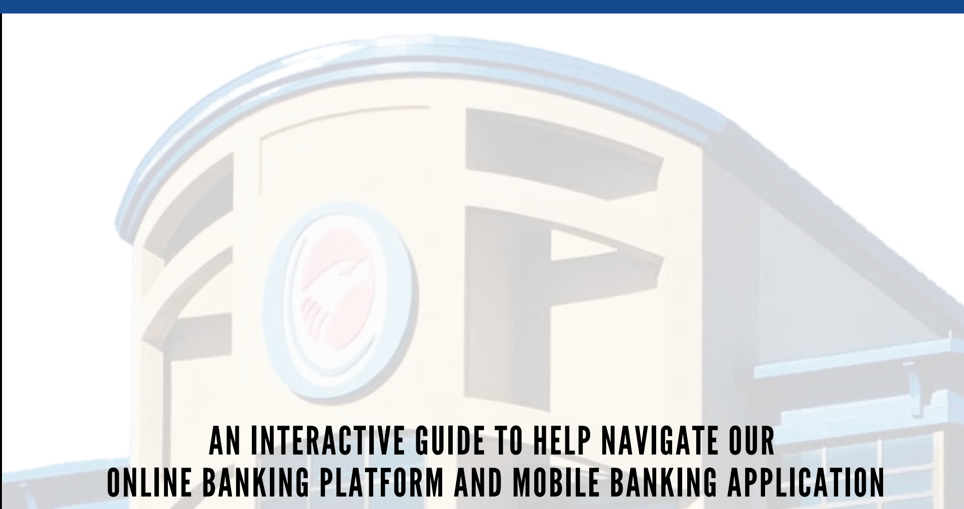
ONLINE & MOBILE BANKING USER GUIDE



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

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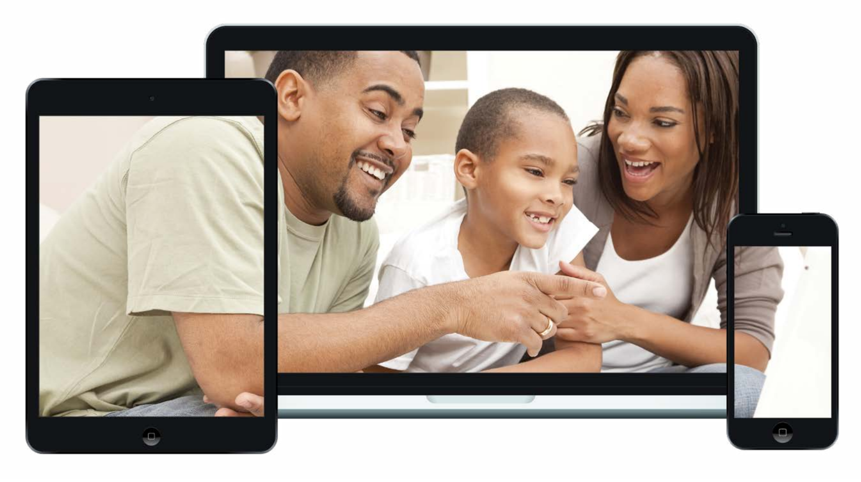
Getting Started

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, 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.

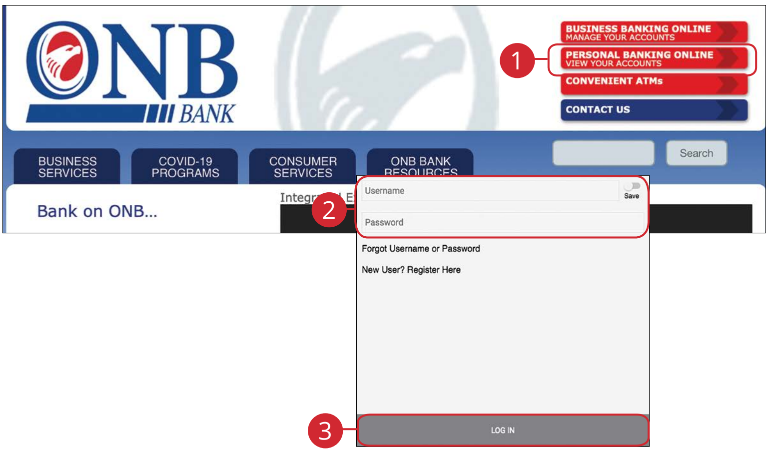
5. Create your username and click the **Continue** button.
6. Create a new password based on our password requirements, and click the **Submit** button when you are finished.

Getting Started

Logging In After Enrollment

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

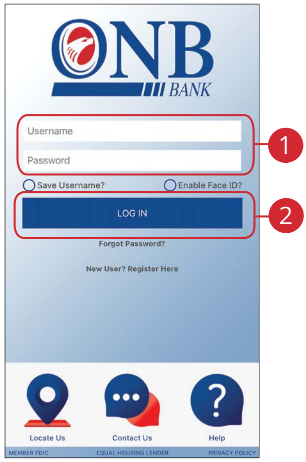
Desktop



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

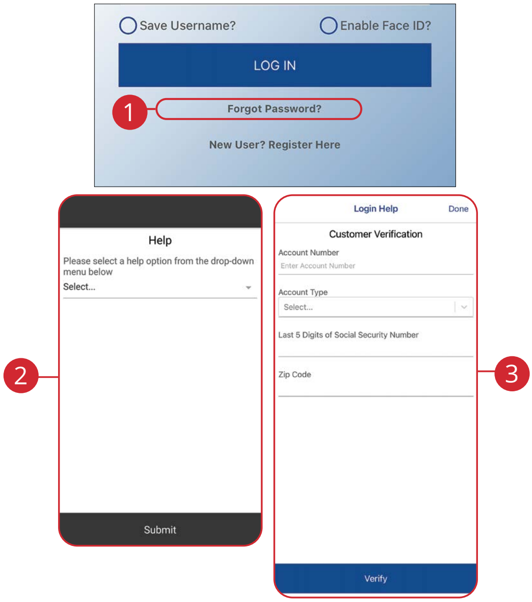
For your security, you should always log off when you finish your Online Banking session. You may also be logged out due to inactivity.

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!

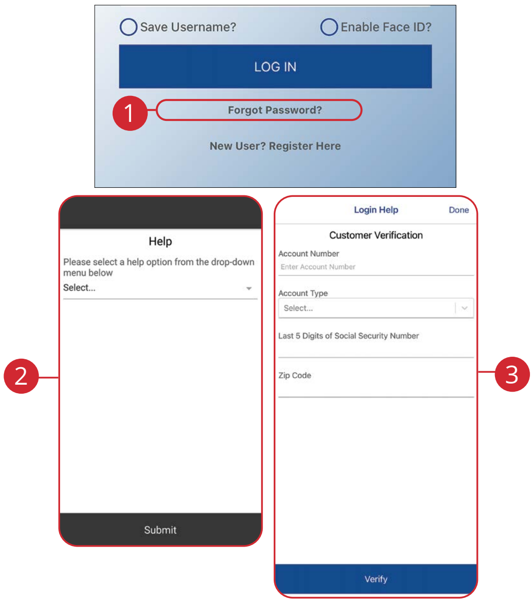


1. Click the “Forgot Password” link.
2. Select “Forgot Username” using the drop-down and click the **Submit** button.
3. Fill out the Customer Verification Form with the required information, and click the **Verify** button.

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.

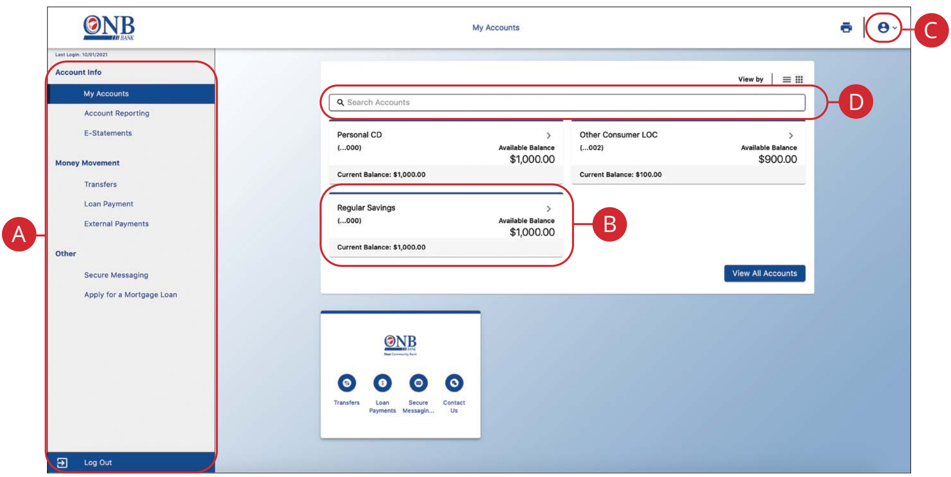
Note: If you lock yourself out with too many invalid login attempts, you can reset your password after completing the required verification steps. You will not be able to change your password if your account has been locked by ONB Bank. Please contact ONB Bank 507-280-0621 during business hours for information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

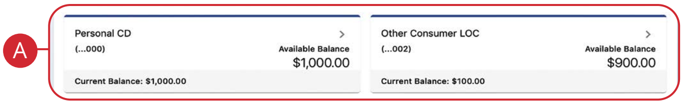
B. Your ONB Bank accounts are displayed in an account tile with their balances. When you click an account tile, you will be taken to a list of recent transactions.

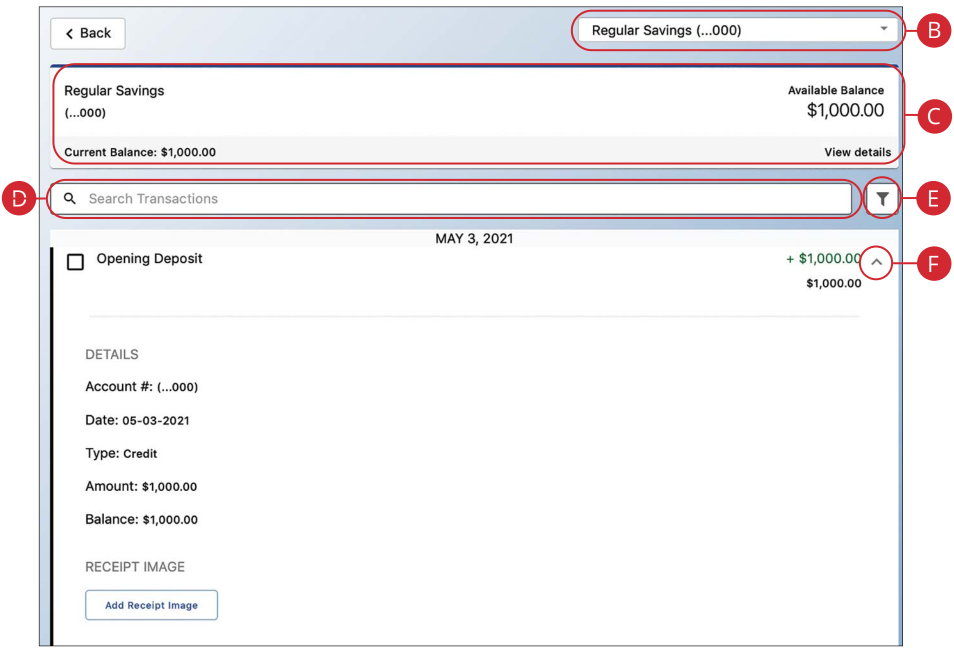
C. The icon located in the top right corner of the page allows you to access account settings, locations, contact details, social buttons, alerts and more.

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.

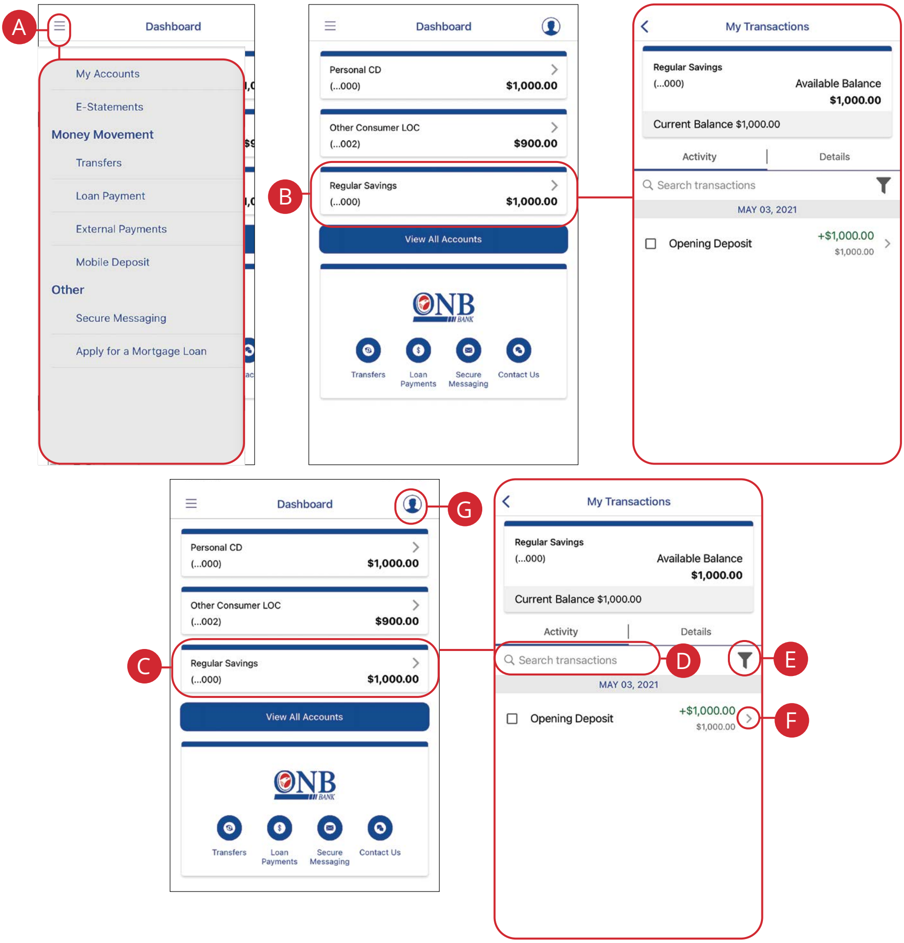
C. The current and available balances of that account are displayed at the top of the page. **Current Balance** (also known as Ledger Balance) is your beginning of day balance. The **Available Balance** is the beginning of the day balance plus or minus any of that day’s credits or debits. Click on the “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.

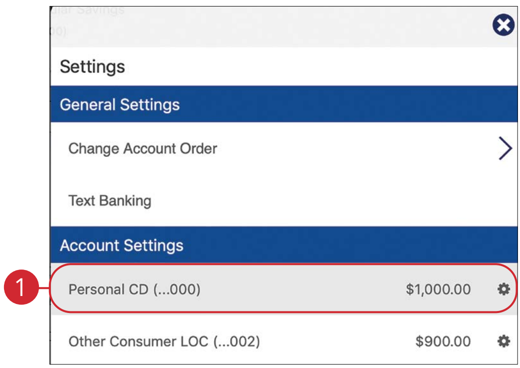
G. The icon located in the top right corner of the screen allows you to access account preferences, update your contact information, setup and manage alerts, and more.

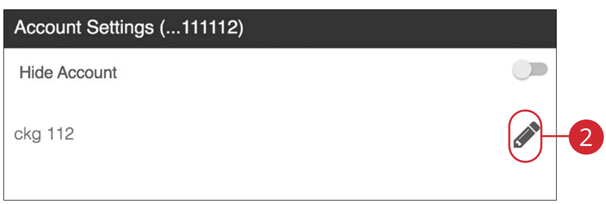
Accounts Page

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

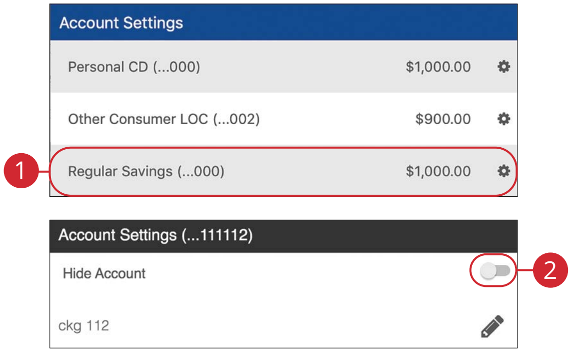




In the menu at the top right corner of the page, click **Settings**.

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.

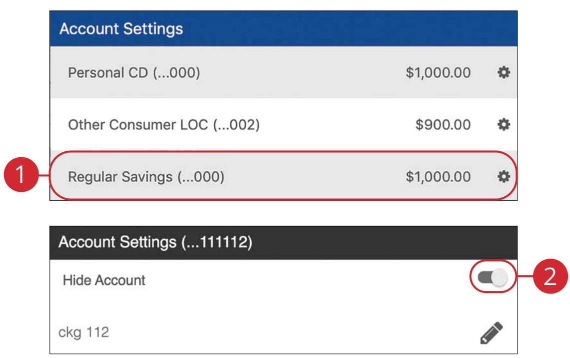
Hide Account



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**.

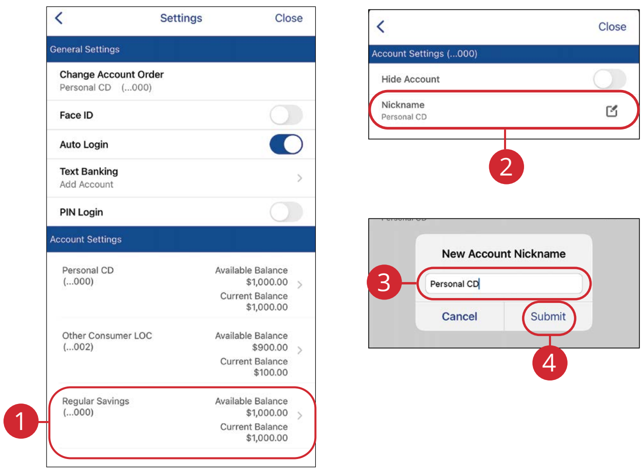
1. Under **Account Settings**, select the account you wish to unhide.
2. Toggle the switch next to “Unhide Account.”

Accounts Page

Mobile Account Preferences

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

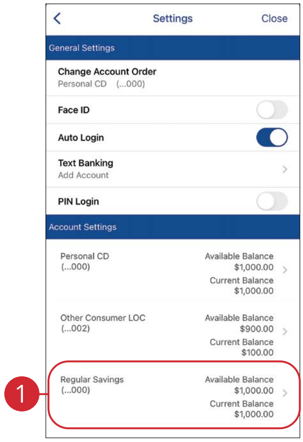
Edit Nickname

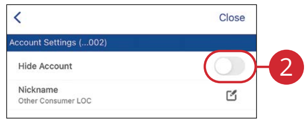


In the drop-down at the top right corner of the screen, click **Settings**.

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



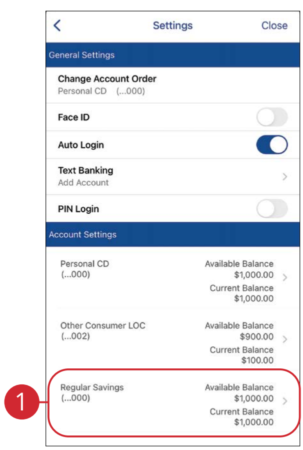


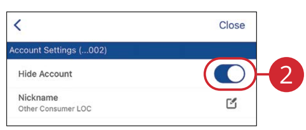
In the drop-down at the top right corner of the screen, click **Settings**.

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.

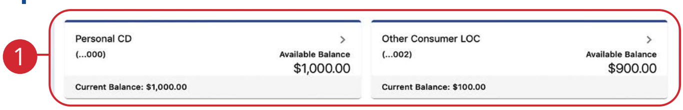
2. Toggle the switch next to "Unhide Account."

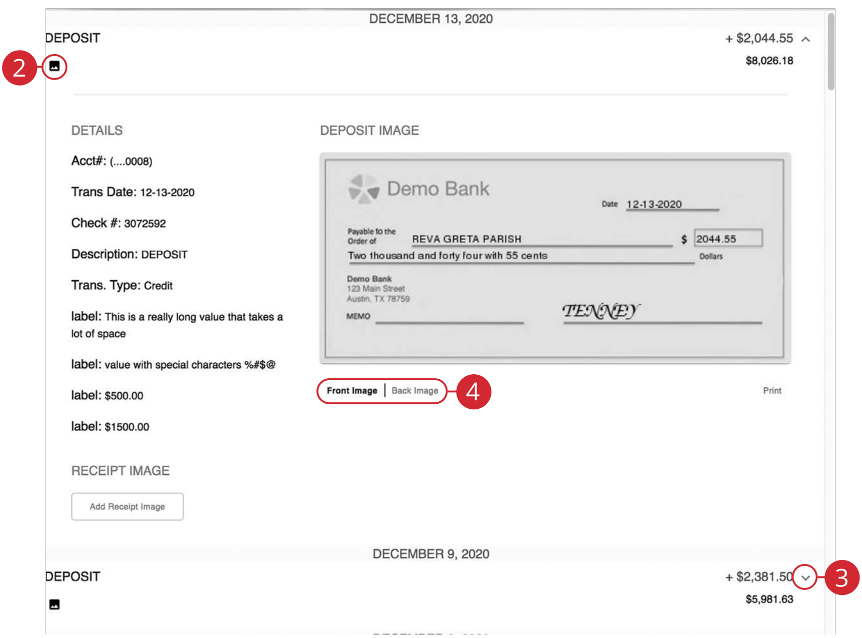
Accounts Page

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

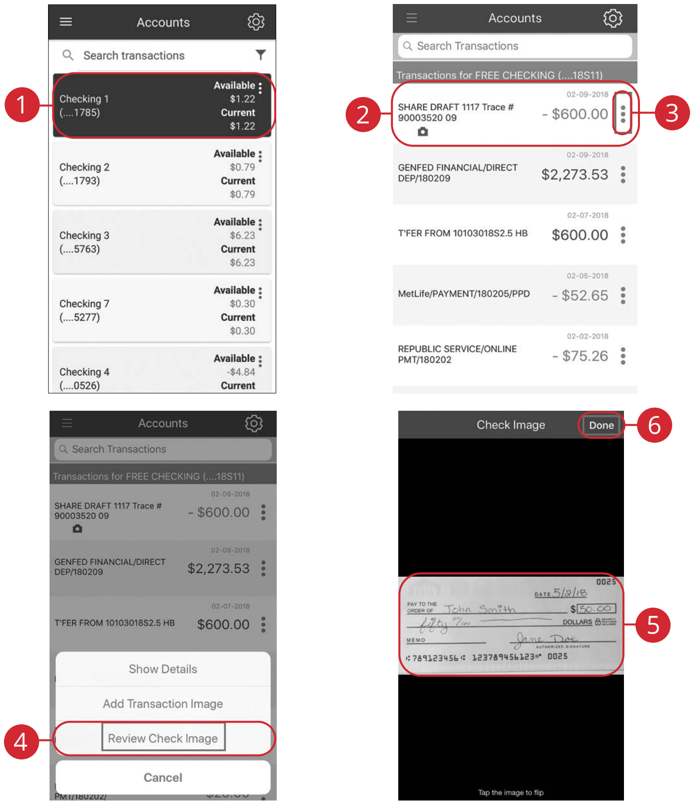




In the **Sidebar Menu**, click **My Accounts**.

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**.

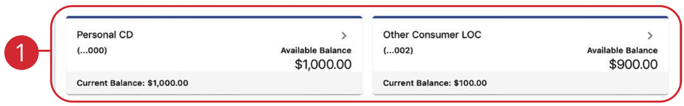
1. Click on an account.
2. Scroll through the list of transactions and look for the icon. The icon indicates that there is a transaction image to view.
3. Click the icon.
4. Click the **Review Check Image** button.
5. Click on the image to view the opposite side of the check.
6. Click the **Done** button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

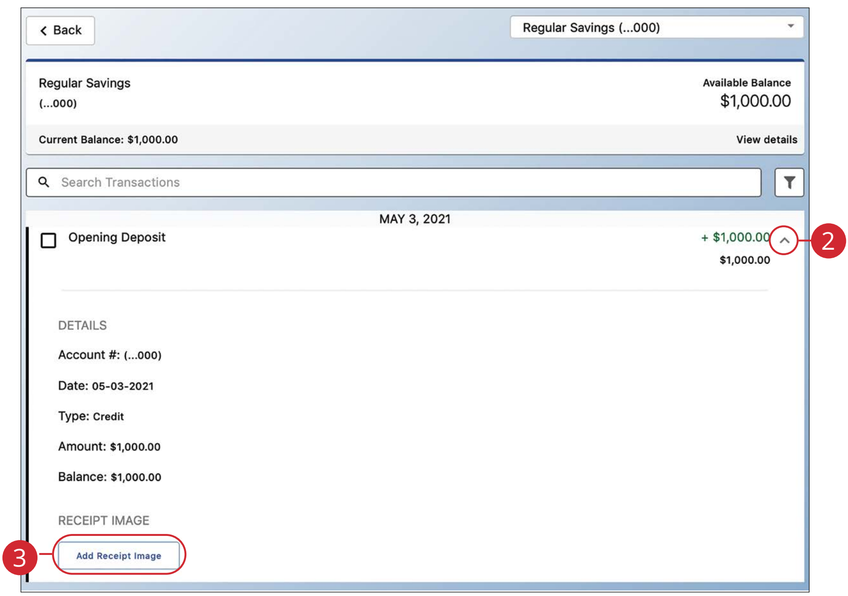
Accounts Page

Attaching an Image to a Transaction

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

Desktop

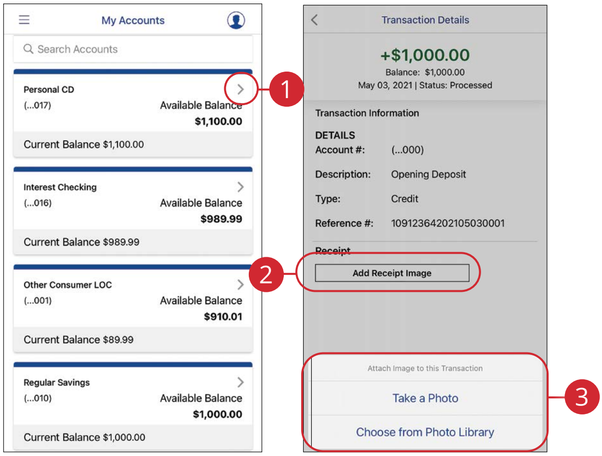




In the **Sidebar Menu**, click **My Accounts**.

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.

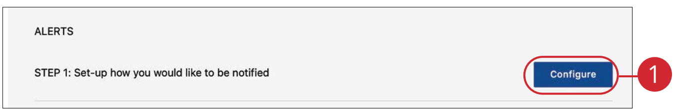
Security

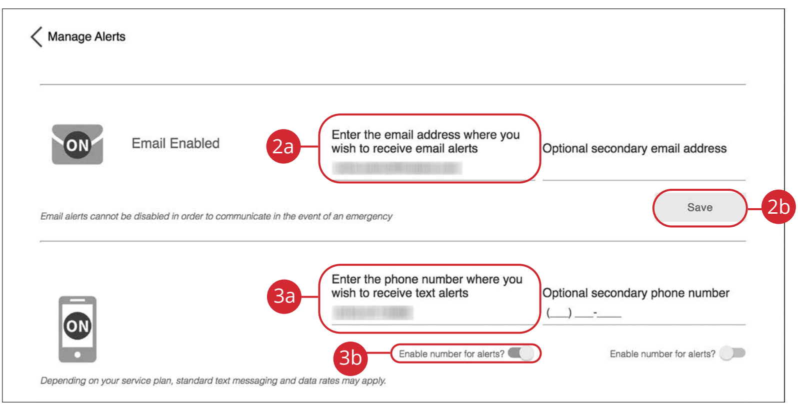
Alerts Overview

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.

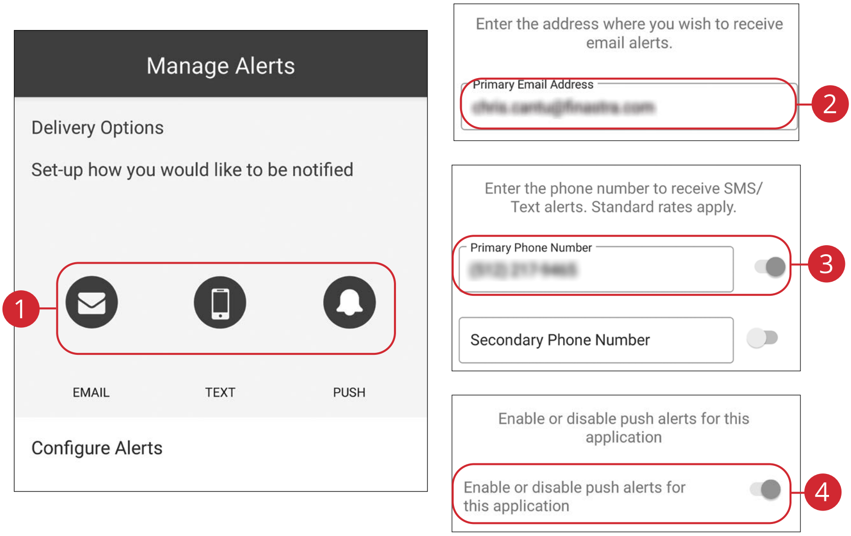




In the at the top right corner of the page, click **Alerts**.

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 he validation code.

Mobile Delivery Preferences



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.

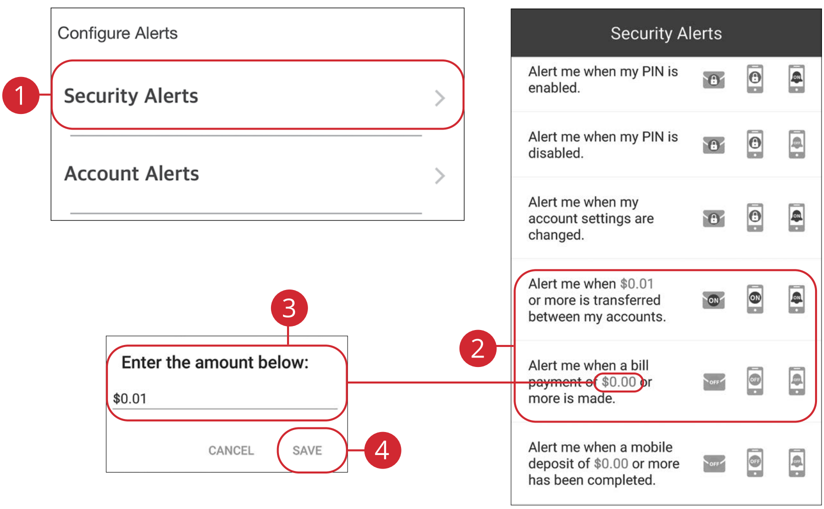
4. For push alerts, use the toggle to enable or disable push alerts.

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.



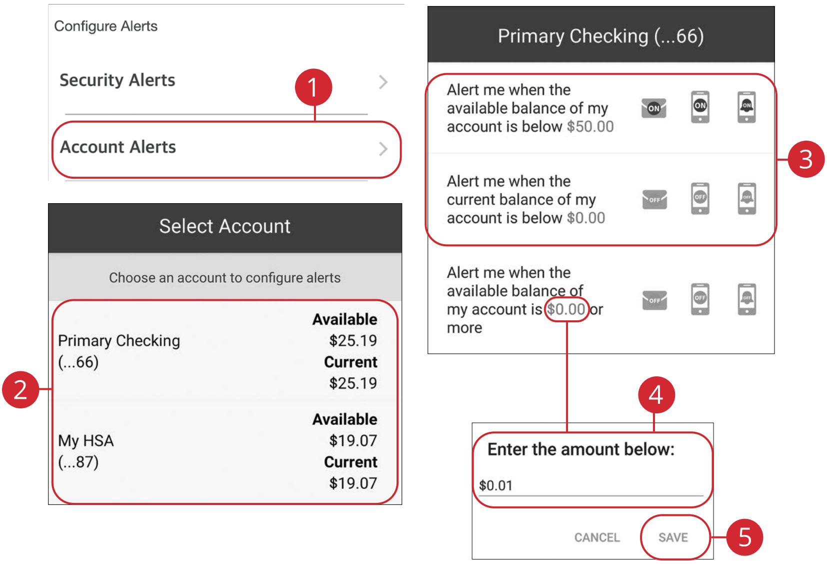
In the drop-down at the top right of the page, click **Alerts**.

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.



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

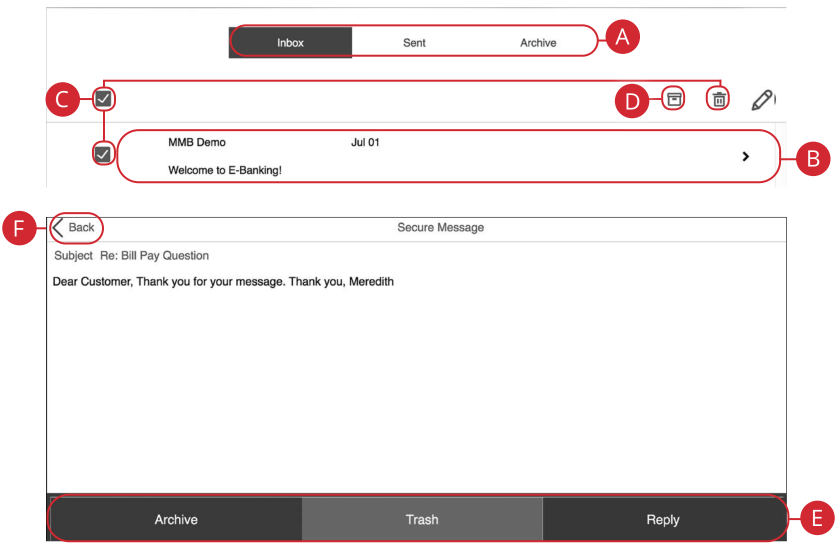
1. Select the **Account Alerts** button.
2. Use the drop-down to choose an account.
3. Enable and disable alerts:
    a. Click the , or icon to disable an alert.
    b. Click the , or icon to enable an alert.
4. Enter a dollar amount, if required.
5. Click the **Save** button.

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.

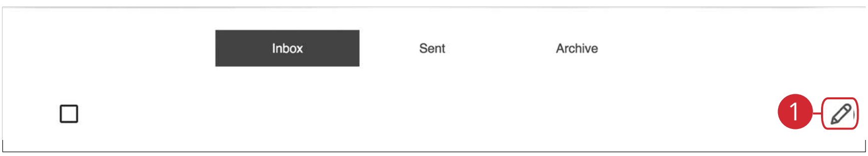
E. Archive an opened message by clicking the **Archive** button, delete by clicking the **Trash** button or reply by clicking the **Reply** button.

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

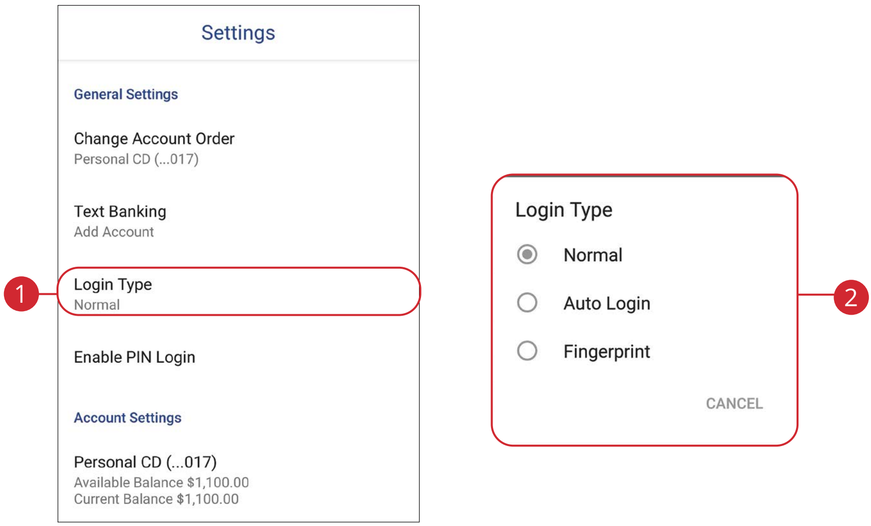
Mobile Security

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.



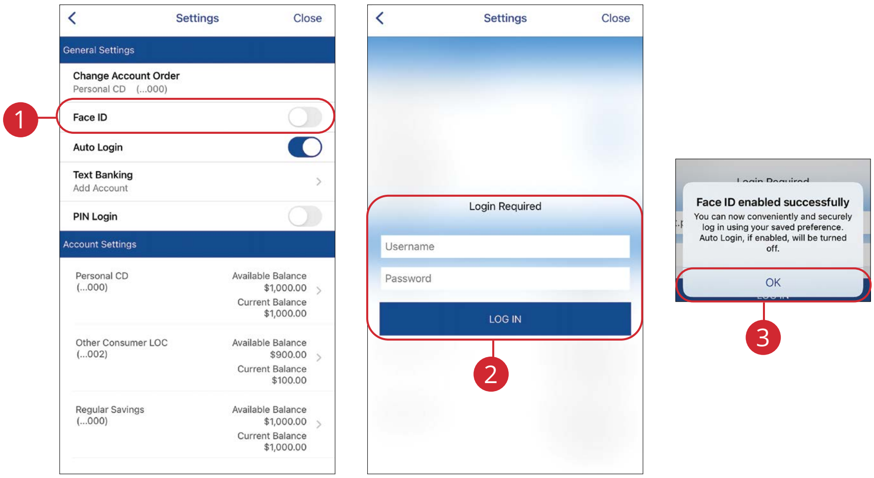
In the drop-down at the top right of the page, click **Settings**.

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.

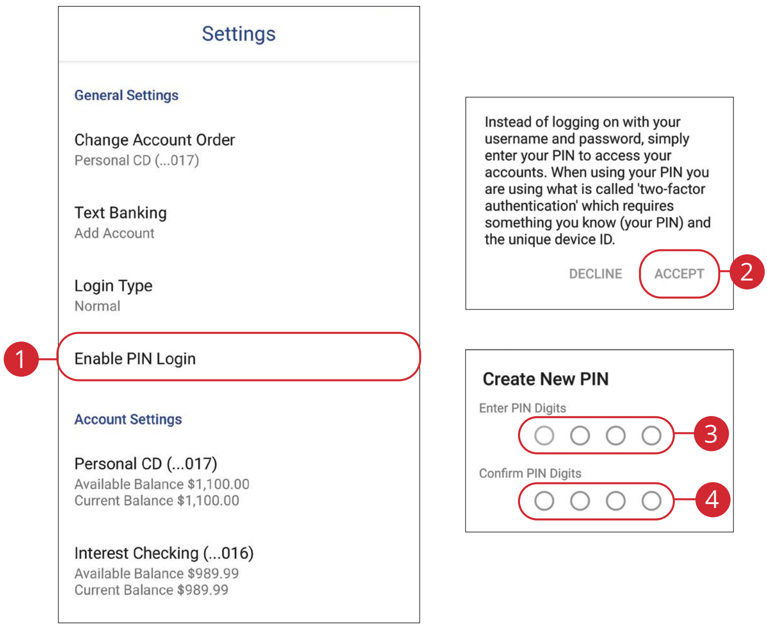
Note: Touch ID must first be enabled on your mobile device. Face ID is not available on Android devices.

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.

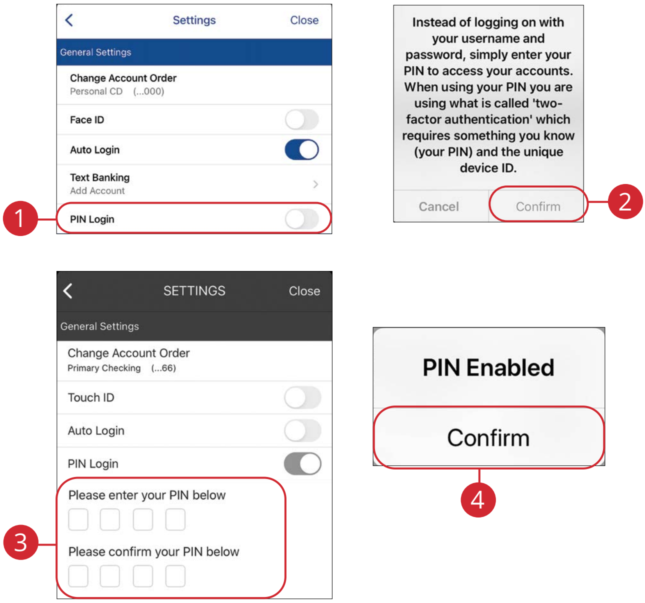
Android Devices



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.

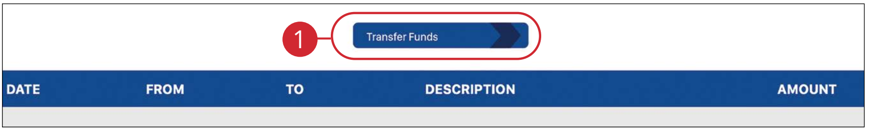
3. Enter and reenter your chosen PIN number.

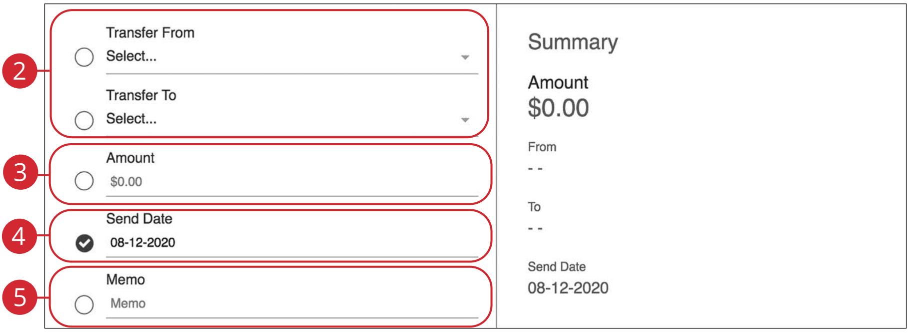
4. Click the **Confirm** button when you are finished.

Transactions

Transfers

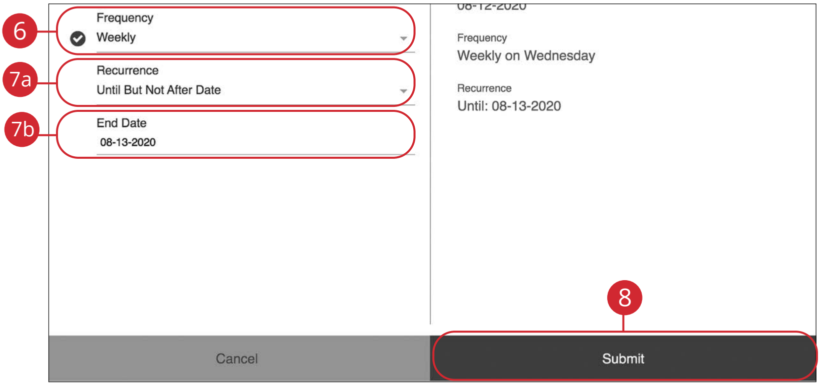
When you need to make a one-time or recurring transfer between your personal ONB Bank accounts, you can use the Transfers feature. These transactions go through automatically, so your money is always where you need it to be.





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.



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.

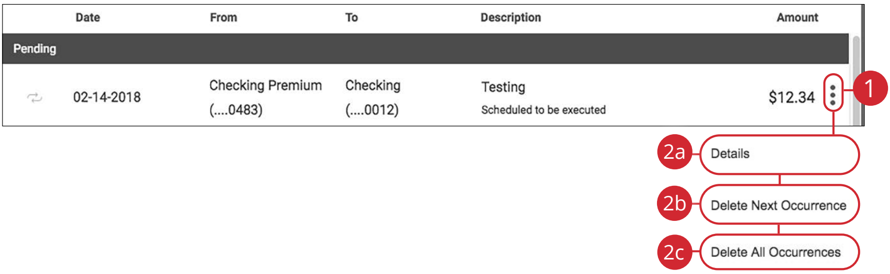
- **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
- **Until But Not After Date:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.

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.



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

1. Click the ⋮ icon.

2. From the drop-down, you have a few options:

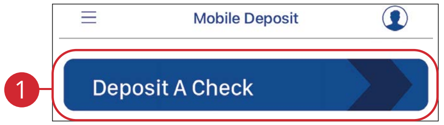
- **a.** Click "Details" (Desktop) or "View Details" (Mobile) to view additional information about a specific transfer.
- **b.** Click "Delete Next Occurrence" (Desktop) or "Cancel Transfer" (Mobile) to cancel the next transfer in a series.
- **c.** Click "Delete All Occurrences" (Desktop) or "Cancel Entire Series" (Mobile) to cancel the entire series of transfers.

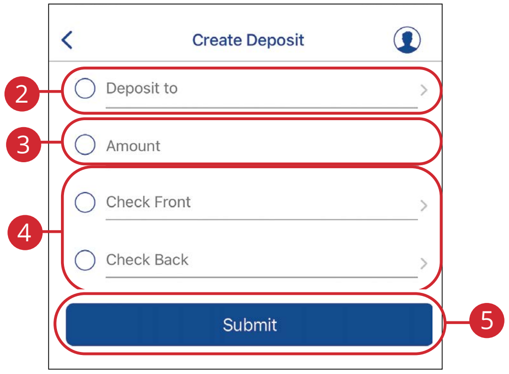
Note: Options may vary slightly on a mobile device.

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.





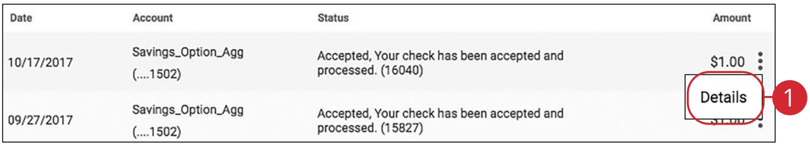
In the **Sidebar Menu**, click **Mobile Deposit**.

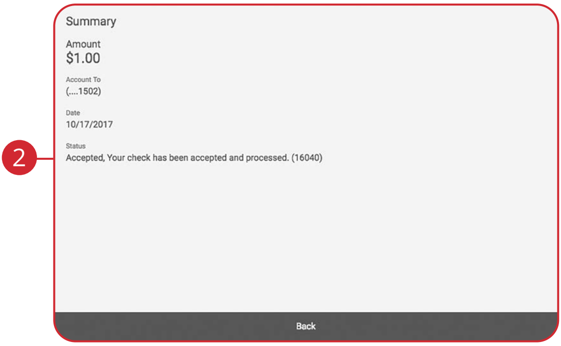
1. Click the **Deposit A Check** button.
2. Select an account using the "Deposit To" drop-down.
3. Enter the amount of the deposit.
4. Properly endorse your check and upload an images of the front and back.
5. Click the **Submit** button when you are finished.

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.





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

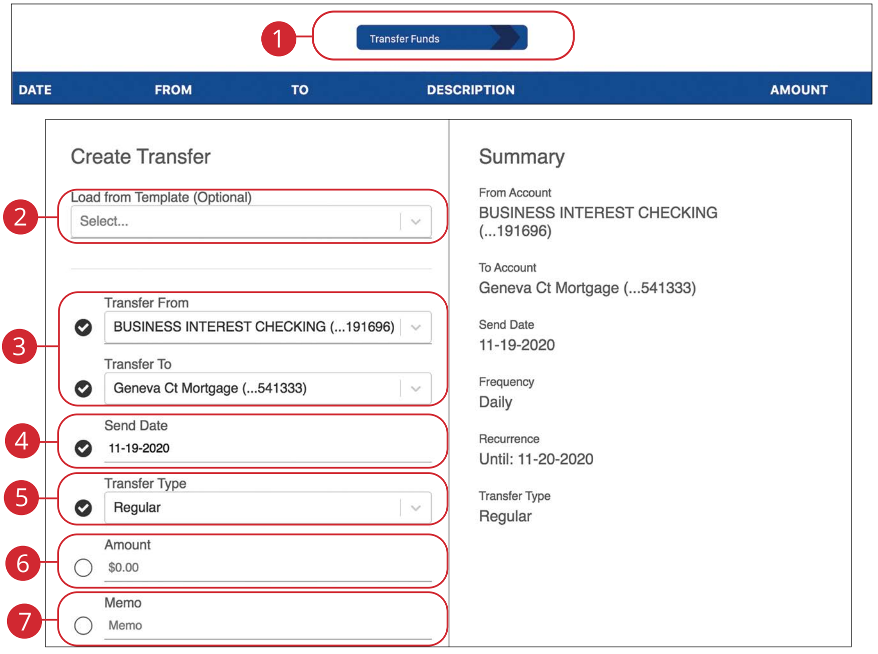
1. Click the ⋮ icon and select “Details” (Desktop) or “View Details” (Mobile) from the drop-down.
2. View information about your deposit.

Transactions

Loan Payments & Transfers

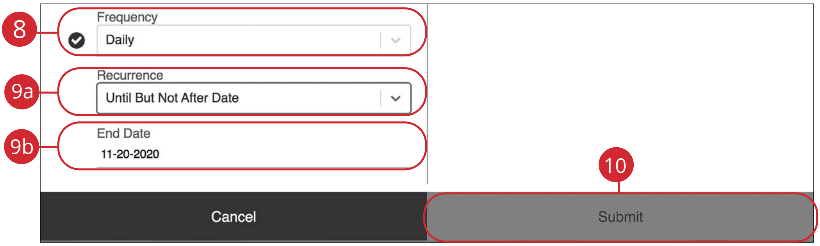
When you need to make a one-time or recurring payment to an ONB Bank loan or transfer from a line of credit, you can use the Loan Payments & Transfers feature.

Initiating a Transaction



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.



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.

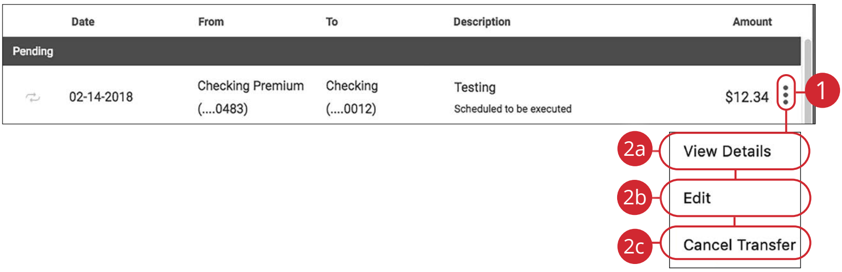
  - **Until Canceled:** Transactions process until the user cancels the recurring payment in the application.
  - **Until But Not AfterDate:** Transactions occur on the scheduled frequency until the end-date that the user designates has passed.

  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.



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.

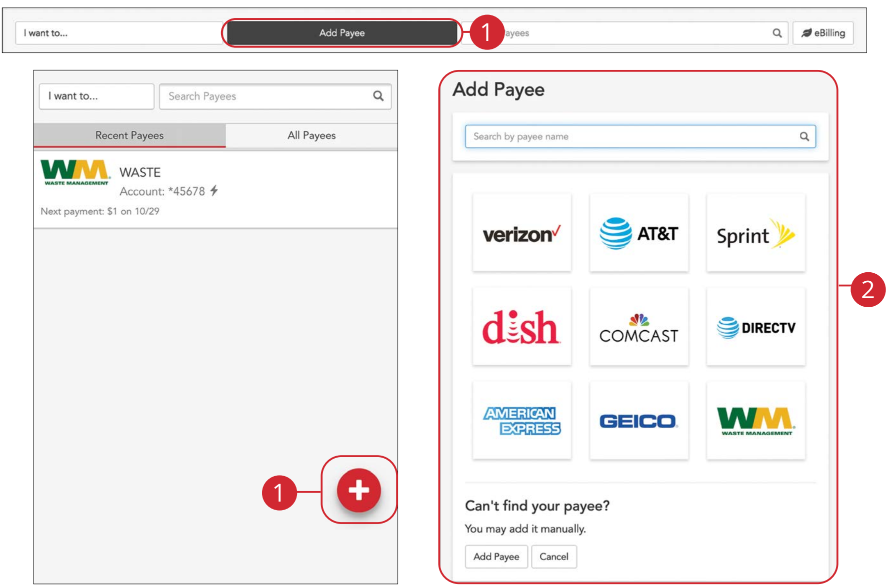
Bill Pay

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.

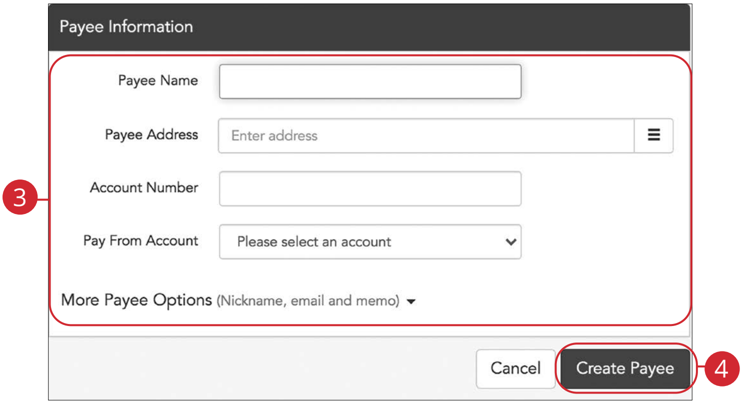
Creating a Payee

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.



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.

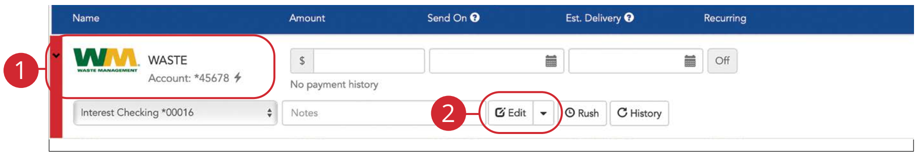


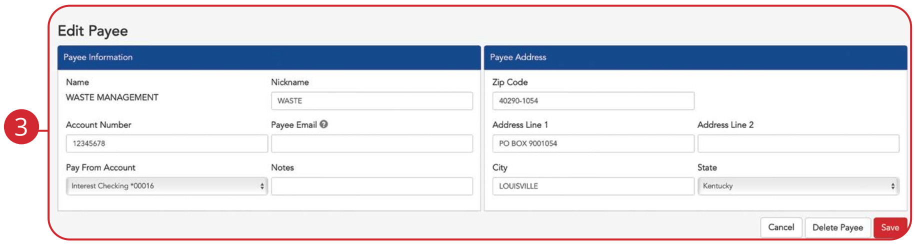
3. Enter the new payee's information and account details. (This will vary by payee.)
4. Click the **Create Payee** button.

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.





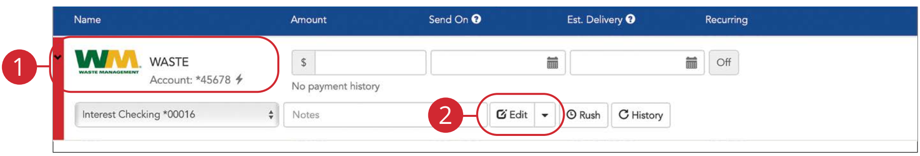
In the **Sidebar Menu**, click **Pay Bills**.

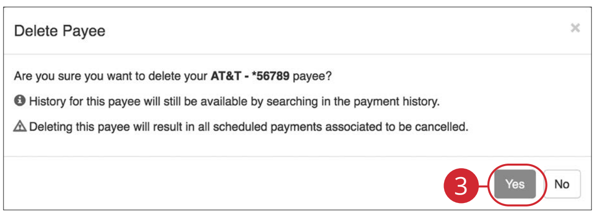
1. Click on the payee you wish to edit to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button.
3. Make your changes and click the **Save** button when you are finished.

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.





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

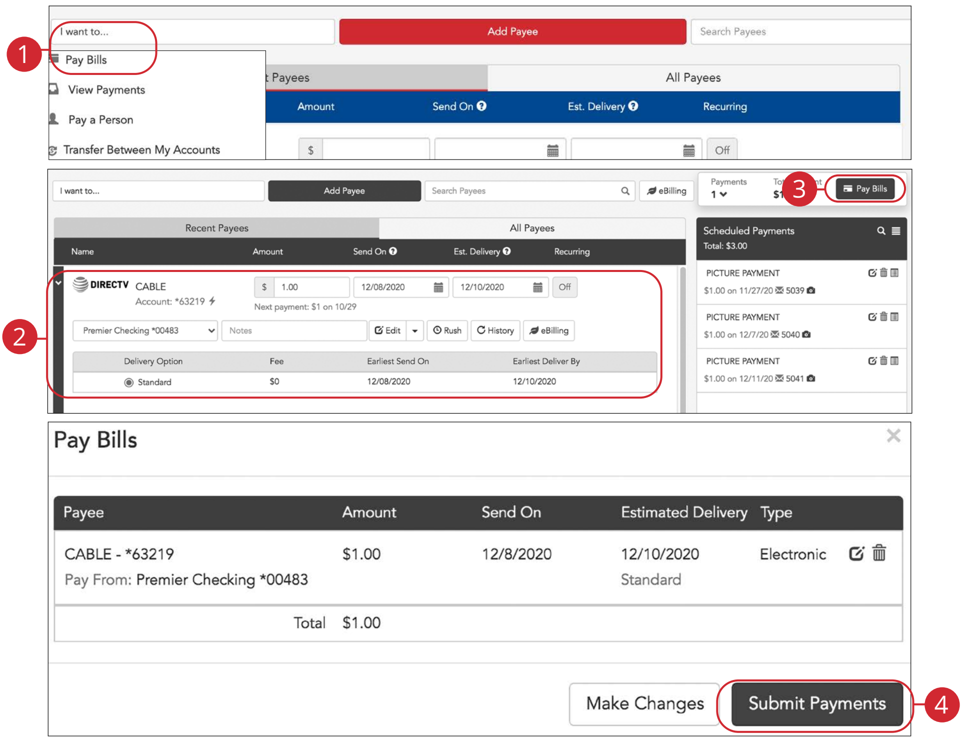
1. Click on the payee you wish to delete to expand the payee.
2. Click the **Edit** (Desktop) or **Edit Payee** (Mobile) button and select “Delete Payee”.
3. Click the **Yes** button.

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

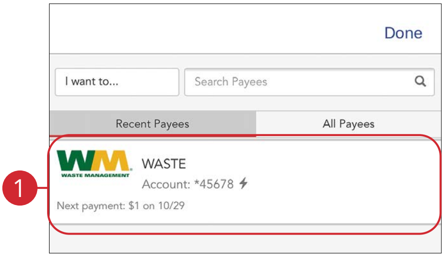


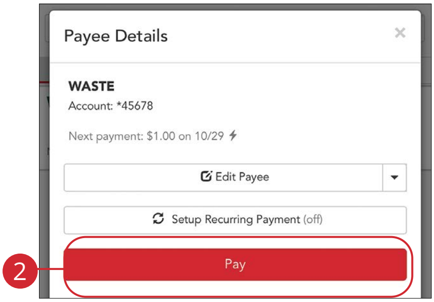
In the **Sidebar Menu**, click **Pay Bills**.

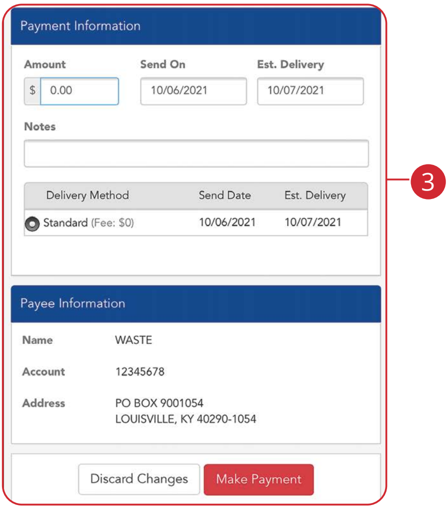
1. Select **Pay Bills** using the “I want to” drop-down.
2. Enter the payment information.
3. Click the **Pay Bills** button.
4. Click the **Submit Payments** button when you are finished.

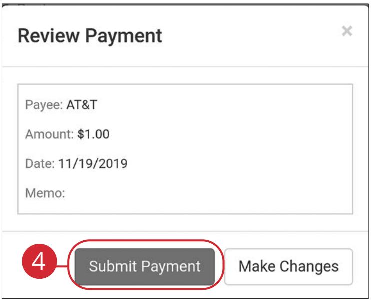
Note: The Send On date is the day the funds will be deducted from your account. The Deliver By date is the estimated delivery date of the payment based on the Send On date.

Mobile









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.

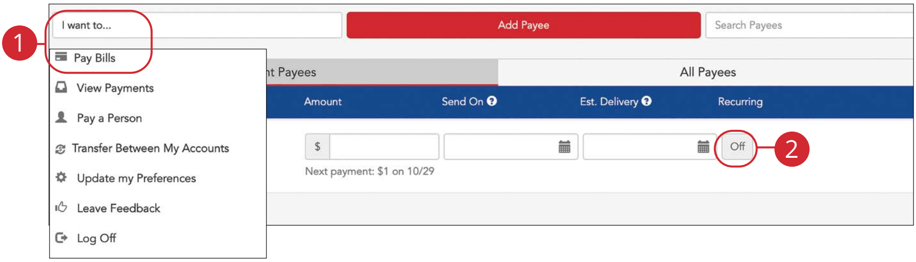
Note: The Send On date is the day the funds will be deducted from your account. The estimated Delivery Date is the estimated delivery date of the payment based on the Send On date.

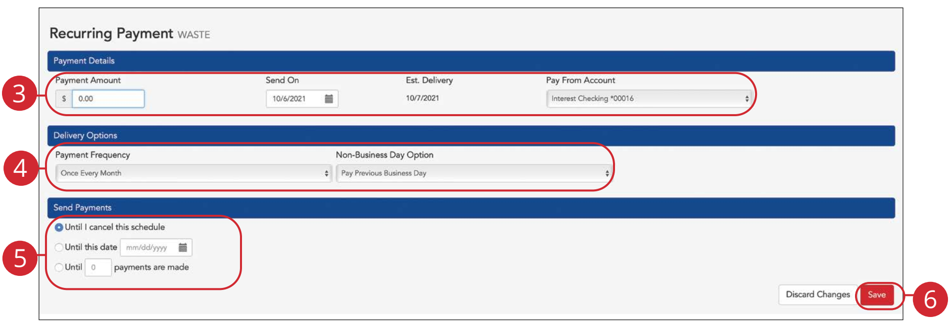
Bill Pay

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

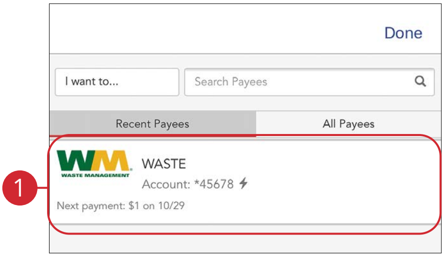


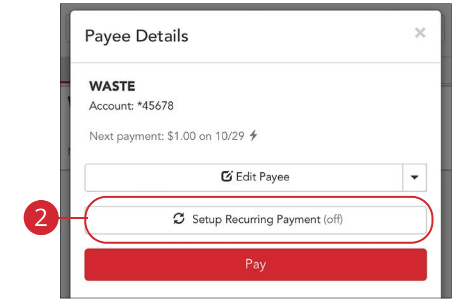


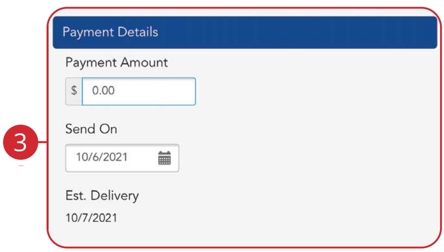
In the **Sidebar Menu**, click **Pay Bills**.

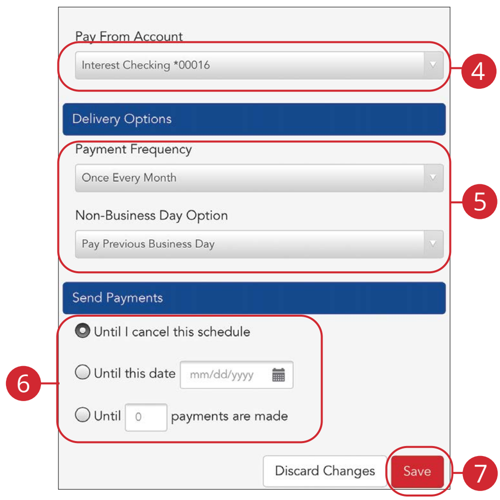
1. Select **Pay Bills** using the “I want to” drop-down.
2. Click the **Recurring Payment** from “Off” to “On” button.
3. Enter the payment amount, first payment date and select a pay from account.
4. Enter the payment frequency and the non-business day option.
5. Choose when to cancel the recurring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

Mobile









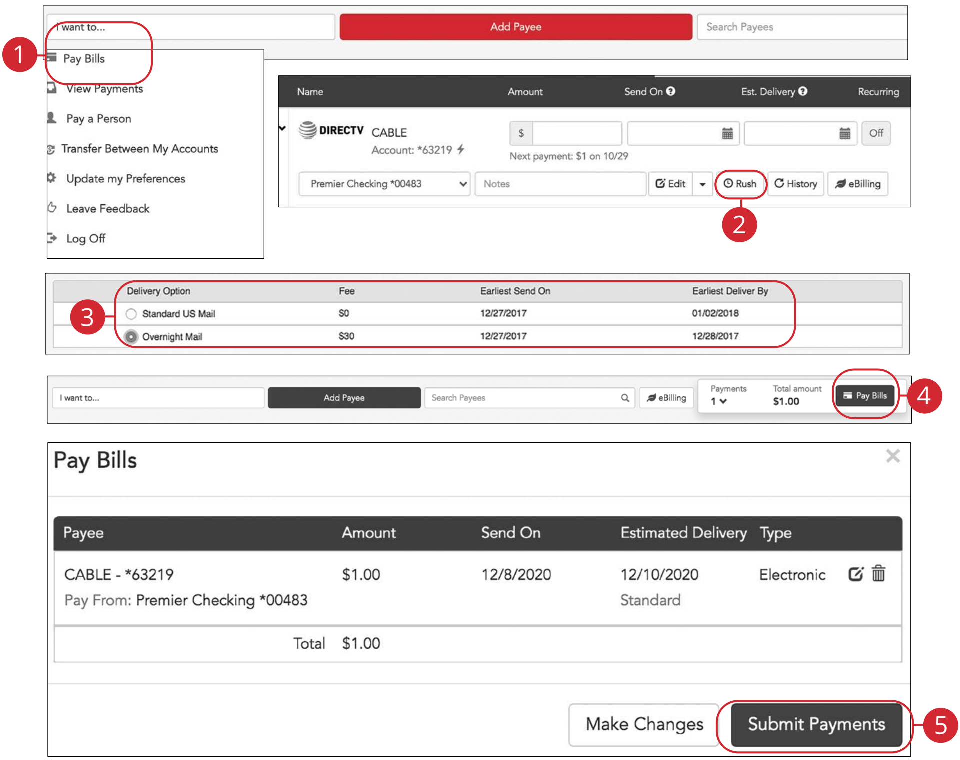
In the **Sidebar Menu**, click **Pay Bills**.

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.



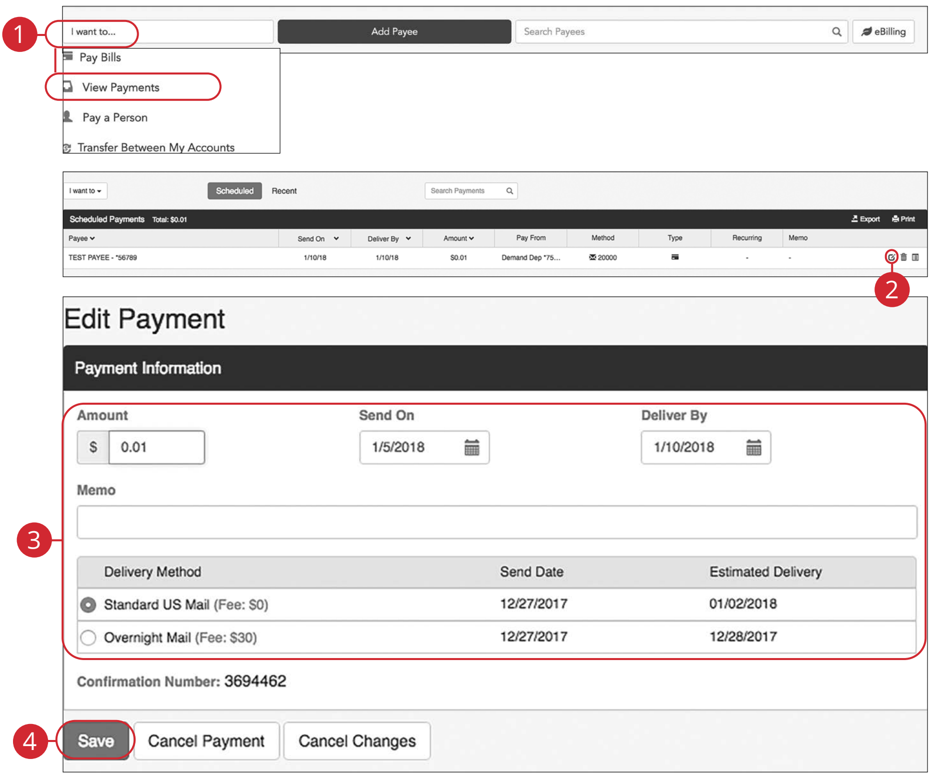
In the **Sidebar Menu**, click**Pay Bills**.

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.



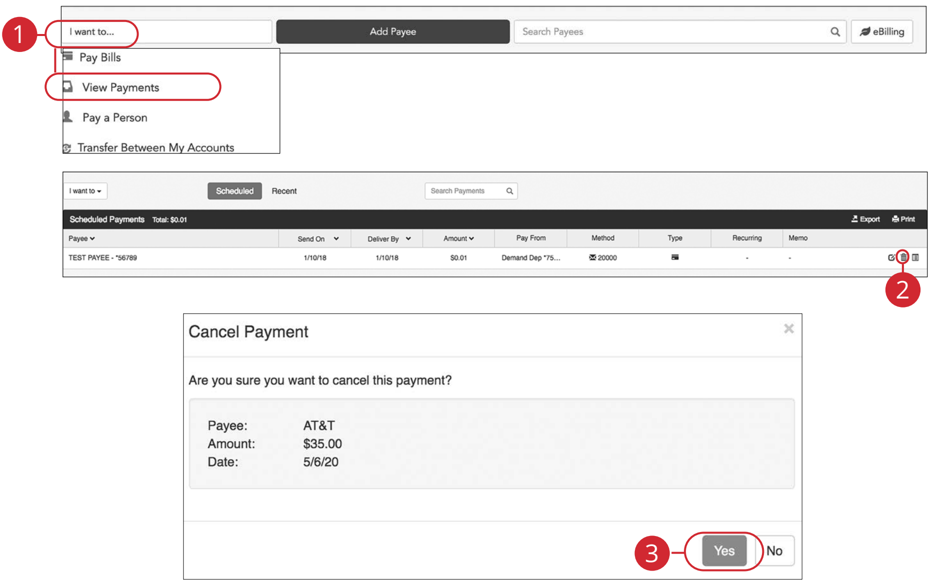
In the **Sidebar Menu**, click **Pay Bills**.

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.



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

1. Select **View Payments** using the "I want to" drop-down.

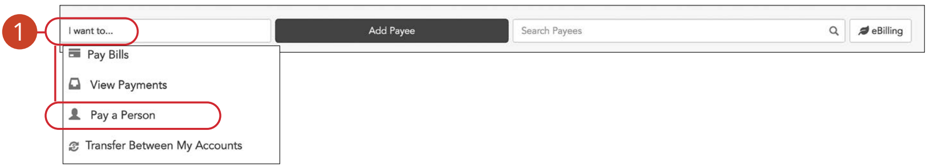
2. Click the 🗑 icon.

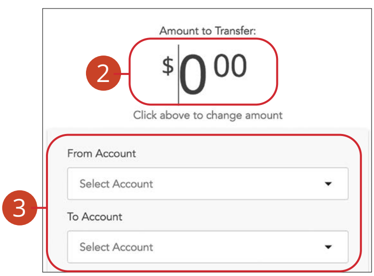
3. Click the **Yes** button when you are finished.

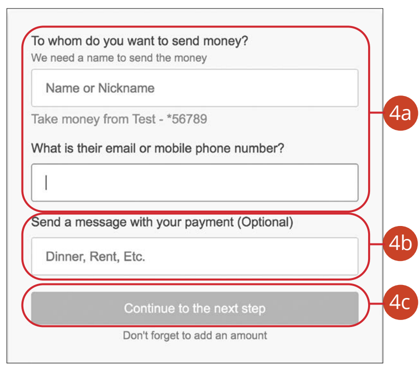
Bill Pay

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.

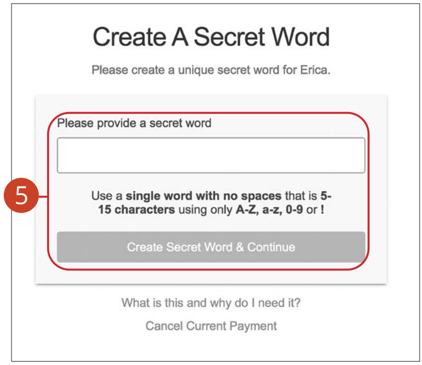


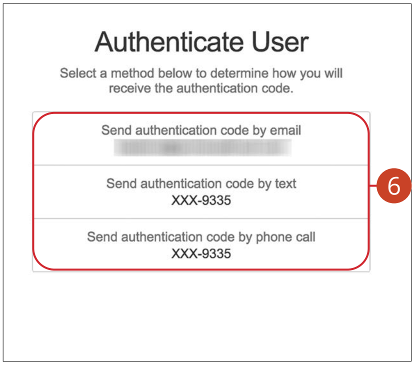


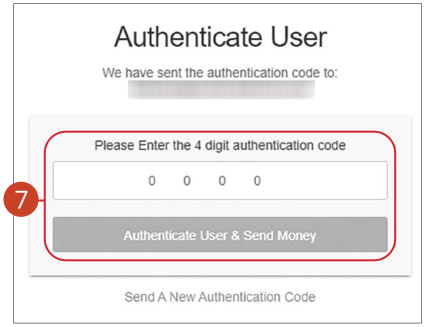


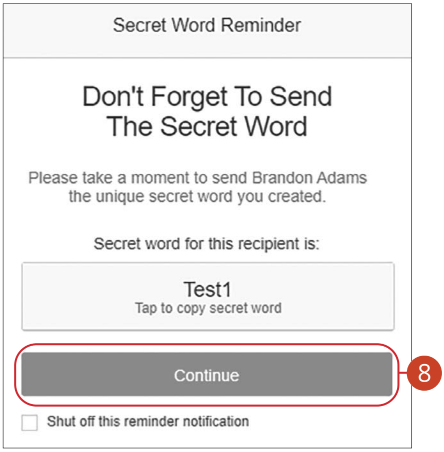
In the **Sidebar Menu**, click **Pay Bills**.

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.









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.

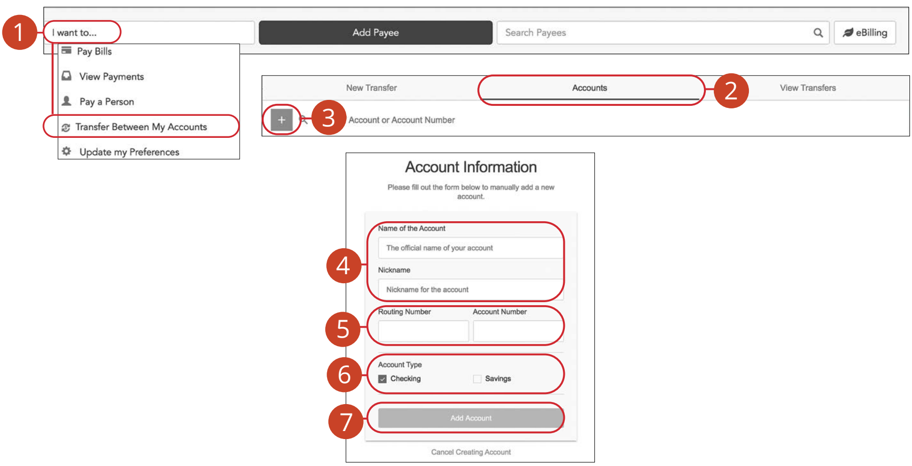
Note: The secret word is a unique word that you create for each recipient. They then will use that secret word to collect the money that you send them. Secret words are not case sensitive.

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.



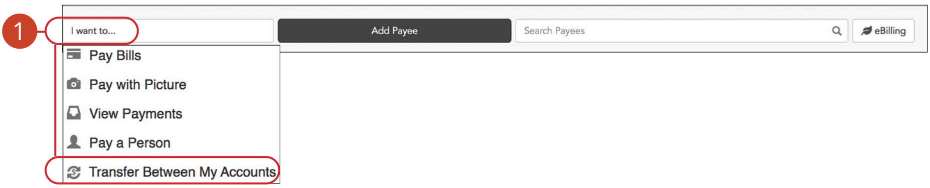
In the **Sidebar Menu**, click **Pay Bills**.

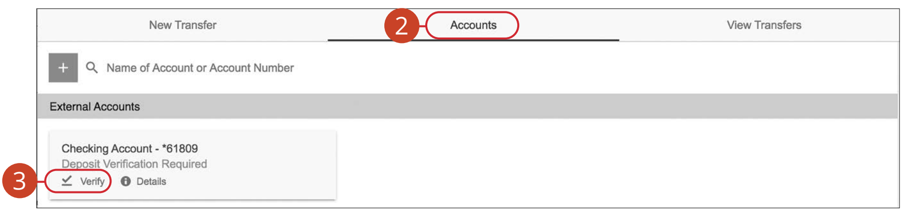
1. Select **Transfer Between My Accounts** using the "I want to" drop-down.
2. Click the **Accounts** tab.
3. Click the + icon to add an account.
4. Enter a name and nickname for the account.
5. Enter the routing number and account number.
6. Choose an account type.
7. Click the **Add Account** button.

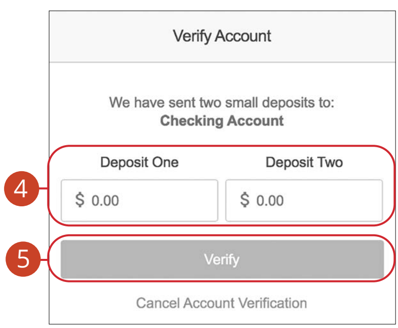
Note: In two to three business days, two micro-deposits will appear in your external account. Once you receive those deposits, go to the **Accounts** tab to verify the account.

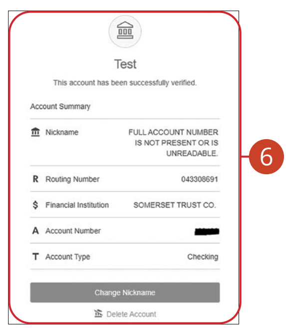
Verifying an External Account

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.







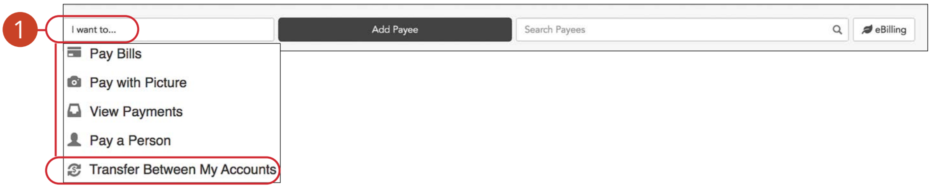


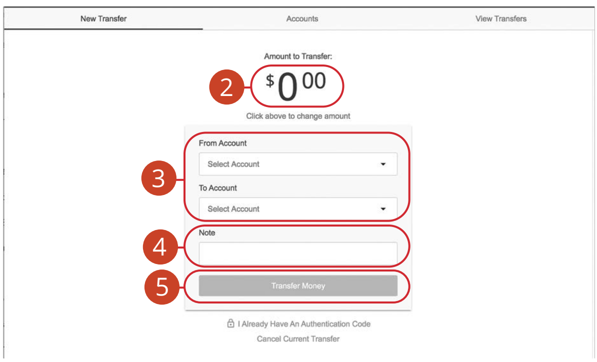
In the **Sidebar Menu**, click **Pay Bills**.

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.

Transfering Money

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





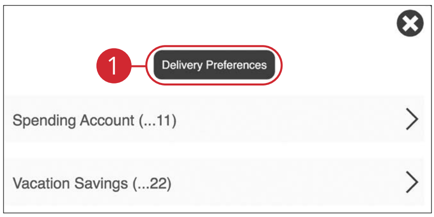
In the **Sidebar Menu**, click **Pay Bills**.

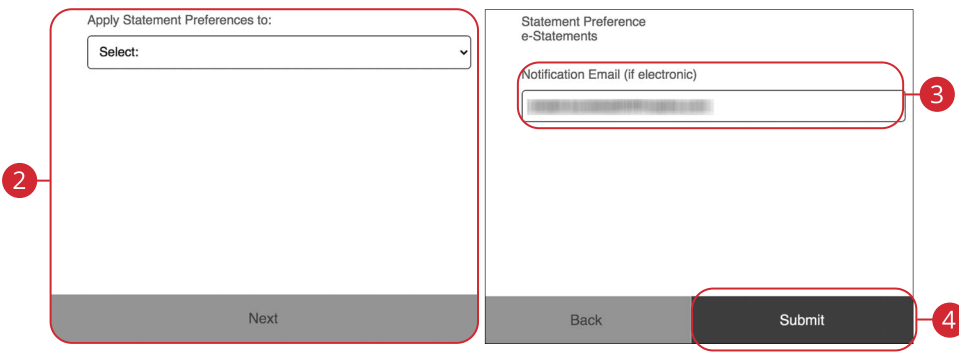
1. Select **Transfer Between My Accounts** using the “I want to” drop-down.
2. Enter an amount.
3. Use the drop-downs to select a “From” and “To” account.
4. (Optional) Enter a note.
5. Click the **Transfer Money** button.

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.





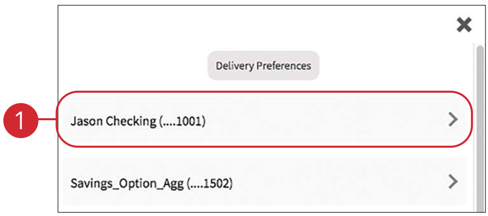
In the **Sidebar Menu**, click **E-Statements**.

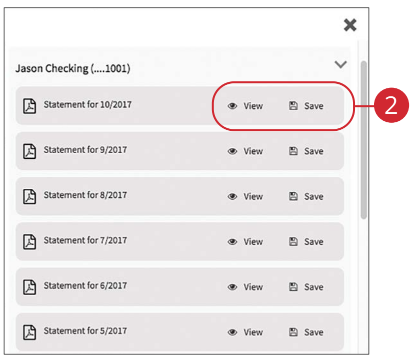
1. Click the **Delivery Preferences** button.
2. Select an account to apply statement preferences to and click the **Next** button.
3. Add or change your email address.
4. Click the **Submit** button when you are finished.

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.





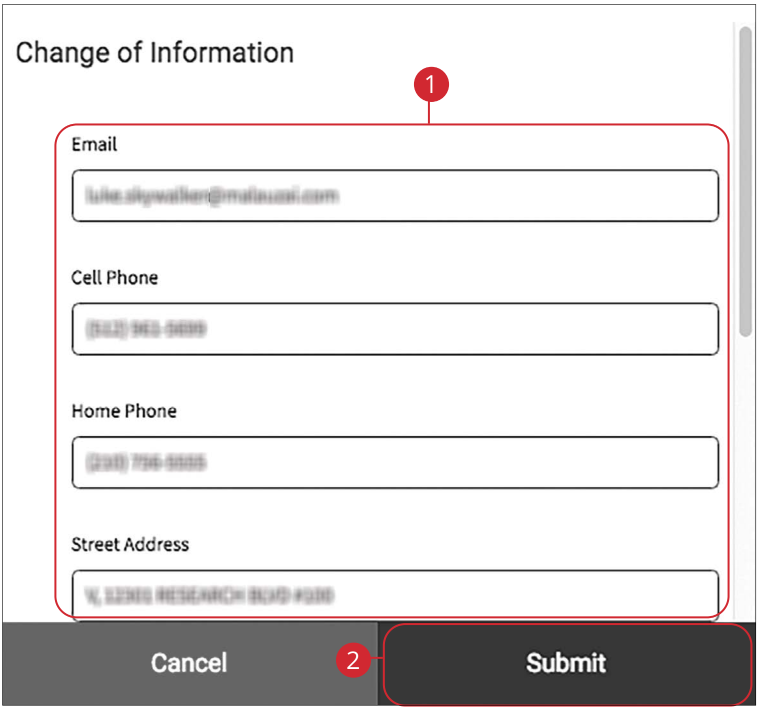
In the **Sidebar Menu**, click **E-Statements**.

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.



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

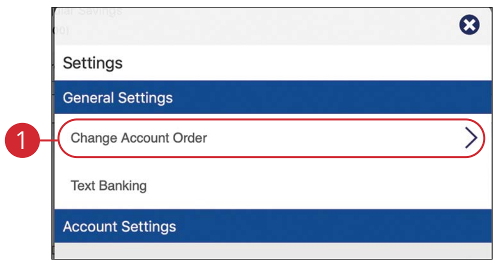
1. Update your contact information in the provided fields.
2. Click the **Submit** button when you are finished making changes.

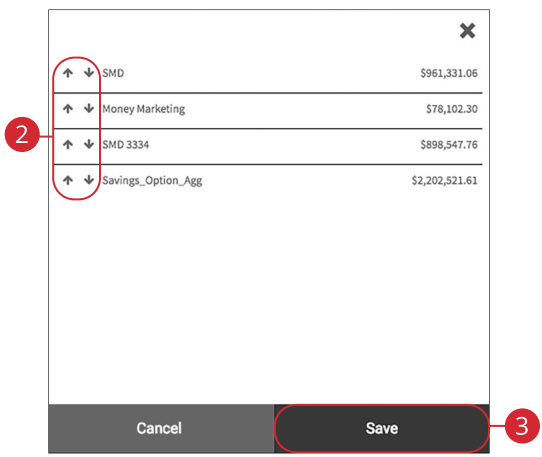
Settings

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**.

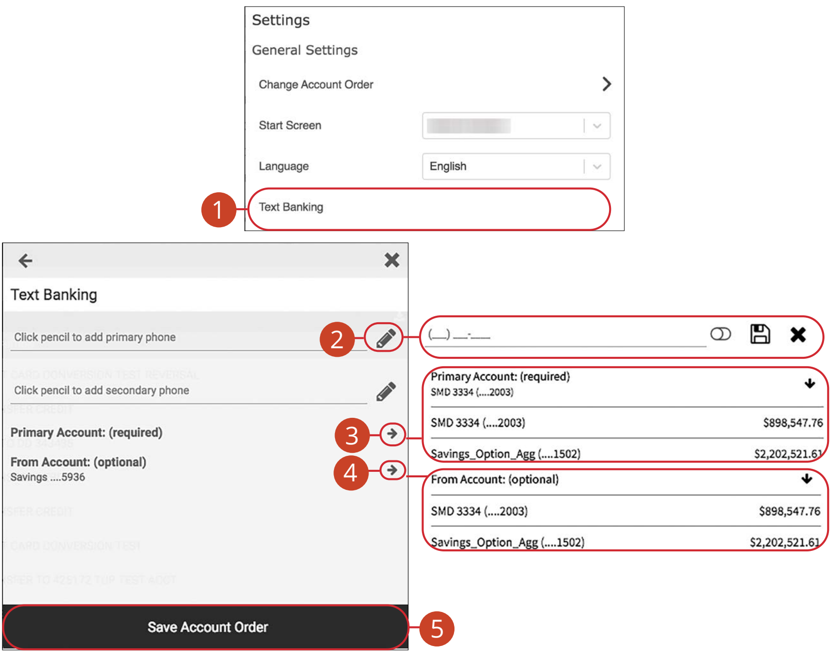
1. Click the **Change Account Order** button.
2. Select the up or down arrows to change the order of your accounts.
3. Click the **Save** button when you are finished.

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

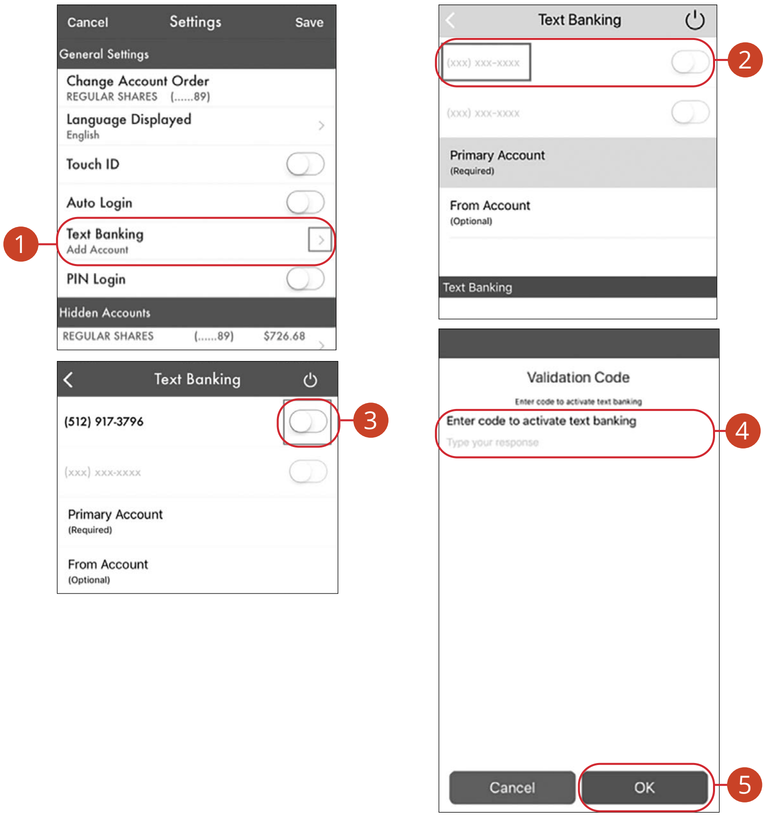


In the drop-down at the top-right corner of the page, click **Settings**.

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



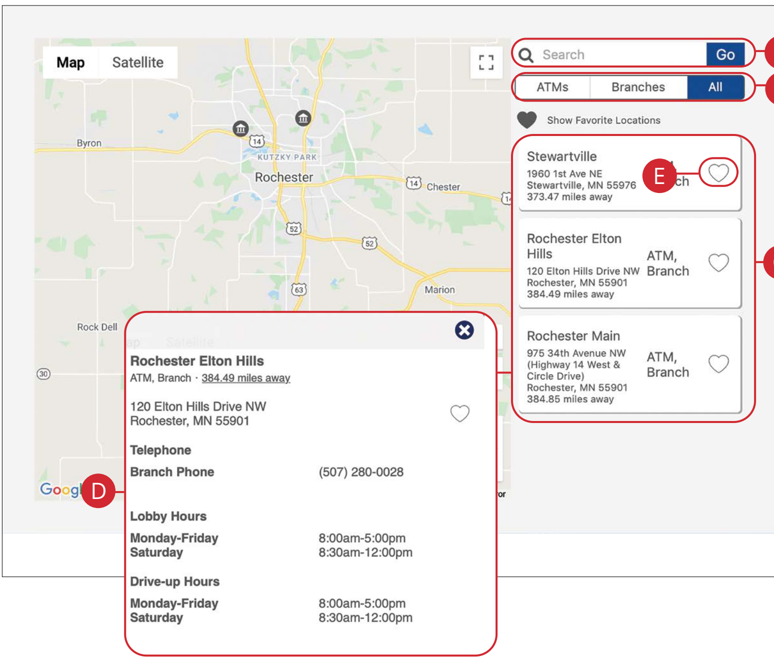
In the drop-down at the top right corner of the screen, click **Settings**.

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 he right side of the page.

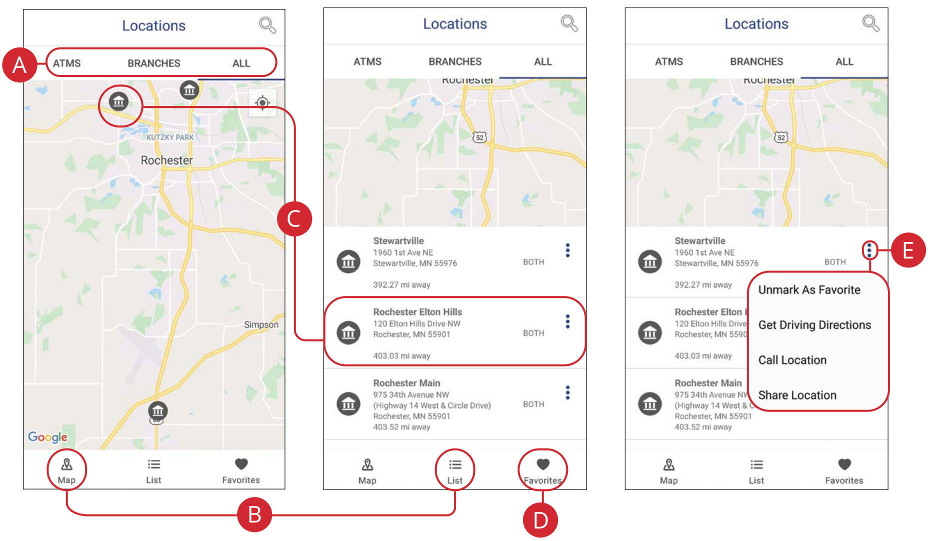
D. Click on a branch to view additional information.

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 Map icon or the List 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.

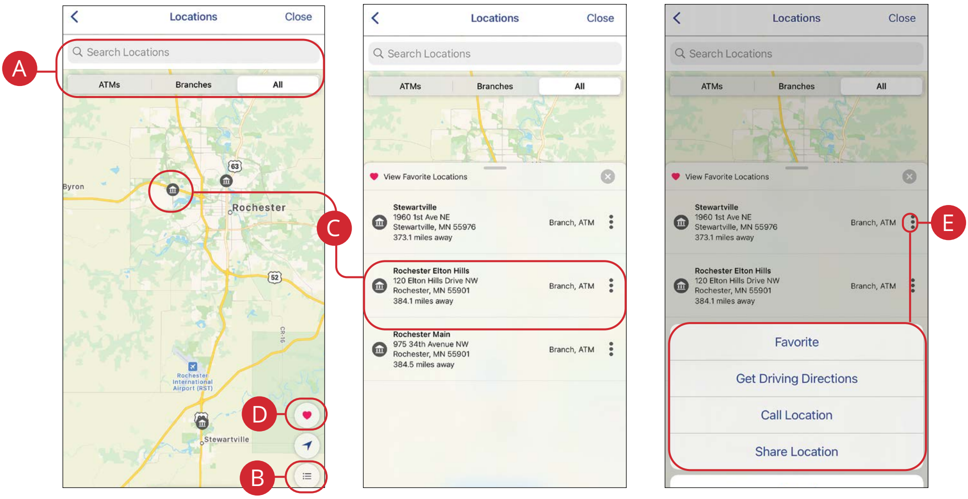
D. Click on the Favorites icon to view you favorite locations.

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**.

A. The search bar allows you to find branch and ATM locations.

B. Click on the icon to view the locations as a list.

C. Click on a location to view additional details such as phone numbers, lobby hours and drive-up hours.

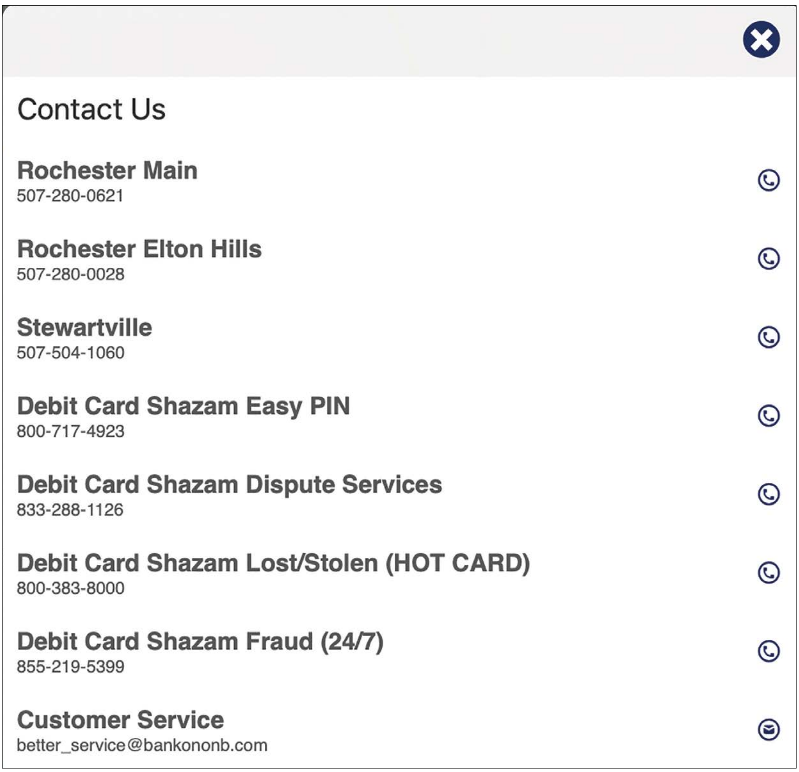
D. Click on the icon to view you favorite locations.

E. Click the icon to view additional options, such as 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.



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