	Testing Scheduled to be executed	\$12.34	<div><div>1</div><div>⋮</div><div>2a View Details</div><div>2b Edit</div><div>2c Cancel Transfer</div></div>

In the **Sidebar Menu**, click **Loan Payments & Transfers**.

1. Click the  icon.
2. From the drop-down menu, you have a few options:
  - a. Click “View Details” to view additional information about a specific transfer.
  - b. Click “Edit” to edit the transfer.
  - c. Click “Cancel Transfer” to delete the transfer.

# Bill Pay

## Bill Pay Overview

Pay Bills with ONB Bank allows you to stay on top of your monthly finances. Having your bills linked to your bank account enables you to electronically write checks and send payments all in one place.

### Creating a Payee

The person or company to whom you are sending funds to is known as the payee. A payee can be almost any company or person such as a department store, cable TV provider or even a relative. It may be convenient to set up a payee to receive payments on a regular basis.

The screenshot displays the Bill Pay interface. At the top, a navigation bar includes a search field labeled "I want to...", a button labeled "Add Payee" (highlighted with a red circle and the number 1), and a link to "eBilling". Below this, the main interface is divided into two sections. On the left, the "Recent Payees" section shows a list of payees, including "WASTE" with account number "45678" and a next payment of "\$1 on 10/29". A red circle with the number 1 highlights a "+" button in the bottom right corner of this section. On the right, the "Add Payee" modal window is open, showing a search field labeled "Search by payee name" and a grid of payee logos including Verizon, AT&T, Sprint, Dish, Comcast, DIRECTV, American Express, Geico, and Waste Management. A red circle with the number 2 highlights the "Add Payee" button at the bottom of this modal window.


In the **Sidebar Menu**, click **Pay Bills**.

1. On a desktop computer, click the **Add Payee** button. On a mobile device, click the **+** button and select "Add Payee."
2. Click on one of the preloaded payees, or click the **Add Payee** button to create a new payee.


The screenshot shows a 'Payee Information' form with a dark header. The form contains several input fields: 'Payee Name', 'Payee Address' (with a placeholder 'Enter address' and a menu icon), 'Account Number', and 'Pay From Account' (a dropdown menu with the text 'Please select an account'). Below these is a section for 'More Payee Options (Nickname, email and memo)' with a dropdown arrow. At the bottom right are 'Cancel' and 'Create Payee' buttons. A red circle with the number '3' points to the input fields, and a red circle with the number '4' points to the 'Create Payee' button.


Payee Information

Payee Name

Payee Address  

Account Number

Pay From Account  

More Payee Options (Nickname, email and memo) 

3. Enter the new payee's information and account details. (This will vary by payee.)
4. Click the **Create Payee** button.

# Bill Pay

## Editing a Payee

You can make changes to an existing payee at any time. This is especially beneficial if a payee's account number or contact information changes.

The screenshot shows the Bill Pay interface. At the top, there's a table with columns: Name, Amount, Send On, Est. Delivery, and Recurring. The first row is for 'WASTE MANAGEMENT' with account number '\*45678'. A red circle with the number '1' highlights the payee name. Below the table, there's a 'Notes' field and an 'Edit' button (a red circle with the number '2' highlights it). At the bottom, there's an 'Edit Payee' modal. A red circle with the number '3' highlights the modal. The modal has two sections: 'Payee Information' and 'Payee Address'. The 'Payee Information' section has fields for Name (WASTE MANAGEMENT), Nickname (WASTE), Account Number (12345678), Payee Email, Pay From Account (Interest Checking \*00016), and Notes. The 'Payee Address' section has fields for Zip Code (40290-1054), Address Line 1 (PO BOX 9001054), Address Line 2, City (LOUISVILLE), and State (Kentucky). At the bottom right of the modal are buttons for 'Cancel', 'Delete Payee', and 'Save'.

In the **Sidebar Menu**, click **Pay Bills**.

1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

# Bill Pay

## Deleting a Payee

If a payee is no longer needed, you can permanently delete them. This does not erase data from any existing payments.

The screenshot shows a table of payees with columns: Name, Amount, Send On, Est. Delivery, and Recurring. The first payee is 'WASTE' with account number '\*45678'. A red circle with the number '1' highlights the payee name. Below the name, there is a dropdown menu with 'Interest Checking \*00016' selected. A red circle with the number '2' highlights the 'Edit' button in the dropdown menu. Below the table, a 'Delete Payee' dialog box is shown. It contains the text: 'Are you sure you want to delete your AT&T - \*56789 payee?', 'History for this payee will still be available by searching in the payment history.', and 'Deleting this payee will result in all scheduled payments associated to be cancelled.' At the bottom right of the dialog, there are 'Yes' and 'No' buttons. A red circle with the number '3' highlights the 'Yes' button.

In the **Sidebar Menu**, click **Pay Bills**.

1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select "Delete Payee".
3. Click the **Yes** button.



# Bill Pay

## Schedule Payments

It is easy to pay your bills once you set up payees. To pay a bill, simply find your payee and fill out the payment information beside their name.

### Desktop

**Pay Bills**

Name	Amount	Send On	Est. Delivery	Recurring
<b>DIRECTV CABLE</b> Account: *63219 ⚡ Next payment: \$1 on 10/29	\$ 1.00	12/08/2020	12/10/2020	Off

Delivery Option: Standard Fee: \$0 Earliest Send On: 12/08/2020 Earliest Deliver By: 12/10/2020

**Scheduled Payments**  
Total: \$3.00

- PICTURE PAYMENT  
\$1.00 on 11/27/20 ☎ 5039 🗑
- PICTURE PAYMENT  
\$1.00 on 12/7/20 ☎ 5040 🗑
- PICTURE PAYMENT  
\$1.00 on 12/11/20 ☎ 5041 🗑

**Pay Bills**

Payee	Amount	Send On	Estimated Delivery	Type
CABLE - *63219 Pay From: Premier Checking *00483	\$1.00	12/8/2020	12/10/2020	Electronic
			Standard	
<b>Total</b>	<b>\$1.00</b>			

**Make Changes** **Submit Payments**

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **Pay Bills** using the “I want to” drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button when you are finished.



**Note:** The Send On date is the day the funds will be deducted from your account. The Deliver By date is the estimated delivery date of the payment based on the Send On date.

Mobile

Done

I want to...

Search Payees

Recent Payees

All Payees

WM

WASTE

Account: \*45678 ⚡

Next payment: \$1 on 10/29

Payee Details

WASTE

Account: \*45678

Next payment: \$1.00 on 10/29 ⚡

Edit Payee

Setup Recurring Payment (off)

Pay

Payment Information

Amount

Send On

Est. Delivery

\$ 0.00

10/06/2021

10/07/2021

Notes

Delivery Method

Send Date

Est. Delivery

Standard (Fee: \$0)

10/06/2021

10/07/2021

Payee Information

Name

WASTE

Account

12345678

Address

PO BOX 9001054

LOUISVILLE, KY 40290-1054

Discard Changes

Make Payment

Review Payment

Payee: AT&T

Amount: \$1.00

Date: 11/19/2019

Memo:

Submit Payment

Make Changes

1

2

3

4

In the **Sidebar Menu**, click **Pay Bills**.

1. Click on the bill you would like to pay.
2. Click the **Pay** button.
3. Enter the payment information and click the **Make Payment** button.
4. Click the **Submit Payment** button when you are finished.



**Note:** The Send On date is the day the funds will be deducted from your account. The estimated Delivery Date is the estimated delivery date of the payment based on the Send On date.

# Bill Pay

## Recurring Payments

Our Recurring Payments feature keeps you ahead of your repeating payments. Setting up a recurring payment takes only a few moments and saves you time by not having to reenter a payment each time it is due.

### Desktop

The screenshot displays the Bill Pay interface for setting up a recurring payment. The interface includes a sidebar menu, a main header, and a detailed form for payment setup.

**1** In the sidebar menu, click **Pay Bills**.

**2** Click the **Recurring** button (currently **Off**).

**3** Enter the payment details:

- Payment Amount:** \$ 0.00
- Send On:** 10/19/2021
- Est. Delivery:** 10/19/2021
- Pay From Account:** Interest Checking \*\*\*\*0016

**4** Enter the delivery options:

- Payment Frequency:** Once Every Month
- Non-Business Day Option:** Pay Previous Business Day

**5** Choose when to cancel the schedule:

- ☒ **Until I cancel this schedule**
- ☐ **Until this date:** mm/dd/yyyy
- ☐ **Until:** 0 payments are made

**6** Click the **Save** button.

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Click the **Recurring Payment** from "Off" to "On" button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Enter the payment frequency and the non-business day option.
5. Choose when to cancel the recurring payment.
6. Click the **Save** button when you are finished.
7. Click the **Save Schedule** button.

## Mobile

Done

I want to... Search Payees

Recent Payees All Payees

**1** **WM WASTE**  
Account: \*45678 ⚡  
Next payment: \$1 on 10/29

**Payment Details**

Payment Amount  
\$ 0.00

Send On  
10/6/2021

Est. Delivery  
10/7/2021

**3**

**Payee Details**

**WASTE**  
Account: \*45678  
Next payment: \$1.00 on 10/29 ⚡

Edit Payee

**2** Setup Recurring Payment (off)

Pay

Pay From Account  
Interest Checking \*00016

**4**

**Delivery Options**

Payment Frequency  
Once Every Month

**5**

Non-Business Day Option  
Pay Previous Business Day

**Send Payments**

☒ Until I cancel this schedule

☐ Until this date mm/dd/yyyy

☐ Until 0 payments are made

**6**

Discard Changes **Save** **7**

In the **Sidebar Menu**, click **Pay Bills**.

1. Click on the bill you would like to pay.
2. Click the **Setup Recurring Payment** button.
3. Enter the payment amount and the first payment date.
4. Choose Pay From Account
5. Enter the Payment Frequency and the Non-Business Day Option.
6. Choose when to cancel the recurring payment.
7. Click the **Save** button when you are finished.
8. Click the **Save Schedule** button.

# Bill Pay

## Rush Delivery

A Rush Delivery option is available if you need a payment to process faster than the standard rate. A standard fee may occur.

The screenshot illustrates the process of selecting Rush Delivery for a bill payment. It is divided into five numbered steps:

- Step 1:** Click on "Pay Bills" in the "I want to..." dropdown menu.
- Step 2:** Click on the "Rush" button for the selected bill (DIRECTV CABLE).
- Step 3:** Select a delivery option from the table below:

Delivery Option	Fee	Earliest Send On	Earliest Deliver By
<input type="radio"/> Standard US Mail	\$0	12/27/2017	01/02/2018
<input checked="" type="radio"/> Overnight Mail	\$30	12/27/2017	12/28/2017

- Step 4:** Click on the "Pay Bills" button in the top right corner of the interface.
- Step 5:** Click on the "Submit Payments" button at the bottom right of the "Pay Bills" modal.

The "Pay Bills" modal displays the following information:

Payee	Amount	Send On	Estimated Delivery	Type
CABLE - *63219	\$1.00	12/8/2020	12/10/2020	Electronic
Pay From: Premier Checking *00483				
Total		\$1.00		

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **Pay Bills** using the "I want to" drop-down.
2. Click the **Rush** button.
3. Select a delivery option.
4. Click the **Pay Bills** button.
5. Click the **Submit Payments** button when you are finished.

# Bill Pay

## Editing a Payment

You can edit a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

**1** I want to...  
 Pay Bills  
**View Payments**  
 Pay a Person  
 Transfer Between My Accounts

**2** Scheduled Payments Total: \$0.01  
 TEST PAYEE - 56789 1/10/18 1/10/18 \$0.01 Demand Dep 75... 20000

### Edit Payment

**Payment Information**

Amount: \$ 0.01  
 Send On: 1/5/2018  
 Deliver By: 1/10/2018

Memo:

Delivery Method	Send Date	Estimated Delivery
<input checked="" type="radio"/> Standard US Mail (Fee: \$0)	12/27/2017	01/02/2018
<input type="radio"/> Overnight Mail (Fee: \$30)	12/27/2017	12/28/2017

Confirmation Number: 3694462

**4** Save Cancel Payment Cancel Changes

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **View Payments** using the "I want to" drop-down.
2. Click the icon.
3. Edit the payment information.
4. Click the **Save** button when you are finished.

# Bill Pay

## Deleting a Payment

You can delete a payment even after you schedule it. This convenient feature gives you the freedom to change the way you make your payments.

The screenshot illustrates the process of deleting a payment in three steps:


- Step 1:** Click the "I want to..." dropdown menu in the top navigation bar.
- Step 2:** Click the trash icon in the "View Payments" dropdown menu.
- Step 3:** Click the "Yes" button in the "Cancel Payment" dialog box.

The "Cancel Payment" dialog box displays the following information:

- Payee: AT&T
- Amount: \$35.00
- Date: 5/6/20

The dialog box also includes a confirmation question: "Are you sure you want to cancel this payment?" and buttons for "Yes" and "No".

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **View Payments** using the "I want to" drop-down.
2. Click the .
3. Click the **Yes** button when you are finished.

# Bill Pay

## Pay a Person

Send money to family and friends anywhere! Person-to-person payments are a digital cash alternative that makes sending and receiving money as easy as emailing and texting.

The screenshot illustrates the 'Pay a Person' workflow in a digital bill pay system. It is divided into two main sections: a sidebar menu on the left and a main content area on the right.

**Left Section (Sidebar Menu):**

- 1** Points to the "I want to..." dropdown menu.
- The dropdown menu contains four options: "Pay Bills", "View Payments", "Pay a Person", and "Transfer Between My Accounts".
- 3** Points to the "Pay a Person" option, which is highlighted with a red circle.

**Right Section (Main Content Area):**

- 2** Points to the "Amount to Transfer:" field, which displays "\$0.00". Below the field is the text "Click above to change amount".
- 3** Points to the "From Account" and "To Account" dropdown menus, both labeled "Select Account".
- 4a** Points to the "To whom do you want to send money?" section, which includes:
  - A text input field for "Name or Nickname".
  - A text input field for "What is their email or mobile phone number?".
- 4b** Points to the "Send a message with your payment (Optional)" section, which includes a text input field containing "Dinner, Rent, Etc.".
- 4c** Points to the "Continue to the next step" button.

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **Pay a Person** using the "I want to" drop-down.
2. Enter the amount to send.
3. Select the from and to accounts using the drop-downs.
4. Create a recipient:
  - a. Enter the recipient's name, email address or mobile phone number.
  - b. (Optional) Enter a message to send with your payment.
  - c. Click the **Continue to the next step** button.



**Create A Secret Word**

Please create a unique secret word for Erica.

Please provide a secret word

Use a **single word with no spaces** that is **5-15 characters** using only **A-Z, a-z, 0-9** or **!**

Create Secret Word & Continue

What is this and why do I need it?  
Cancel Current Payment

**Authenticate User**

Select a method below to determine how you will receive the authentication code.

Send authentication code by email

Send authentication code by text  
XXX-9335

Send authentication code by phone call  
XXX-9335

**Authenticate User**

We have sent the authentication code to:

Please Enter the 4 digit authentication code

0 0 0 0

Authenticate User & Send Money

Send A New Authentication Code

**Secret Word Reminder**

**Don't Forget To Send The Secret Word**

Please take a moment to send Brandon Adams the unique secret word you created.

Secret word for this recipient is:

Test1  
Tap to copy secret word

Continue

☐ Shut off this reminder notification

5. Create a secret word and click the **Create Secret Word & Continue** button.
6. Select an authentication code delivery method.
7. Enter the four digit authentication code and click the **Authenticate User & Send Money** button.
8. Copy the secret word and send it to the recipient. Click the **Continue** button when you are finished. A summary screen will appear.



**Note:** The secret word is a unique word that you create for each recipient. They then will use that secret word to collect the money that you send them. Secret words are not case sensitive.

# Bill Pay

## Transfer Between My Accounts

### Adding an External Account

Your private accounts at other financial institutions can be linked to online banking with ONB Bank, so you can transfer money between two banks without ever leaving home! When you add another account, you are asked to verify your ownership of that account by confirming two small deposits ONB Bank makes into the external account.

The screenshot shows the Bill Pay interface. On the left, a sidebar menu is open, and the 'Transfer Between My Accounts' option is highlighted. In the main area, the 'Accounts' tab is selected. A '+' icon is clicked to add a new account, leading to the 'Account Information' form. The form contains fields for the account name, nickname, routing number, account number, and account type (Checking or Savings). The 'Add Account' button is at the bottom of the form.

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Click the **Accounts** tab.
3. Click the **+** icon to add an account.
4. Enter a name and nickname for the account.
5. Enter the routing number and account number.
6. Choose an account type.
7. Click the **Add Account** button.



**Note:** In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the **Accounts** tab to verify the account.

## Verifying an External Account

As soon as ONB Bank makes two small deposits of less than a dollar into your external account, you are asked to verify those amounts within Online Banking. Once they are confirmed, you can begin transferring money to the outside account.

The screenshots illustrate the steps for verifying an external account in the ONB Bank online banking interface:

- Step 1:** In the top navigation bar, click the "I want to..." dropdown menu and select "Transfer Between My Accounts".
- Step 2:** Click the "Accounts" tab in the "New Transfer" section.
- Step 3:** Under "External Accounts", click the "Verify" link next to the "Checking Account - \*61809".
- Step 4:** Enter the deposit amounts for "Deposit One" and "Deposit Two" (both shown as \$ 0.00).
- Step 5:** Click the "Verify" button to confirm the deposits.
- Step 6:** A confirmation message "Test" appears, stating "This account has been successfully verified." and displaying account details.

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the "Verify" link.
4. Enter the deposit amounts.
5. Click the **Verify** button.
6. A confirmation message will appear.

## Transferring Money

Easily make transfers between your accounts. These transactions go through automatically, so your money is always where you need it to be.

The screenshot displays the Bill Pay interface. At the top, a horizontal bar contains a dropdown menu labeled "I want to..." (callout 1), a button labeled "Add Payee", and a search bar labeled "Search Payees". The dropdown menu is open, showing options: "Pay Bills", "Pay with Picture", "View Payments", "Pay a Person", and "Transfer Between My Accounts" (callout 2). Below this, the "New Transfer" section is active, showing a form with the following elements: a "Amount to Transfer:" field with a value of "\$0.00" (callout 3), a "From Account" dropdown menu (callout 4), a "To Account" dropdown menu (callout 5), a "Note" text field, and a "Transfer Money" button. At the bottom of the form, there is a link "I Already Have An Authentication Code" and a "Cancel Current Transfer" link.

In the **Sidebar Menu**, click **Pay Bills**.

1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Enter an amount.
3. Use the drop-downs to select a "From" and "To" account.
4. (Optional) Enter a note.
5. Click the **Transfer Money** button.

# Services

## Statement Delivery

You can change how you receive your monthly statements for your primary account. Paper statements are physically delivered to you in the mail, while eStatements are sent via email in a PDF form.

The screenshot illustrates the 'Statement Delivery' process in four numbered steps:

- Step 1:** A modal window titled 'Delivery Preferences' is shown. It contains a list of accounts: 'Spending Account (...11)' and 'Vacation Savings (...22)', each with a right-pointing chevron. A red circle with the number '1' points to the 'Delivery Preferences' button at the top.
- Step 2:** The 'Apply Statement Preferences to:' section is highlighted. It features a 'Select:' dropdown menu. A red circle with the number '2' points to this section.
- Step 3:** The 'Statement Preference e-Statements' section is shown. It includes a 'Notification Email (if electronic)' field with a red circle and the number '3' pointing to it.
- Step 4:** The 'Submit' button is highlighted. A red circle with the number '4' points to it.

At the bottom of the form, there are 'Next' and 'Back' buttons in a grey bar, and a 'Submit' button in a dark grey bar.

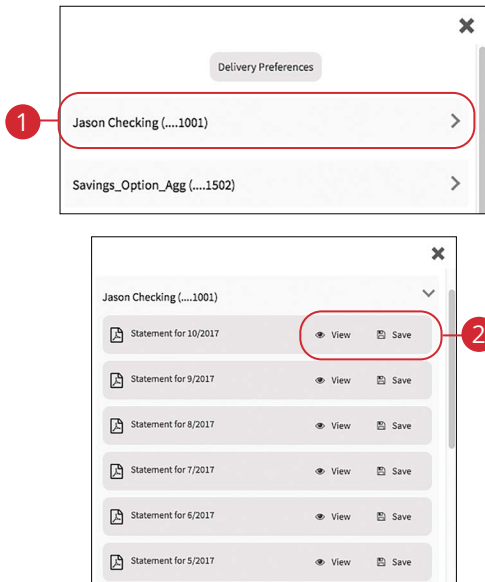
In the **Sidebar Menu**, click **E-Statements**.

1. Click the **Delivery Preferences** button.
2. Select an account to apply statement preferences to and click the **Next** button.
3. Add or change your email address.
4. Click the **Submit** button when you are finished.

# Settings

## Statements

The Statements feature is a great virtual filing system for your bank statements, saving paper and space in your home or office. By storing your statements electronically, your account information is always readily available when you need it.



In the **Sidebar Menu**, click **E-Statements**.

1. Select an account.
2. Click either the **View** or **Save** button to view or save the statement.

# Settings

## Profile

It is important to maintain current contact information on your account. You can do this by updating your profile.

The screenshot shows a 'Change of Information' form. A red circle with the number '1' is positioned above the form fields, which are enclosed in a red rounded rectangle. The fields are: Email (luke.slyvester@matl.usci.com), Cell Phone ((202) 796-0000), Home Phone ((202) 796-0000), and Street Address (16, 2200 RESEARCH BLVD #200). At the bottom, there are two buttons: 'Cancel' and 'Submit'. A red circle with the number '2' is placed over the 'Submit' button.

In the  drop-down at the top-right corner of the page, click **Profile**.

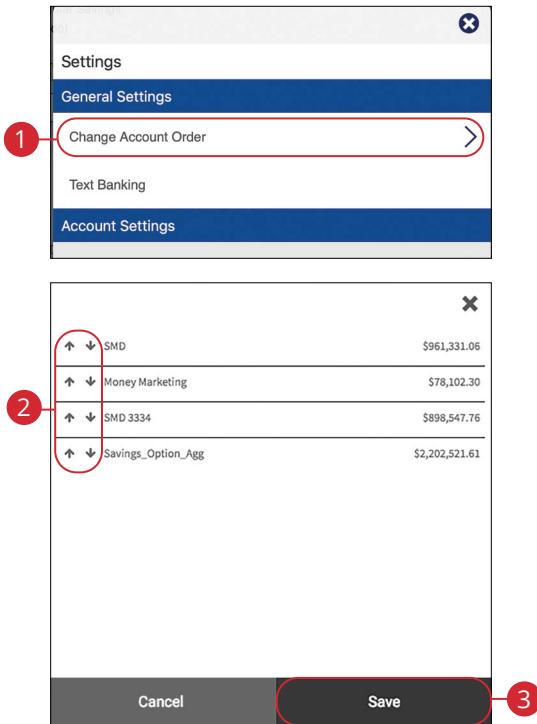
1. Update your contact information in the provided fields.
2. Click the **Submit** button when you are finished making changes.


# Settings

## Settings

### Changing Account Order

The Home page and your accounts should appear in a way that is fitting for you. The order in which your accounts appear on the Home page can be changed in Settings to suit your needs and preferences.



In the  drop-down at the top right corner of the page, click **Settings**.

1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order of your accounts.
3. Click the **Save** button when you are finished.



# Settings

## Text Enrollment

Text Banking allows you to manage your accounts while on the go. Once enrolled, you can check balances, review account history and transfer funds from your Online Banking account using any text-enabled device.

### Desktop

Settings

General Settings

Change Account Order >

Start Screen

Language English

1 Text Banking

Text Banking

Click pencil to add primary phone

Click pencil to add secondary phone

Primary Account: (required)

From Account: (optional)

Savings ....5936

PER CREDIT

CARD CONVERSION TECH

USE TO ADD TO YOUR TEXT MESSAGES

Save Account Order

( ) - - -

Primary Account: (required)

SMD 3334 (...2003)

SMD 3334 (...2003) \$898,547.76

Savings\_Option\_Agg (...1502) \$2,202,521.61

From Account: (optional)

SMD 3334 (...2003) \$898,547.76

Savings\_Option\_Agg (...1502) \$2,202,521.61

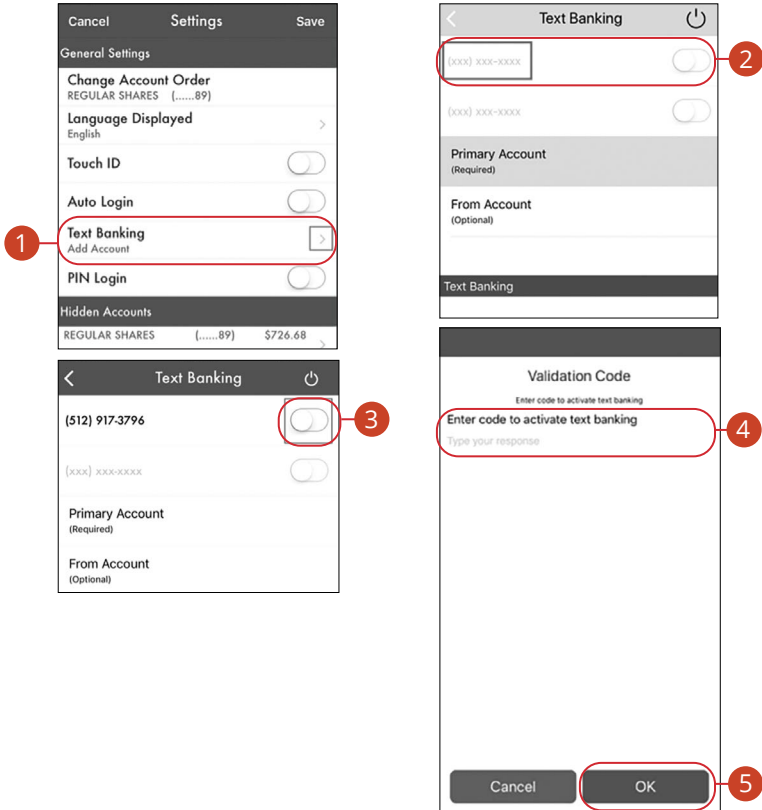
In the drop-down at the top-right corner of the page, click **Settings**.

1. Click the **Text Banking** button.
2. Click the icon to enter your SMS text number, then click the icon to save your number.
3. Click the icon to select a primary account to enroll in Text Banking.
4. (Optional) To receive transfer alerts, click the icon to select a From Account.
5. Click the **Save Account Order** button when you are finished.



**Note:** Once you sign up for Text Banking, you will receive a text confirmation.

## Mobile



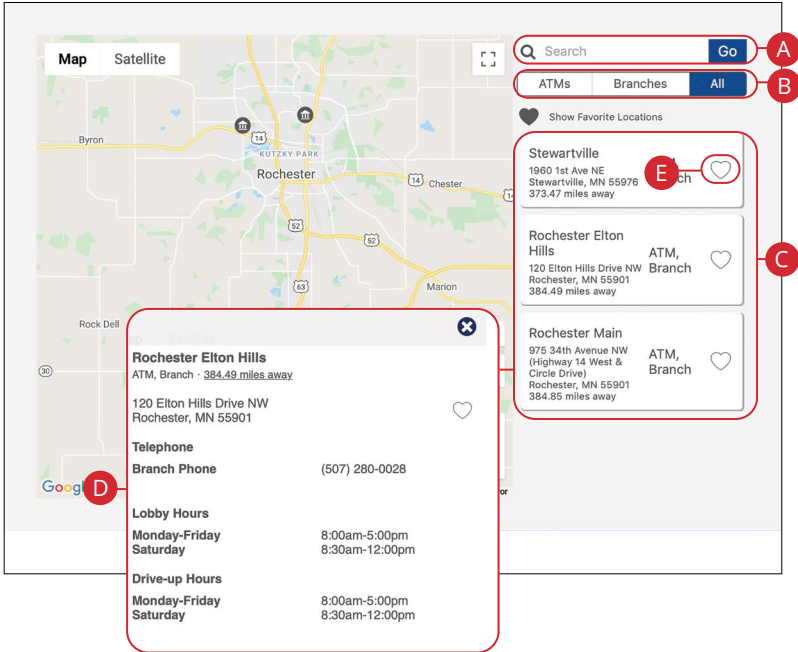
In the drop-down at the top right corner of the screen, click **Settings**.

1. Click the **Text Banking** button.
2. Enter the phone number you want Text Banking Alerts to be sent to.
3. Toggle the switch next to the phone number to enable Text Banking.
4. Enter the validation code that was texted to you.
5. Click the **OK** button.

# Locations (Desktop)

## Branches and ATMs

If you need to locate a ONB Bank branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



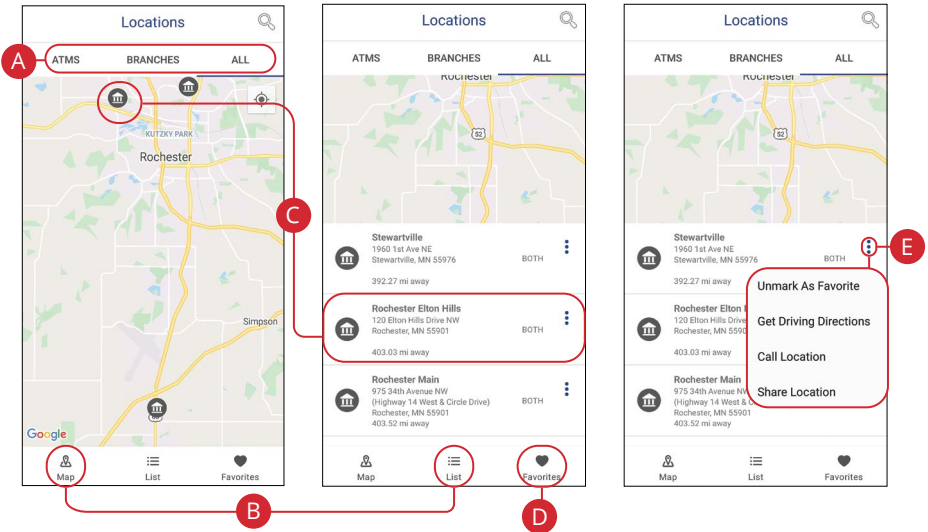
In the drop-down at the top right corner of the page, click **Locate Us**.


- A. The search bar allows you to find locations within a specific location.
- B. You can locate an <<Name>> branch or ATM by checking the appropriate box.
- C. Details about branches or ATMs are displayed on the right side of the page.
- D. Click on a branch to view additional information.
- E. Click the icon to save a location as a favorite.





# Locations (Android)

## Branches and ATMs

If you need to locate an ONB Bank branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



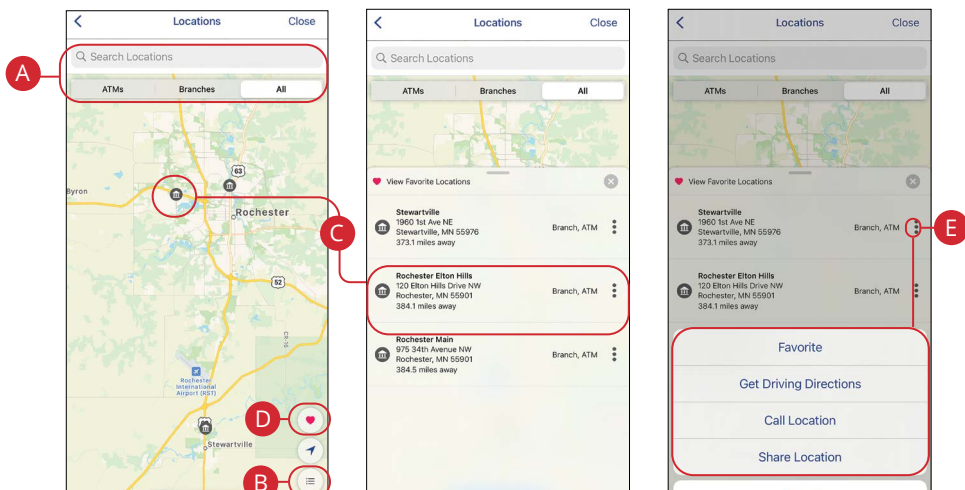
In the  drop-down at the top right corner of the screen, click **Locations**.


- A.** The search bar allows you to find branch and ATM locations.
- B.** Click on the  icon or the  icon to view the locations on a map or as a list.
- C.** Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- D.** Click on the  icon to view you favorite locations.
- E.** Click the  icon to view additional options, such as Unmark As Favorites, Get Driving Directions, Call Location and Share Location.




# Locations (Apple)

## Branches and ATMs

If you need to locate an ONB Bank branch or ATM, we can help you find locations nearest you. If your device's location services feature is turned off or your location is unavailable, a general list of branches appears.



In the  drop-down at the top right corner of the screen, click **Locations**.

- The search bar allows you to find branch and ATM locations.
- Click on the  icon to view the locations as a list.
- Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.
- Click on the  icon to view you favorite locations.
- Click the  icon to view additional options, such as Favorite, Get Driving Directions, Call Location and Share Location.

# Contact Us

## Important Phone Numbers

You can contact <<Name>> about a lost or stolen card, or about any other issue you may have. Our important phone numbers are listed on our Contact Us page.

Contact Us

**Rochester Main**

507-280-0621

**Rochester Elton Hills**

507-280-0028

**Stewartville**

507-504-1060

**Debit Card Shazam Easy PIN**

800-717-4923

**Debit Card Shazam Dispute Services**

833-288-1126

**Debit Card Shazam Lost/Stolen (HOT CARD)**

800-383-8000

**Debit Card Shazam Fraud (24/7)**

855-219-5399

**Customer Service**

better\_service@bankononb.com

In the drop-down at the top right corner of the page, click **Contact Us**.



## MAIN OFFICE

975 34th Ave NW Ste 101  
Rochester, MN 55901  
507.280.0621

### Monday-Friday

**Lobby:** 8:00am-5:00pm

**Drive-up:** 8:00am-5:00pm

**Saturday until Dec. 4, 2021**

**Lobby & Drive-up:** CLOSED

**Starting Dec. 4, 2021**

**Drive-up:** 8:30am-noon

**Lobby:** By appointment only

## ELTON HILLS OFFICE

120 Elton Hills Drive NW  
Rochester, MN 55901  
507.280.0028

### Monday-Friday

**Lobby:** 8:00am-5:00pm

**Drive-up:** 8:00am-5:00pm

**Saturday until Dec. 4, 2021**

**Lobby & Drive-up:** 8:30am-noon

**Starting Dec. 4, 2021**

**Lobby & Drive up:** CLOSED

## STEWARTVILLE OFFICE

1960 1st Ave NE  
Stewartville, MN 55976  
507.504.1060

### Monday-Friday

**Lobby:** 8:00am-5:00pm

**Drive-up:** 8:00am-5:00pm

### Saturday

**Lobby & Drive-up:** 8:30am-noon

bankon**ONB**.com

